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The Demographics of Rural Women: Now and the Future

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The lives of Minnesota women have changed dramatically in the past few decades. Both rural and urban women have been swept up in a huge tide of social change. Women have entered the labor force in massive numbers, they have attained much higher levels of education, and their earnings have increased. They have fewer children, are less likely to be married, and are economically independent as never before.

As this social revolution has played out, some of the differences between rural and metro women have disappeared, but many gaps remain. In particular, rural women continue to lag behind on measures of income and education.

In some respects, rural women have made greater strides than their male counterparts. Rural women achieve more education than rural men, and their earnings, while still considerably lower than men's, have grown faster.

Definition of "Ruralplex" and "Metroplex"

There are many ways to define "rural." In this report, Minnesota is divided into a "Ruralplex" and a "Metroplex." The Metroplex includes 14 counties in the Rochester-Twin Cities-St. Cloud Corridor. The remaining 73 counties make up the "Ruralplex."

For some of the historical comparisons going back to 1980, Olmsted County (Rochester) is included in the Ruralplex. This is done because the geographic areas used in the Census Public Use Microdata samples from different Census years do not always match. The geographic areas are comparable if Olmsted County is placed in the Ruralplex.

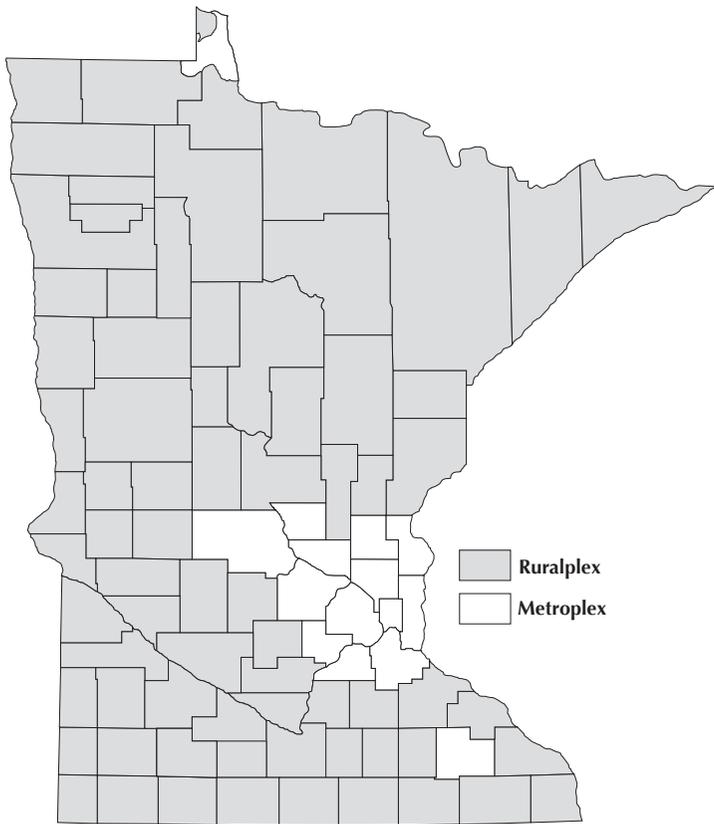


Figure 1: Ruralplex and Metroplex Minnesota.

Labor force participation rates converge

The huge influx of women into the labor force is one of the major social shifts of the past half-century. Women continue to work after they have children, they have broadened their range of occupations and are earning more money.

Current participation rates among women in the prime working-age group, 25 to 54, are almost identical in the Ruralplex and the Metroplex. The 2006 American Community Survey shows 82% of Ruralplex women in this age group were in the labor force, almost exactly the same as the 83% figure for Metroplex women. Among all women age 16 and over, workforce participation rates are higher for the Metroplex (68%) than for the Ruralplex (62%), attributable to the larger proportion of older, retired women in the Ruralplex.

Participation rates have grown for both Metroplex and Ruralplex women, but they have grown more for rural women. In 1980, Metroplex women ages 25 to 54 were considerably more likely to be

in the labor force than their Ruralplex counterparts, 71% compared to 62%. The difference was smaller in 1990, and by 2000 the gap had disappeared.

Fertility rates converge

Fertility rates in the Ruralplex and the Metroplex have also converged since 1980. Rural areas had slightly higher fertility rates in 1970; between 1970 and 1980, fertility rates dropped in both the Ruralplex and the Metroplex, but fell faster in the Metroplex. The result was a substantial rural/metro gap in the 1980 fertility rate: 79 births per 1,000 women age 15 to 44 in the Ruralplex, considerably higher than the Metroplex figure of 66.

