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# Public Assistance in Minnesota

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## Facts About Programs and Recipients

JULY 1993

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# Table of Contents

Introduction .....	1
Overview of Programs .....	2
Public Assistance and the State Budget .....	4
Public Assistance Expenditures .....	5
Public Assistance Payments Per Person .....	6
The Public Assistance Dollar .....	6
Medical Assistance .....	7
Type of Recipients .....	7
Costs by Type of Recipient .....	7
Costs by Type of Medical Service .....	8
Aid to Families with Dependent Children .....	9
Reason for AFDC Eligibility .....	11
AFDC Caretakers .....	11
Age .....	11
Marital Status .....	12
Employment .....	12
Residency .....	13
Living Arrangements .....	13
Children on AFDC .....	14
Length of Stay on AFDC .....	15
Factors in Leaving AFDC .....	15
Percentage of Population on AFDC .....	16
Minnesota AFDC Grants .....	17
The Value fo AFDC Grants .....	17
AFDC and the Poverty Level .....	19
AFDC and Other Programs .....	20
Child Support Collections & AFDC .....	21
Welfare Reform .....	21
The STRIDE Program .....	21
AFDC and Child Care .....	22
Minnesota Family Investment Plan .....	22
Bibliography .....	23

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# INTRODUCTION

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"Welfare" is the term most commonly used to describe public assistance programs for persons in financial need. For this report, the term *public assistance* will be used to describe the seven major income assistance and family support programs funded by state tax dollars to serve persons and families.

Approximately 12 percent of the state's population is receiving some type of public assistance, including Medical Assistance and federally funded Foods Stamps. In most public assistance programs, the majority of recipients are women. These women are most likely to be elderly or the sole caretakers of young children.

This report will look at what "welfare" is, how much of the state's budget is used for these public assistance programs and how public assistance dollars are spent. Detailed information about the two largest programs--the Medical Assistance (MA) and Aid to Families with Dependent Children (AFDC) programs--will be the focus. Women are the majority of MA recipients. Women and children are the majority of AFDC recipients.

All data in this report are from the Minnesota Department of Human Services and are for Fiscal Year (FY) '91 (July 1, 1990 to June 30, 1991) unless otherwise noted.

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## OVERVIEW OF PROGRAMS

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Seven major public assistance programs receive state, federal and county funds to help persons in poverty. They are Aid to Families with Dependent Children (AFDC), Emergency Assistance (EA), Medical Assistance (MA), Minnesota Supplemental Assistance (MSA), General Assistance (GA), Work Readiness and General Assistance Medical Care (GAMC). These programs are administered by the state's counties. Since January 1991 the counties have been reimbursed by the state for their share of expenses. Food Stamps and Supplemental Security Income (SSI) are entirely federal programs and will not be discussed in detail.

Below is a brief description of each program.

**Aid to Families with Dependent Children (AFDC):** This program provides cash grants to dependent children and their adult caretakers who meet income eligibility requirements. Only families with dependent children are eligible for this program. Single parent families are the majority of AFDC families, served in the Regular AFDC program. The other major category is Unemployed Parent families, which are two-parent families with the primary wage earner unemployed. Any family receiving AFDC is also eligible for Medical Assistance. Most AFDC recipients are children. Ninety-four percent of caretakers in the Regular AFDC program are female. The monthly average number of recipients is 59,491 families, up 6 percent from 1990. AFDC is approximately 54 percent federally funded and 40 percent state funded and the remainder is paid for with county funds. In FY '91 the state spent approximately \$125.4 million in this program and total expenditures were \$313.5 million.

**Medical Assistance (MA):** This program pays the cost of medical care for eligible persons who cannot afford to pay themselves. Sixty-one percent of Medical Assistance recipients, including adults and children, are female. The federal government pays 54 percent of the costs, the state pays 42 percent and counties pay nearly 5 percent. Of \$1.6 billion spent in FY '91, the state's share was approximately \$675 million.

**Emergency Assistance (EA):** This program is available in times of crisis to AFDC recipients and other families with children. Families can receive assistance up to 30 days in any given year. Emergencies covered include accident, illness or death, natural disasters, eviction or mortgage foreclosure, loss of utilities, fuel, clothing or food, or other financial crises. The program is paid for with 50 percent federal funds, 5 percent state funds and 45 percent county funds. State expenditures in FY '91 were approximately \$378,374 with a total of \$9.1 million overall.

**Minnesota Supplemental Aid (MSA):** This program receives no federal funds. It is intended to supplement the federal Supplemental Security Income program and Social Security benefits to needy aged, blind and disabled persons. In 1991, about 59 percent of MSA recipients were female. MSA is 85 percent state and 15 percent county funded. Overall \$48 million was spent in this program, with \$41 million of this amount in state dollars.

**General Assistance (GA):** General Assistance provides cash to certain adults who need help with basic living expenses and who do not qualify for any other income assistance program. GA recipients are more likely to be male than female. The program is 75 percent state and 25 percent county funded. The state spent about \$38 million and total expenditures for this program were approximately \$51 million.

**Work Readiness (WR):** A companion program to General Assistance, Work Readiness provides benefits to those not GA eligible and requires them to participate in programs that provide job training and prepare them for job hunting. It offers 6 months of assistance during a 12-month period. Data on the number of recipients who are female are not available. In FY '91, approximately \$28.3 million in state funds were spent.

**General Assistance Medical Care (GAMC):** This program pays medical expenses incurred by General Assistance recipients and other needy people not eligible for MA. Data on the number of recipients who are female are not available. It is 90 percent state funded and 10 percent county funded. In FY '91, the state spent approximately \$111.6 million for GAMC and overall expenditures were \$124 million.

