

Voices

The principal difference between “men’s work” and “women’s work” is that men are paid for most of the work they do and women are not.

One need look no further for the causes of the relative poverty of women and children. . . . Mothers are penalized outright by government policy. Every other worker may qualify for Social Security, unemployment insurance or workman’s compensation and job retraining in the event of job displacement. Not mothers. Nannies earn Social Security credits but mothers do not. This is one of the many reasons why motherhood is the single greatest risk factor for poverty in old age.

Ann Crittenden

Creating a stronger voice
for women and girls.

161 Ottawa NW
Suite 305-C
Grand Rapids, MI 49503

The
Nokomis
Foundation



October 2002  Issue 22

Nonprofit
organization
US postage
PAID
Grand Rapids, MI
Permit no. 368

Inside Story



Women's work . . .

We've all seen the bumper sticker and smiled when we read it . . . because we know it's true. *Every woman is a working woman*. But every woman doesn't earn equitable pay or receive equitable pension benefits. Every woman doesn't have access to job training programs, nor is every woman encouraged to make career choices that lead to higher pay. Every woman isn't paid when she works to raise her own children – and her future Social Security earnings reflect that inequity.

Always poignant, the topic of women and work is even more timely now that the economy is in a tailspin. This issue of *Voices* is designed to bring you tidbits of information about women and the economy – how women are faring in terms of unemployment, retirement earnings, pay equity, and educational opportunities. We've also included information on women and poverty. We hope this newsletter serves to inspire you to learn more about these very important and relevant issues.

Other news. . .

We're excited to release our new community report – *Giffs for Women and Girls*. We want to acknowledge and thank our all-woman design team -- Leslie Black, who designed the report and coordinated the project for us; Polly Hewitt, who helped us write the copy; and Amy Rufflo, who took the stunning photographs. We'd like to especially thank the women who agreed to be photographed for our project — each of them wonderfully represents the face of the Nokomis Foundation.

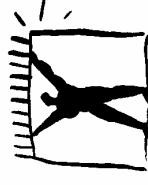
If you'd like to receive a copy of our report – which includes our updated grantmaking guidelines and a list of grants awarded in 2000 and 2001 – please contact Yvonne in our office at 616 451 0267.

I hope you'll find our **loose change** technical assistance insert helpful. This issue includes information about board accountability. Be sure to visit the **loose change** page on the Nokomis Foundation website. You'll be able to find useful information on a variety of technical assistance topics, plus great links and resources.

Kym Mulhern, President/CEO

Project Update

The Prostitution Round Table



When we launched the Prostitution Round Table (PRT) project two years ago, we had no idea that so many people and organizations would share our interest in the topic of prostitution. It has been exciting to watch the project evolve – and rewarding to have it embraced by so many members of our community. The hard work and commitment of our consultants, Jeannie Hosey and Dotti Clune, along with the entire PRT committee, helped us bring the voices of prostituted women and girls into the community dialogue. Because of the dedication of the PRT committee, we successfully achieved our objectives of becoming more knowledgeable about the issue of prostitution and its impact here in Grand Rapids – both as an organization and as a broader community. People in every sector of our community are talking about the issue of prostitution – they're developing new programs, modifying existing programs, and considering new ways to continue the dialogue. The ongoing interest in the issue is heartening – and a testament to the hard work of the PRT committee.

The Prostitution Round Table is the first project of the New Voices Initiative, a long-term research project of the Nokomis Foundation. If our community is to be successful in developing workable solutions to address persistent social problems, we must first understand the issues and challenges faced by the most marginalized people among us. Over the next several years, our New Voices Initiative will explore additional populations of women living at the margins of our community. The Nokomis board will soon make a decision regarding the focus of the next phase of this initiative. Embarking on this next chapter of New Voices is exciting – but will also require a shift of our energies here at Nokomis. While we won't be directly involved with the PRT committee, we will be working behind the scenes to expand the lessons we've learned around the issue of prostitution. Watch for an expanded PRT section of the Nokomis website later this fall — we'll include an expanded resource list, occasional reports, and anecdotal stories about what's happening right here in Grand Rapids. We'll be conducting periodic surveys to follow up with conference participants and report recipients. And, as a grant-making organization, we will continue to welcome grant proposals for local programs resulting from the PRT that otherwise fit with our funding guidelines. While our direct involvement with the PRT will be diminished, our commitment to and interest in the issue of prostitution remain high.

Voices is published by the Nokomis Foundation three times each year and distributed at no charge. Articles may be quoted or reprinted in full as long as we are notified and credit is given to both the author and Voices, noting the date of original publication.