Urban/rural fertility differences had disappeared by 1990, however. In fact, by 2000, fertility rates were actually lower in the Ruralplex than in the Metroplex. Since 2000 it appears fertility has risen in both areas, but the figure remains a bit lower in rural areas. Part of the reason for the lower rural fertility may be that rural areas have smaller proportions of immigrants, who have somewhat higher birth rates than native-born women.

Some differences in urban/rural fertility remain. Ruralplex women are likely to have their babies at younger ages: Ruralplex birth rates are higher for women under age 30, while for women over age 30, Metroplex rates are higher.

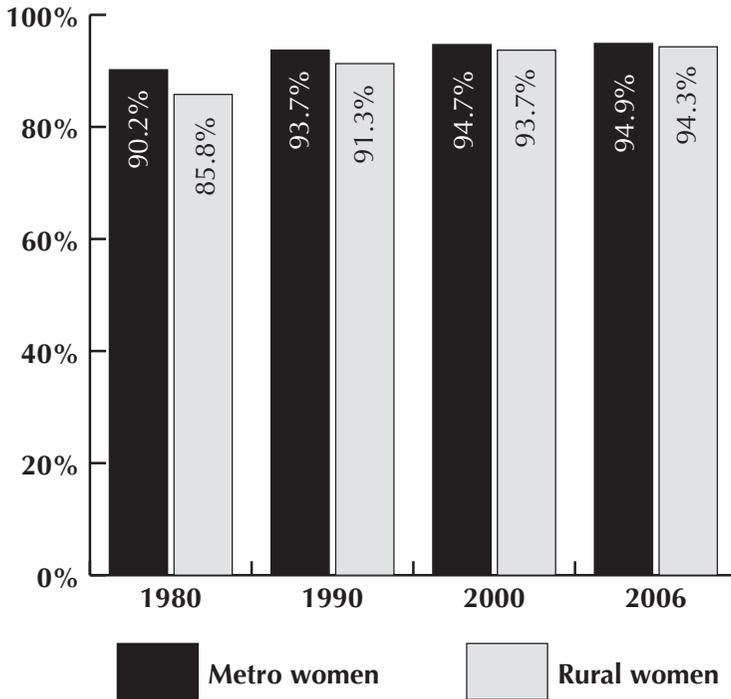
Ruralplex mothers are slightly more likely to be unmarried at the time of the baby's birth. In 2006, 32% of Ruralplex births were to unmarried mothers, compared to 30% of Metroplex births. This pattern is probably related to age: younger mothers are much more likely to be unmarried, and Ruralplex mothers are younger on average.

Marriage rates decline

Rural women are more likely to be married than metro women. In 2006, 71% of Ruralplex women ages 25 to 54 were married, compared to 63% of Metroplex women in the same age bracket. The proportion of women who are divorced is about the same, but Metroplex women are more likely to have never married, 22% compared to 14%. Marriage rates have fallen dramatically over the years, however: the proportion of Ruralplex women age 25 to 54 who are married fell from 84% in 1980 to 71% today.

Interestingly, Ruralplex women are more likely than Metroplex women to marry a man who has less education than they do, and the more education women have, the more likely they are to have a husband with less education.

Figure 2: Percentage of rural women and metro women graduating from high school, 1980 to 2006.



Source: U.S. Census Bureau Decennial Census and 2006 American Community Survey microdata. Olmsted County is included in Ruralplex.

Educational attainment increases

Educational attainment of Ruralplex women has increased significantly in the past quarter century. Among women 25 to 54, Ruralplex women have equaled Metroplex women in rates of high school completion, 95% compared to 94%. In 1980, Ruralplex women were less likely to be high school graduates than Metroplex women, but the gap had largely disappeared by 1990.

Though many more rural women now attend college, Ruralplex women continue to be less likely to attend college and the gap in college attendance has diminished only slightly over time. In 2006 American Community Survey data, 67% of Ruralplex women ages 25 to 54 had attended college, compared to 74% of Metroplex women.