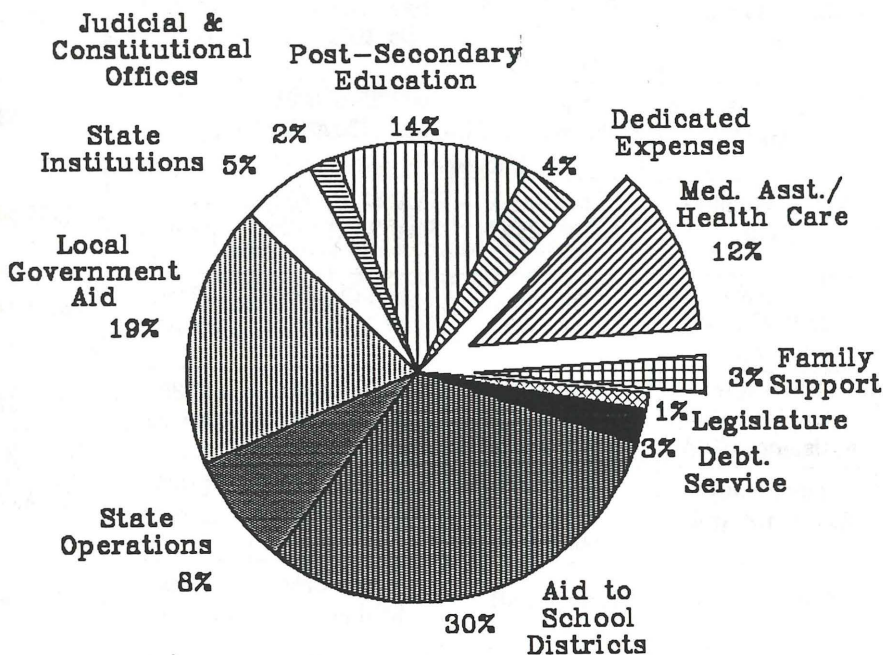
**Foods Stamps:** This is a federally funded program with eligibility based on the income and size of the household. It provides coupons which can be used like cash to pay for food purchases. In FY '91, a monthly average of 116,543 Minnesota households were served with a federal expenditure of \$191 million.

## PUBLIC ASSISTANCE AND THE STATE BUDGET

Public assistance expenditures, not including Medical Assistance, accounted for 2.7 percent of the state's \$14.4 million state budget for the two-year budget cycle from July 1991 to June 1992. Medical Assistance, paid directly to health care providers, accounted for 12 percent of all state expenditures. Total state spending for Medical Assistance and the other major public assistance programs amounted to 14.8 percent of the state's budget.

The chart below shows the major spending areas of the state budget and how much of total revenues is spent in each category. AFDC and the other cash grant programs are represented in the "Family Support" category. Medical Assistance is represented in the "MA/Health Care Providers" category.

**Chart B-The State Budget, 1991-92 Biennium**



## PUBLIC ASSISTANCE EXPENDITURES

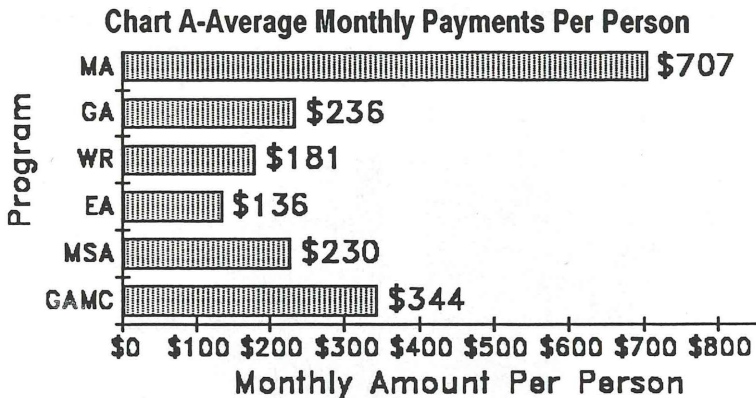
The grid below shows the eight major public assistance programs administered at least in part by the state of Minnesota. The level of funding from the federal, state and local government varies considerably among the programs and is noted in the second column. Total state funding shown here is an estimate based on the state's share. Actual expenditures in that program may vary.

Program	Funding Sources*	Total & State Funding	Average Monthly Caseload	Monthly Costs Per Person
Aid to Families with Dependent Children (AFDC)	Federal-52.82% State-40.10% County-7.08%*	Total:\$313.5 million State: \$125.4 million	59,491 families	\$146.29
Medical Assistance (MA)	Federal-52.82% State-42.46% County-4.72%*	Total: \$1.6 billion State: \$675 million	156,669 persons	\$707.41
General Assistance (GA)	State-75% County-25%*	Total: \$50.8 million State: \$38 million	14,910 persons	\$235.63
Work Readiness (WR)	State-75% County-25%*	Total: \$37.9 million State: \$34.1 million	14,333 persons	\$180.50
General Assistance Medical Care (GAMC)	State-90% County-10%*	Total: \$124 million State: \$110 million	28,940 persons	\$344.11
Minnesota Supplemental Assistance (MSA)	State-85% County-15%*	Total: \$48 million State: \$40.7million	17,380 persons	\$230.12
Emergency Assistance (EA)	Federal-50% State-5% County-45%*	Total: \$9.1 million State: \$378,374	5,546 persons	\$136.42
Food Stamps	Federal-100%	Federal Only: \$191 million	116,543 households	\$57.16

\*County share is now reimbursed by the state.