Herstory

Madam C.J. Walker, entrepreneur (1867-1919)

Sarah Breedlove led a hard life – orphaned at 6, married at 14, a widow and mother by 20. Who would guess she would die a millionaire at 52 – after launching Madame C.J. Walker Manufacturing Co. in Indianapolis. While working as a laundress in St. Louis, Sarah had an idea for a special formula for grooming African-American women’s hair. She developed the “Walker System,” including shampoo, grooming-formula, brushing, and hot combs. After selling her products door-to-door, her product and style caught on. In 1906, Sarah married Charles Walker and started calling herself Madam C.J. Walker. In 1910, Madam Walker opened her manufacturing plant, and with 3,000 –5,000 female employees, it was the country’s largest African-American-owned business. Madam Walker insisted that her employees follow a stringent set of hygiene rules, which later became part of the standards governing the cosmetology industry.

Find out more about Madam Walker at www.princeton.edu/~mcbrown/display/walker.html.

Florence Kelley, labor activist (1859-1932)

Florence Kelley, born into a privileged family in Philadelphia in 1859, fought to protect women and children working long hours for little pay. Influenced by her father’s notion of justice and her aunt’s Quaker background, Kelley became interested in socialist ideas while a graduate student in Zurich, Switzerland. A core member of Jane Addams’ Hull House group, Kelley lobbied for shorter hours and a minimum wage for women and children laborers. Kelley became the first state factory inspector in Illinois when she was appointed to the position by the governor. Kelley was a founder of the National Consumers League in 1899. As the head of NCL, Kelley organized publicity campaigns exposing labor practices and boycotts of goods produced in sweatshops or by children. Kelley’s efforts were instrumental in instituting child labor laws and shortening the work day and increasing the pay for women.

Find out more about Florence Kelley at www.spartacus.schoolnet.co.uk/USAW/kelley.htm.



Point to Ponder

“Economic independence is the most important issue for women because it is the necessary condition for social and economic well-being.”

*The Ministry of Women’s Affairs,
briefing for the incoming minister, 1999 (New Zealand)*

Did You Know...

Facts About Women and Work

- Between 1996 and 2006, women will account for 59% of total labor force growth. Their labor force participation rate will increase from 59.3% in 1996 to 61.4% in 2005.
- Two out of every three temporary workers are women.
- Collectively, women lose over \$100 billion annually in wages due to pay inequity. According to a recent study by the Institute for Women’s Policy Research, a 25 year-old woman who works full time year-round for the next 40 years will earn \$523,000 less than the average 25 year-old man, if current wage patterns continue.
- According to the National Academy of Sciences, between one-third and one-half of the wage difference between men and women cannot be explained by differences in experience, education, or other legitimate qualifications.
- While women constituted 46% of the work force in 1995, over 63% of all workers earning the minimum wage or below were women.

Facts provided by the National Council of Women’s Organizations. Find their comprehensive collection of facts on women at www.womensorganizations.org.

Women at Work

Wage Gap

The 2000 US Census Bureau numbers indicate that the wage gap is alive and well – especially here in Michigan. A recent Associated Press article reports that “Women working full time in Michigan are earning considerably smaller paychecks than their male counterparts.” While every state made progress in closing the gender wage gap during the 1990s, Michigan’s progress was among the slowest. In fact, Michigan women working full time make 67 cents for every dollar earned by men – and that figure has changed less than 5 cents in the last decade. (The national average for full time working women is 73 cents per dollar earned by men.) Analysis of this data suggests that the gender wage gap stems “at least in part from the careers men and women choose and the education they receive. Men still dominate high-paying manufacturing, finance and management jobs; women are more likely to work as secretaries, teachers, or in health care. Men still are more likely than women to have a college degree.” Family demands also play a role in the gender wage gap. Women are most often the primary caregivers for their children – and often make career and work choices that enable them to balance work with family responsibilities.

(Grand Rapids Press, September 19, 2002)

Beyond the Wage Gap

According to a new report released by the Committee of 200 (a 20-year-old network of top women entrepreneurs and corporate leaders), true gender equality for women at work remains a far off goal. The Committee of 200 recently completed the first-ever Business Leadership Index, showing how businesswomen fared in relation to men on a 10-point scale, with 10 representing parity with men. Women scored an overall score of 3.95 in an aggregate of 10 separate benchmarks – including comparing men to women in the areas of



Factors contributing to poverty for women

Welfare-to-Work programs – With their aim of cutting the welfare rolls, welfare-to-work programs require employment of benefit recipients. The result – women are being forced into low-paying jobs with severely limited options for training and education.

The minimum wage (currently \$5.15 per hour) – Initially calculated based on the poverty threshold in 1955, the minimum wage has increased in line with rising food prices, but does not take into account recent rises in the costs of living – housing, education, transportation.