Both metro and rural women have greatly increased their rates of college graduation. Since 1980, the proportion of women who

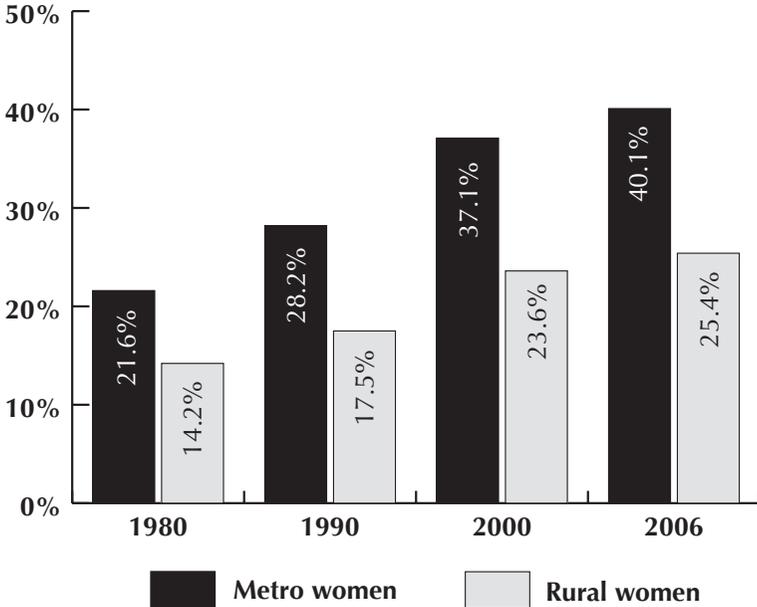
are college graduates has almost doubled in all areas. However, although more rural women are completing college, the gap between rural and metro women has increased. As of 2006, 40% of Metroplex women ages 25 to 54 were college graduates, compared to 25% of Ruralplex women.

Over the last quarter-century, women have surged ahead of men in educational attainment. In 1980, Ruralplex men ages 25 to 54 were more likely to be college graduates than Ruralplex women, 20% versus 14%. Women surpassed men by 2000, and by 2006 a higher percentage of women were college graduates than men, 25% versus 21%.

Despite growth, Ruralplex women have lower earnings

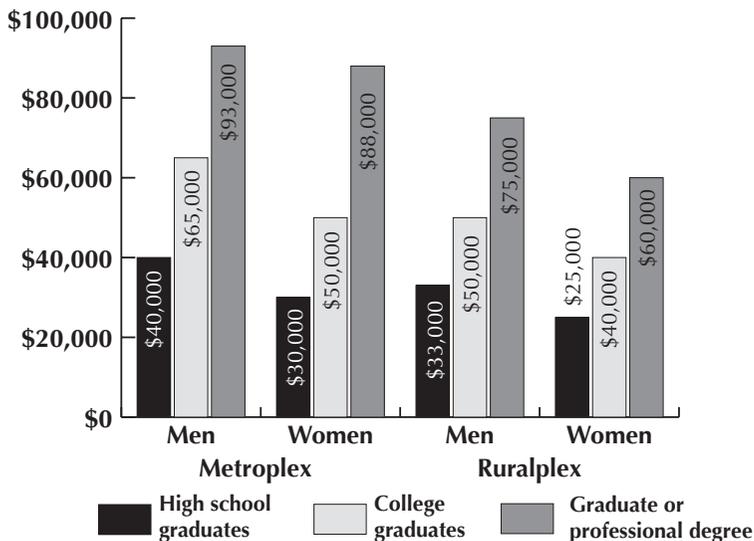
Since 1980, women’s earnings have increased more than men’s earnings, but Ruralplex women continue to earn substantially less than Ruralplex men or Metroplex residents. According to the 2006 American Community Survey, Ruralplex women who worked full-

Figure 3: Percentage of rural women and metro women graduating from college, 1980 to 2006.



Source: U.S. Census Bureau Decennial Census and 2006 American Community Survey microdata. Olmsted County is included in Ruralplex.

Figure 4: Annual median earnings of men and women in Metroplex and Ruralplex for high school, college and post-graduate degrees.



Source: 2006 American Community Survey microdata. Previous 12 months' earnings.

time year-round had median earnings of \$27,500. This compares to \$38,000 for Ruralplex men, \$39,000 for Metroplex women and \$50,000 for Metroplex men. Differences in earnings remain even after controlling for education. At all levels of educational attainment, Ruralplex women have the lowest earnings.