## PUBLIC ASSISTANCE PAYMENTS PER PERSON

One in three state public assistance dollars are spent for medical care. Income assistance programs such as AFDC and GA are considerably less costly per recipient than the benefits provided by the Medical Assistance or General Assistance Medical Care programs. Medical Assistance payments are not made to recipients. They are paid directly to medical service providers such as hospitals, nursing homes, doctors, dentists and pharmacists. Shown below is the average payment per person for each of the public assistance programs.



## THE PUBLIC ASSISTANCE DOLLAR

A middle-income, two-earner family earning \$40,800 annually pays 10 percent of its income toward all state and local taxes, amounting to about \$4,254 a year. Based on 1991 expenditures, a family at this tax rate paid \$58 for AFDC and \$302 for Medical Assistance that year.

Another way to look at state spending for the seven major public assistance programs is to break down expenditures as a percentage of each dollar spent. The diagram below shows the share each program has of every dollar spent for public assistance.

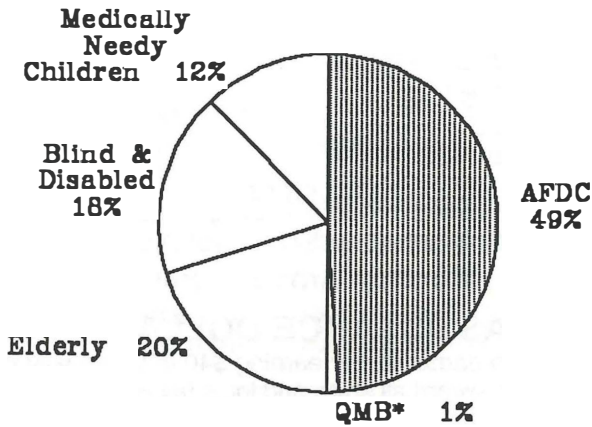


# MEDICAL ASSISTANCE

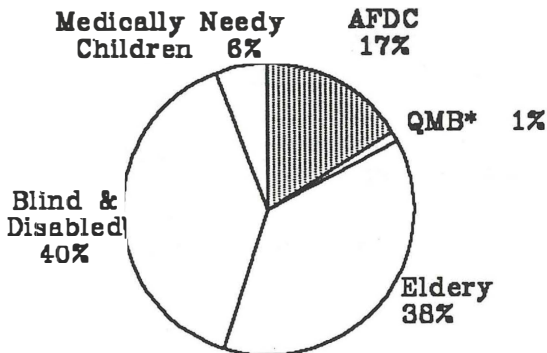
In FY '91 Medical Assistance expenditures totalled \$1.6 billion. This is an increase of \$400 million from the FY '88 total of \$1.2 billion. The average monthly number of recipients was 191,590 persons.

Although the largest share of Medical Assistance recipients, 49 percent, are members of AFDC families, AFDC recipients account for only 17 percent of the expenditures. Chart D below shows MA recipients by type of recipient and Chart E shows MA expenditures by type of recipient.

**Chart D—Type of Medical Assistance Recipients**



**Chart E—Medical Assistance Costs by Type of Recipient**



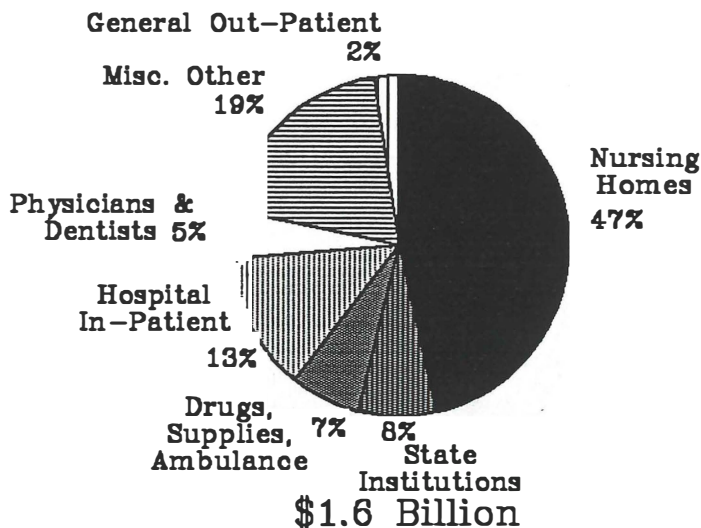
*\*Qualified Medical Beneficiary: Persons who are eligible to have their Medicare premiums, co-payments and deductibles paid by the MA program.*

Public Assistance in Minnesota

## MEDICAL COSTS

Medical services such as hospitalization and nursing home care, typically needed by persons with disabilities and the elderly, are much more costly to the MA program than the kind of medical care usually needed by AFDC recipients. Thirty-one percent, the largest single component, of MA expenses are for skilled nursing home care and 16 percent are for other nursing home care.

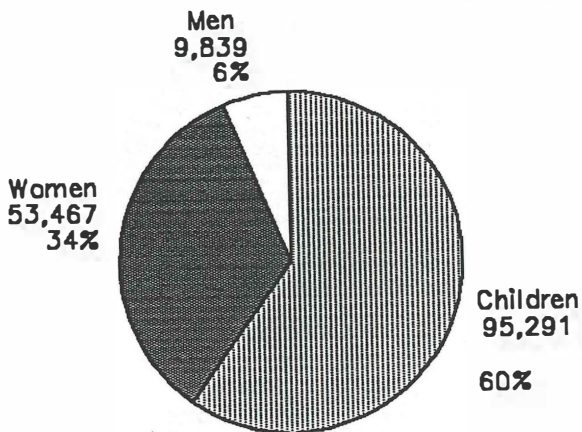
**Chart F--Medical Assistance Costs by Type of Medical Service**



# AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)

In FY '91, a monthly average of 115,508 children and 63,089 adult caretakers received AFDC benefits. This amounts to approximately 4 percent of Minnesota's population. Families received average monthly benefits of \$439.17 or \$146.29 per person.