The recession – “Work first” programs were dubious in the best of economic times, but now, in our current economic downturn, entry-level, low-wage jobs are scarce. Low-wage, minority, and women workers are feeling the pinch of the recession most acutely. Barriers to enrollment in Food Stamps and health care programs like Medicaid and CHIP (Children’s Health Insurance Programs) have compromised the effectiveness of these crucial safety net programs.

Training opportunities – Welfare leavers are more likely to be trained for “women’s work” in female-dominated fields such as hospitality, child care, cosmetology, and office work. They are most likely to be pushed into low-paying jobs in customer service, patient care, general clerical, child care, and culinary arts – areas of the greatest job growth in the low-wage service sector.

Violence against women - Women are escaping violence only to fall into the poverty trap. They are forced into minimum wage jobs at a time when public aid (TANF, food stamps, housing credits) is being eliminated.

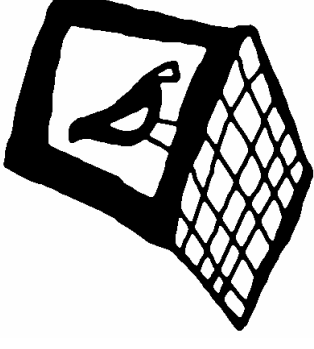
What does it mean to be poor?

The Catholic Campaign for Human Development (CCHD) recently released the results of a unique survey measuring the attitudes of poor Americans about the state of poverty in the U.S. By working with community-based, self-help organizations, CCHD got surveys into the hands of poor people – a group that is traditionally hard to reach through standard mail, phone, or online survey methods.

Survey participants were asked, “What does it mean to be poor in the United States?” Most participants reported not having a home or adequate housing and not having enough money to meet basic needs. Many respondents, however, also described poverty in terms of how they feel — noting they feel depressed, degraded, looked down on, ignored, hopeless, lonely, or powerless.

When asked, “What do you feel is the biggest problem facing society in the US today?” participants noted unemployment, discrimination, and poverty as the top three problems – followed by lack of education, affordable housing, health care, crime and drug/alcohol addiction. When asked, “What is the best way to help permanently put an end to poverty?” participants answered: having more community-based organizations to help the poor directly (38%), providing government assistance to the poor (19%), and giving money to organizations that help the poor (17%).

It is vital that we hear these voices when developing programs to address the issues of poverty. While the CCHD survey did not specify results based on gender, we know that women are most affected by poverty issues. Recent census figures show that 20.4 million women live below the poverty line in the US – with 13 million living in what the Census Bureau considers “deep poverty.” Of all women living in poverty, single mothers (approximately 9.8 million) are by far the poorest group, with 38% living below the poverty line. (For comparison, 11% of all Americans live below the poverty line.)



board membership, access to venture-capital funding, company size, enrollment in graduate business programs, and gender wage gap. Women business leaders are happy with the Index, claiming that it will give more credibility and validity to the notion that much more needs to be done to create equality between women and men in corporate America.

(Women's eNews)

Women on Campus

Recently we've been bombarded with news reports explaining that women constitute the majority of students at the nation's colleges and universities. In fact, according to the National Center for Education Statistics, about 56% of current college and university students are women. This is welcome news – women are getting the message that a college education is an important step toward economic self-sufficiency. While a majority of students on campus, however, women are still very much a minority in some fields of study. Nationally, while some undergraduate programs such as journalism and professional schools such as law have seen big gains in female enrollment in recent years, the numbers lag in many engineering and pure science programs. Many women shy away from largely quantitative specialties such as statistics, economics or finance – which can hurt them in the job market.

(Associated Press, www.imdiversity.com)

Retirement Security

Women's Institute for a Secure Retirement (WISER)
Your Future Paycheck: What Women Need to Know About Pay, Social Security, Pensions, Savings and Investments

The choices women face now regarding their current paycheck can have grave implications for their future paycheck. Factors such as caregiving, pay inequities, lack of pension coverage, marital status, and employment patterns are more likely to affect women adversely. Women live longer, but often end up with less income in retirement – in 2000, the median personal income for women age 65 and older was \$10,899, compared to \$19,168 for men.

Here are some highlights from a new report, *Your Future Paycheck*, that paint a picture of the status of women and retirement today:

Pay Issues: More women are now in the workforce, but women still earn less than men in almost every occupational classification. On average, women earn 73 cents for every dollar men earn (in Michigan, women earn 67 cents for every dollar men earn). A typical 25-year-old woman with a college degree will earn about \$23,000 less over her lifetime than a 25-year-old man with a similar degree.