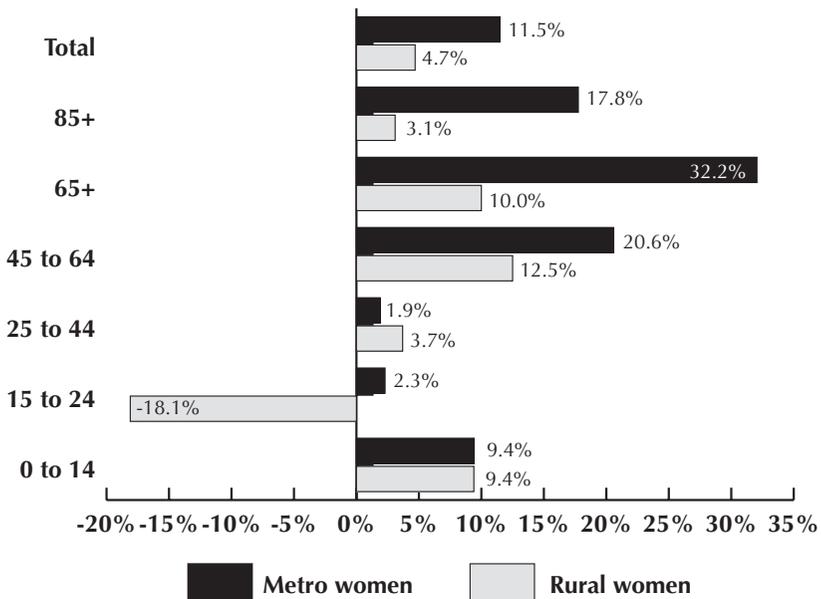
The occupational and industrial distribution of Ruralplex and Metroplex women workers are slightly different but probably do not explain the magnitude of their income discrepancies. Rural women are more likely to be employed in healthcare and are less likely to work as managers or in the financial sector.

Since 1980, median earnings of Ruralplex full-time working women have increased 236%, a bit less than the increase for Metroplex women but considerably higher than the gains for men.

Ruralplex women more likely to be poor

Women living in rural Minnesota are more likely to be below the official poverty line than are women in the Metroplex, 12% compared to 10%. Ruralplex women have higher poverty rates in every age group.

Figure 5: Projected percent change in female population in Metroplex and Ruralplex, 2005 to 2015.



Source: Minnesota State Demographic Center projections.

Many Ruralplex women who are not officially poor are not far above the poverty line. Almost 10% fall between 100% and 150% of poverty. Altogether, 33% of Ruralplex women are below 200% of the poverty level, compared to 22% of Metroplex women.

Ruralplex population is smaller, growing more slowly

Fewer women live in the Ruralplex than in the Metroplex, and the rural population is growing more slowly. From 2000 to 2006, the female Ruralplex population went up about 2%, compared to 6% for the Metroplex. About 35% of the state’s female population lived in the Ruralplex in 2006, down from 43% in 1970.

Slower growth is also anticipated for the future. From 2005 to 2015, the Ruralplex female population is projected to gain 5%, compared to 12% for the Metroplex. The percentage living in the Ruralplex is projected to fall gradually, to 33% in 2015 and 32% in 2035.

Less racial diversity in rural areas

Ruralplex women are less racially and ethnically diverse, although population diversity is growing in all parts of the state. The 2006 American Community Survey reported that 7% of Ruralplex women were nonwhite and/or Latino, compared to 17% of Metroplex women. In both regions, younger women are much more diverse than older women. Sixteen percent of Ruralplex girls under age 5 are nonwhite or Latino, compared to less than 1% of women 85 or older. The greater minority representation at younger ages means the population will be more diverse in the future.

Rural woman are older

Ruralplex women are on average older than Metroplex women. Eighteen percent are 65 or older, compared to 12% of Metroplex women. Twenty-three percent are between the ages of 25 and 44, well below the Metroplex figure of 29%. One exception to this general pattern is that women 15 to 24 make up a slightly larger proportion of the Ruralplex population, possibly reflecting the presence of many college and university campuses in rural areas.

Migration, however, is the major reason for the age differences. Young adults tend to move out of rural areas to urban areas. Older residents, who are not as mobile, make up a larger proportion of the population left behind.

As the Baby Boom ages, Minnesota's elderly population will grow rapidly, but this trend will be less evident in rural areas because of slower overall growth and the historical pattern of out-migration. Between 2005 and 2015, the number of women age 65 and older is projected to grow 32% in the Metroplex compared to 10% in the Ruralplex. At the same time, the population 85 and over is projected to grow 3% in the Ruralplex, a much lower rate than the expected 18% gain in the Metroplex. Among children and young adults age 25 to 44, Ruralplex population growth is expected to be similar to the Metroplex. The slow but steady growth of young families and the more modest growth in older households may make it easier for rural areas to accommodate the aging trend that is advancing upon us.

How are rural women different?

From a demographic perspective, Ruralplex and Metroplex women are similar in many ways, and the lives of both have changed enormously. Rural women are equally likely to finish high school and participate in the work force. Fertility rates are virtually identical, though Ruralplex women tend to have their children at younger ages.

The most striking differences remaining are education and earnings. Ruralplex women have substantially higher earnings than in the past, and are more likely to attend and graduate from college. However, the gap between Ruralplex and Metroplex women in higher educational attainment and earnings remain large.