**Chart G--AFDC Recipients**



Only families with dependent children can receive AFDC. Minnesota law defines a dependent child as one who is "...found to be deprived of parental support or care by reason of death, continued absence from home, or physical or mental incapacity of a parent."

Most AFDC families are single-parent families headed by women. During most of the 50-year history of the AFDC program, the absence of a child's father has been the most common reason for receiving AFDC.

In 1979, 7 percent of the children receiving AFDC benefits did so because they had unemployed parents. Today it is 12 percent. Eligibility criteria for AFDC were expanded in July 1970 to include two-parent families in which the father was unemployed. In 1979 this category was expanded to include unemployed mothers and became the Unemployed Parent category.

In FY '91, unemployed parent cases of AFDC cost a total of \$52.7 million, \$21 million as the state share. The monthly average caseload for Unemployed Parent AFDC cases was 7,402 families.

Families must meet income and asset limits to be eligible for AFDC. A family's income must be below the state's established "standard of need." The state sets the standard of need based on estimates of the cost of food, clothing, shelter and other necessities.

Since July of 1986, the AFDC standard of need for one adult caring for two children (the average size of an AFDC household) has been \$532 per month. The AFDC grant, however, can be less than the standard of need, depending upon whether the family has other income. The table below lists the standard of need for different family types and sizes.

**Table H-AFDC Standard of Need\***

<b>AFDC STANDARD OF NEED</b>			
<b>Number of Children in Grant</b>	<b>Children Only*</b>	<b>Plus One Adult</b>	<b>Plus Two Adults</b>
1	\$250	\$437	\$510
2	\$345	\$532	\$605
3	\$434	\$621	\$694
4	\$510	\$697	\$770
5	\$586	\$773	\$846
6	\$663	\$850	\$923
7	\$729	\$916	\$989
8	\$793	\$980	\$1,053

\*The AFDC grant can be less than the standard of need, depending upon whether the family has other income. Other income generally reduces the AFDC amount.

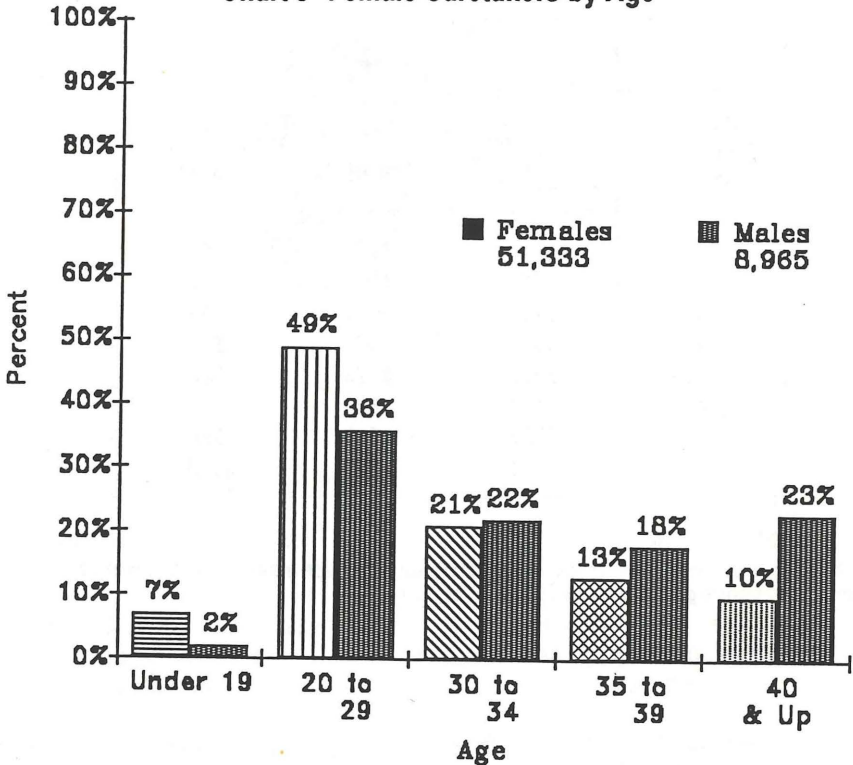
## REASON FOR AFDC ELIGIBILITY

Families usually become eligible for AFDC because of the continued absence of the parent who has provided financial support. Loss or reduction of employment is the other major reason for needing AFDC. Other reasons for eligibility include death, illness, or increased medical costs. Detailed data on reasons for eligibility are no longer gathered by the Department of Human Services.

## AFDC CARETAKERS

The overwhelming majority, 85 percent, of AFDC caretakers are women. Female AFDC caretakers are most likely to be age 18 to 30. Less than 7 percent of AFDC mothers are in their teens, including 6 percent who are ages 18 to 19. Of the few male caretakers, usually in Unemployed Parent AFDC families, the largest group is age 26 to 28.

**Chart J--Female Caretakers by Age**

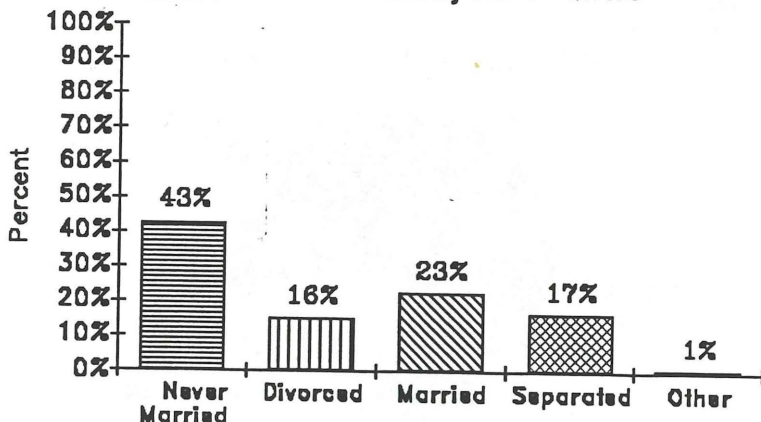


**51,333 Female Caretakers**  
**8,965 Male Caretakers**

## CARETAKER MARITAL STATUS

Forty-three percent of caretakers are single (never married). Data on marital status of caretakers are not kept by sex.

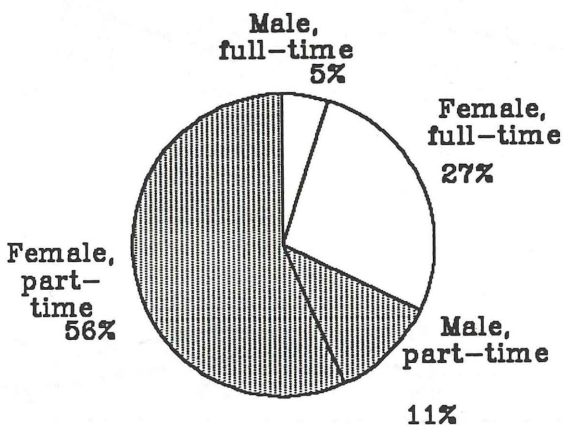
Chart I-AFDC Caretakers by Marital Status



## CARETAKER EMPLOYMENT STATUS

Of the 63,306 caretakers in the Regular AFDC program, 14 percent or 9,138 were employed in FY '91. This rate was the same for females and males. Of these caretakers, 68 percent worked part-time. Of the employed males, 70 percent worked part-time and 68 percent of the employed females worked part-time. No data are available on average earnings of these employed caretakers.

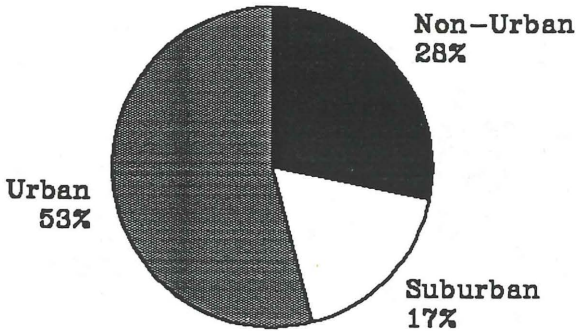
Chart K-Employed AFDC Caretakers by Sex and Hours of Work



## RESIDENCY OF AFDC FAMILIES

In Minnesota nearly three-quarters, 72 percent, of AFDC recipients live in the metropolitan area, including 17 percent who live in suburban communities. Non-urban residents account for 28 percent of AFDC recipients.

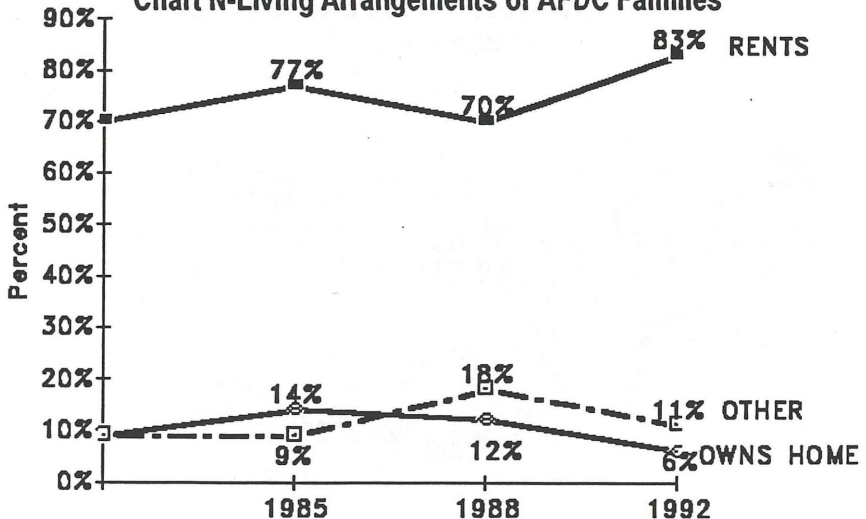
Chart L-Residency of AFDC Families



## LIVING ARRANGEMENTS OF AFDC FAMILIES

Unlike the majority of Minnesotans who are homeowners, AFDC families are most likely to live in rental housing. Home ownership has declined among AFDC recipients. In 1988 the number of families with other types of living arrangements, such as living with other relatives, rose substantially but has since declined to 11 percent of recipients. The chart below shows changes in living arrangements since 1985.

Chart N-Living Arrangements of AFDC Families



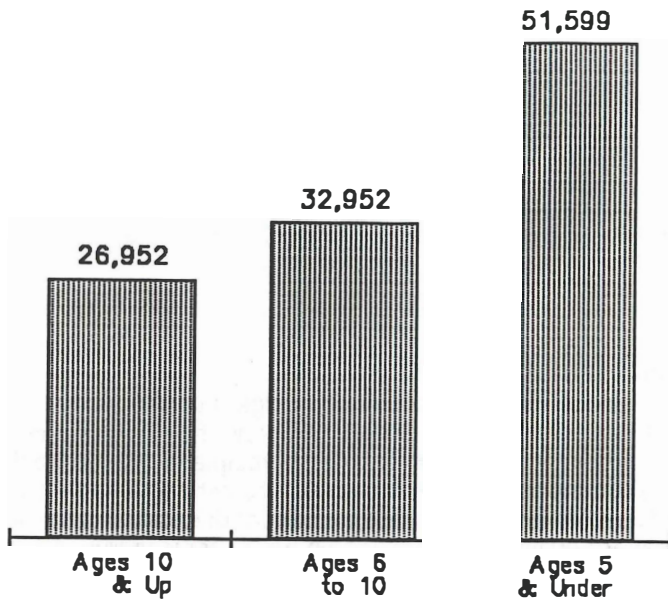
## CHILDREN ON AFDC

Nearly half (45 percent) of AFDC families in the Regular AFDC program include only one child, 29 percent have two children and 15 percent have three children.

The 1991 average of 1.94 children per AFDC case is in marked contrast to the 2.9 children per case recorded in 1968. Nearly three-quarters of AFDC families have one or two children.

Nearly half, 46 percent, of children in AFDC families are age 5 and under. Eight percent of the children in AFDC households are under age 1. The average number of children receiving AFDC in a month is 111,485.

**Chart M--Age of Children Receiving AFDC, Dec. 1990**

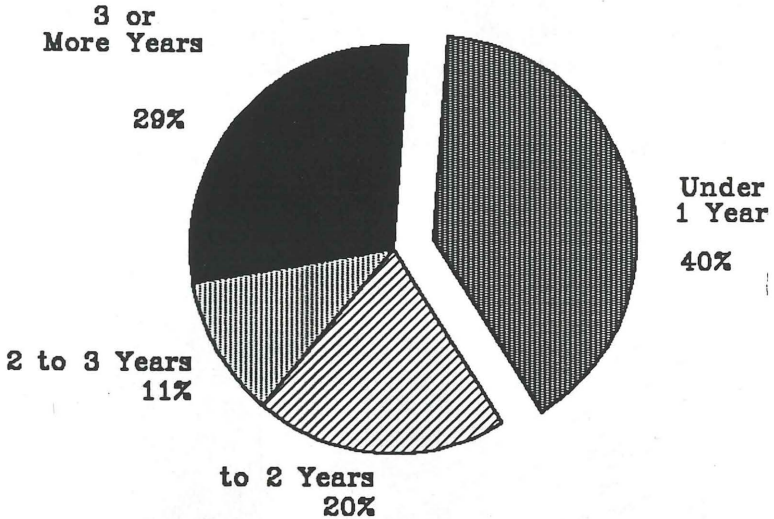




## LENGTH OF STAY ON AFDC

The average length of stay on AFDC in Minnesota is approximately two and two-thirds years. In FY '91, 40 percent of AFDC families had been on AFDC less than one year and 20 percent stayed from between one to two years. Only 12 percent of all recipients received assistance longer than five years.

**Chart O--Duration of AFDC Assistance**



## FACTORS IN LEAVING AFDC

In 1985, an examination of AFDC case closings revealed some differences among groups of AFDC recipients as they left the program. For example, separated and divorced AFDC recipients stayed on the program for shorter periods of time than did mothers who had their children while unmarried. Sixty-eight percent of divorced women and 61 percent of separated women remained on AFDC for less than 2 years, while only 39 percent of unmarried women left AFDC in less than 2 years. This study has not been updated since 1985.

A high school diploma or a GED equivalent appeared to be associated with whether a recipient continued to receive AFDC. Seventy-five percent of single parents on AFDC were high school graduates. Ninety-four percent of AFDC recipients who left the program through work were high school graduates while only 52 percent of the long-term AFDC recipients (7 years or more) had high school diplomas.

People who left AFDC by obtaining employment also tended to have fewer children. This is probably due to the fact that child care needs and

costs are lower with fewer children, making more income available for other basic needs. Eighty-nine percent of single parents who left the AFDC program because of employment had one or two children. This compares to 68 percent of the long-term families that had only one or two children.

## PERCENTAGE OF POPULATION ON AFDC

Currently, approximately 4 percent of Minnesota's population receives AFDC assistance. This rate varies considerably by county, with a low of 1 percent of the population in Lac qui Parle and a high of 15 percent of the population in Lincoln County. In the urban areas of the state, six percent of the population receives AFDC. Forty-six percent of the AFDC caseload resides in either Hennepin or Ramsey County.

During calendar year 1990, 12 million people in the United States participated in the AFDC program. This represented approximately 5 percent of the country's population.

**Table P--Percentage of Population on AFDC,  
by MN County**

Highest percentage of population on AFDC		Lowest percentage of population on AFDC	
Lincoln	15	Carver	1
Beltrami	10	Scott	1
Mahnomen	9	Roseau	1
Polk	8	Lac qui Parle	2
Clearwater	8	McLeod	2
Cass	8	Kittson	2
Martin	7	Sibley	2
Becker	7	Brown	2
Itasca	7	Fillmore	2
St. Louis	6	Redwood	2

## **MINNESOTA AFDC GRANT COMPARED TO OTHER STATES**

The national average monthly payment for an AFDC family of three in 1991 was \$367. Minnesota ranked above the national average for that year with payments of \$532, the tenth highest in the country. Minnesota was, however, third highest in the country in 1986 and has since declined.

States with higher AFDC grants than Minnesota in 1991 include Alaska, California, Vermont, New York, Connecticut, Hawaii, Michigan, New Hampshire and Rhode Island. States with the lowest average payments in 1991 include Alabama, Tennessee, Arkansas, South Carolina, Louisiana and Texas.

## **THE VALUE OF AFDC GRANTS**

Since 1973, when the method of calculating AFDC grants was substantially changed, the monthly grant for one adult and one child has risen from \$234 to \$437, a 76 percent increase. This amounts to an average annual increase of \$11.94 per year. In the same 19-year period, the costs of basic necessities rose substantially, by 188 percent.

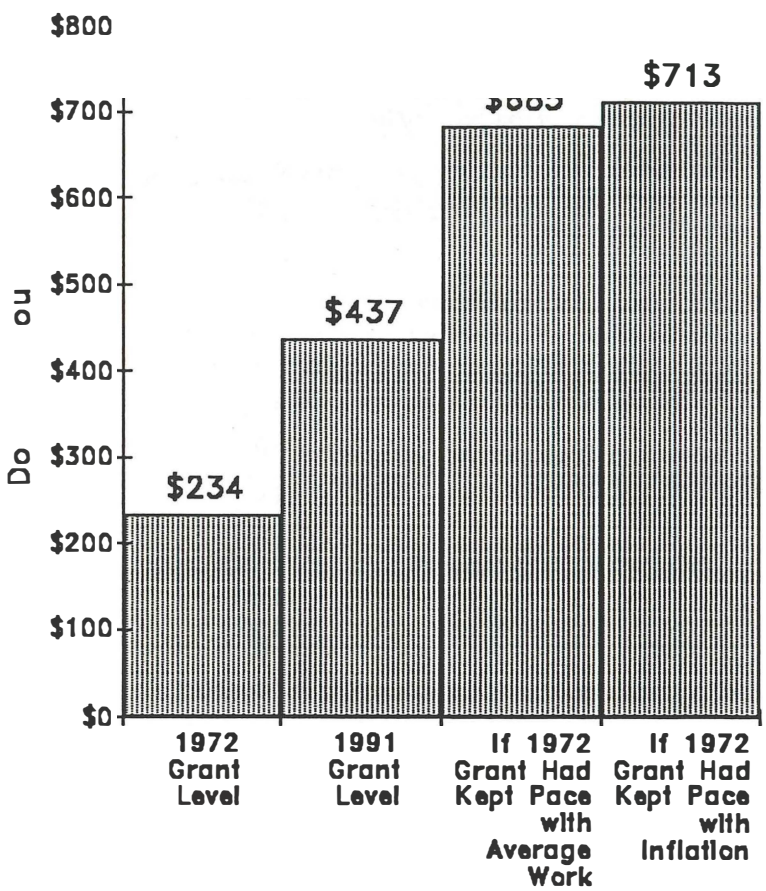
Minnesota's AFDC grants have not been increased since 1986. As a result, present day AFDC recipients have 40 percent less purchasing power than those receiving assistance in 1973.

If AFDC grants had kept up with inflation during that 19-year period, the \$237 monthly grant would be \$713 today, a \$28.18 increase for each year.

Average pay for workers during this same period also fell below the inflation rate, but not as far as the AFDC payment. To keep pace with the average worker's pay increases since 1973, today's AFDC grant would be \$685 per month.

The inflation rate is calculated by examining the costs of various goods and services. Medical expenses are automatically covered for AFDC recipients and therefore are not included in the calculations here. They are, however, included for workers, who usually pay some part of their own medical costs. Medical costs rose faster than basic necessities over the last 17 years. The chart on the next page shows the effect of inflation on AFDC.

**Chart R--Effect of Inflation on AFDC for  
One Child and One Adult,  
1972 to 1991**



## AFDC AND THE POVERTY LEVEL

AFDC provides a family income that is substantially lower than the federally established poverty level. This level is set each year by the federal government based on the Consumer Price Index. In 1991, families of three who earned less than \$11,140 annually were considered living below the poverty level. Minnesota's AFDC payments for the same size family amounted to \$6,384 annually, or 57 percent of the poverty level. In 1976 AFDC payments provided an annual income amounting to 90 percent of the poverty level.

**Chart T-1991 Poverty Guidelines Established  
by the Federal Government**

1991 Poverty Guidelines	
Size of Family	Annual Income
1	\$ 6,620
2	8,880
3	11,140
4	13,400
5	15,660
6	17,920
7	20,180
8	22,440

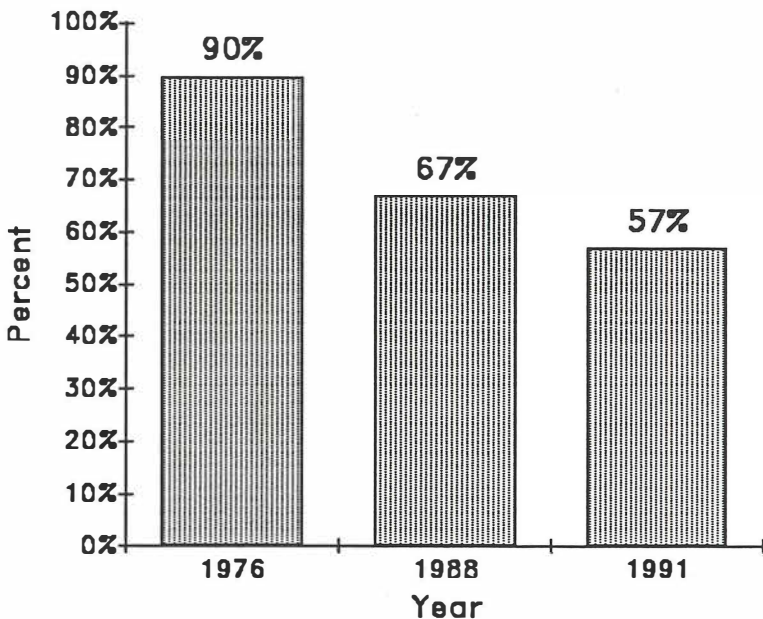
## AFDC AND OTHER PROGRAMS

AFDC families who receive Food Stamps are closer to reaching the poverty level than those who do not. About 84 percent of AFDC families in Minnesota receive Food Stamps.

In 1988, combining the AFDC payment and the cash value of Food Stamps provided AFDC families with an annual income that was 81 percent of the poverty level. Using the average AFDC family size of one adult caretaker and two children and assuming they have no other income, their Food Stamp amount in 1991 would be about \$167 per month. The cash value of these Food Stamps plus the \$532 AFDC grant amount would give that family an income 75 percent of the poverty level. The Food Stamp amount could vary widely between AFDC families depending upon their size, other income and assets, child care and housing costs.

Housing subsidies are another way to bring AFDC families closer to the poverty level. However, in 1988, the most recent data available, the legislative auditor reported only one-third of AFDC families were receiving housing subsidies through the federal housing program known as Section 8. Though many more AFDC families qualify for these subsidies, they wait sometimes several years for housing or funds to be available.

**Chart S-AFDC Income as a Percent of Poverty Level**



## **CHILD SUPPORT COLLECTIONS AND AFDC**

Since most AFDC families include children whose fathers are not part of the household, the state has an interest in making sure those fathers are contributing to family income. AFDC families receive assistance from county child support enforcement offices in establishing child support and enforcing an existing child support order. If child support payments are made by the absent father, the county retains all but \$50 of it if the family remains eligible for AFDC. Consistent payment of child support can help some families leave AFDC.

During FY '91, county child support enforcement offices collected \$46.5 million in child support owed to AFDC recipients. These offices served a total of 64,832 AFDC families with child support orders. For every dollar spent by the counties to collect child support, \$4.83 of child support was recovered. However, that same year, \$269 million in child support was past due and owed to AFDC recipients in the state.

## **WELFARE REFORM**

Welfare reform is a recurring topic of public policy at both the state and federal levels. Most reform initiatives are intended to help those who receive public assistance by providing education and job training opportunities and other services which help remove barriers to increased economic self-sufficiency. Underlying these welfare reform efforts is a philosophy that those who can work should be in the workforce and that public assistance should be temporary.

In 1986, several study commissions were established in Minnesota to explore options in welfare reform. Several efforts are already underway in Minnesota.

## **THE STRIDE PROGRAM**

The STRIDE program is offered to some AFDC recipients as a way to help them get job training, education and other support services that may help them leave the AFDC program. During FY '91, 17,605 people participated in STRIDE. STRIDE is not available to all AFDC recipients. STRIDE is available only to those who:

- have received AFDC for 36 of the last 60 months;
- are under age 24 but have not completed high school or have little or no work experience in the past year; or
- have children who will be too old within two years to qualify the family for AFDC.

The state spent \$17.2 million in the STRIDE program in FY '91, \$2.8 million for "case management." Case management provides one-on-one assistance to an AFDC recipient in creating an employment and education plan and in getting help overcoming other barriers like child care and transportation costs, unstable housing, and personal problems that can prevent families from being able to leave the AFDC program. State costs in the STRIDE program are matched by federal funds. Thirty-seven percent of STRIDE participants had not completed high school or obtained a General Education Development (GED). During FY '91, 4,669 STRIDE participants attended basic education, GED or other educational programs. Another 6,549 attended a post-secondary training program.

## **AFDC AND CHILD CARE**

AFDC recipients who participate in STRIDE are entitled to have all of their child care costs covered during that time. Also, when they leave the AFDC program, they are entitled to up to one year of child care subsidy on a sliding fee based on their income. For AFDC recipients who are not enrolled in STRIDE but have education-related child care expenses, the state offers another program called ACCESS child care. Funds for this program are limited and not all AFDC recipients who need child care assistance can get it through this program.

## **MINNESOTA FAMILY INVESTMENT PROGRAM**

The Minnesota Family Investment Program (MFIP) is a new program to begin in April 1994. This program combines three separate public assistance programs into one cash assistance program for families. The programs to be combined include AFDC, GA and Food Stamps. New eligibility criteria will enable more two-parent families to receive some assistance and will allow families to keep a greater share of their earnings if they are working before being cut off the assistance programs. MFIP will be tested in 7 counties beginning in 1994. The test will last until 1999.



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*This report was compiled with extensive assistance from Commission intern Erin Bowley.*

# ABOUT THE COMMISSION

The Legislative Commission on the Economic Status of Women is a legislative advisory commission established by the Minnesota Legislature in 1976. Commission members include state senators and representatives. The Commission studies all matters relating to the economic status of women in Minnesota and publishes reports and recommendations to the legislature and to the Governor.

## **Commission members for the 1993-94 biennium are:**

### **Senators:**

Linda Berglin  
Kevin Chandler  
Janet Johnson, chair  
Sheila Kiscaden  
Pat Piper

### **Representatives:**

Karen Clark  
Tim Commers  
Steve Kelley  
Becky Lourey  
Betty McCollum, vice chair

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