Older Women and Poverty: Despite the overall decline in poverty rates among older Americans during the last several decades, many older women remain poor – in 2000, 12.2% of women over 65 were poor, with older unmarried women and minority women facing the highest rates of poverty. Today, nearly 60% of older American women are either widowed, divorced, separated, or never married.

Women and Social Security: Women depend more on Social Security than men, and lag behind men in the amount of social security income they receive. 90% of older women receive Social Security. Of this, one in four women rely on Social Security as their only source of income, and over half (52.2%) would be in poverty were it not for their benefits. While the average benefit for men is \$951 a month, for women, the average benefit is \$730, or roughly 23% less than a man's.



I have yet to hear a man ask for advice on how to combine marriage and a career.

—Gloria Steinem

What's Happening

After October 15, 2002 you can find out what's happening for women in the West Michigan area by visiting the Nokomis Foundation website at www.nokomisfoundation.org.

We've added a calendar of events of interest to women. Check it out! And be sure to contact Yvonne at our office if you have an event you'd like to include on this community calendar for women.



Moving On

During the Great Depression, many businesses and state governments would not hire married women. They believed men and single women should get available jobs. The federal government even passed the Economy Act of 1932, which said that if a husband and wife both worked for the federal government and cutbacks were necessary, the wife had to be laid off. In reality, many couples needed the woman's salary to get by, and families suffered because of this bias against married women.

From the Scholastic Encyclopedia of Women in the United States by Sheila Keenan, 1996.

Reach Us

The Nokomis Foundation
161 Ottawa NW, Suite 305-C
Grand Rapids, MI 49503
616 451 0267
616 451 9914 fax
www.nokomisfoundation.org

Web Wise



Browsing the Web with a Gender Lens

Check out these sites for information on working women:

9to5 www.9to5.org

9to5 is the National Association for Working Women, a national, grassroots membership organization working to strengthen women's ability to work for economic justice. This website includes facts on working women's issues and job survival resources.

AFL-CIO Women's Division www.aflcio.org/women/

The AFL-CIO website includes the Ask A Working Woman survey and a comprehensive set of statistics about working women with full citations.

National Partnership for Women & Families www.nationalpartnership.org
National Partnership (formerly the Women's Legal Defense Fund) uses public education and advocacy to promote fairness in the workplace, quality health care, and policies that help women and men meet the dual demands of work and family.

Check out these sites for information about women entrepreneurs:

Count Me In www.count-me-in.org

Count Me In—an online microlender—champions the cause of women's economic independence by providing access to business loans, consultation, and education.

Independent Means www.anincomeofherown.com

Independent Means provides products and services for girls' financial independence, and for parents trying to raise financially fit kids. Also check out their girl-focused site, **DollarDiva** at www.dollardiva.com/.

Check out this site for financial education for women:

Women's Institute for Financial Education (WIFE) www.wife.org
As Gloria Steinem says, "Every woman needs a wife." This site is dedicated to providing financial education to women in their quest for financial independence. This site is worth checking out—it's full of great information.

For poverty and welfare information, check out these sites:

Coalition on Human Needs www.chn.org

Urban Institute www.urban.org

Institute for Women's Policy Research www.iwpr.org

Joint Center for Poverty Research www.jcpr.org

Institute for Food & Development Policy (FoodFirst) www.foodfirst.org

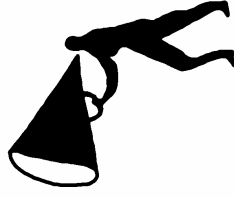
Pension Income Differences Between Men and Women: Because women switch jobs more often, they have a greater chance of forfeiting their pension benefits. In 2000, less than one in five retired women received income from private pensions (18%). However, almost one in three men received income from private pensions (31%). Of those who received such income, the median benefit for women is \$4,164 — or 46% of the median benefit for men (\$7,768).

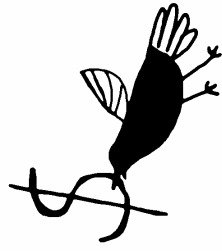
Taking Action:

What can we do to provide older women with the opportunity to live out their later years with dignity and without falling into poverty?

- Increase public awareness of the importance of saving.
- Provide information to help individuals understand the impact of their decisions about taking jobs and leaving jobs.
- Provide better public education in financial planning including planning for contingencies such as death and divorce.
- Consider the impact of various forms of insurance on retirement planning.
- Develop a better system of financing and providing long-term care.

For a copy of *Your Future Paycheck* contact **WISER (Women's Institute for a Secure Retirement)**, 1920 N Street, Suite 300, Washington DC, 20036, phone 202-393-5452, fax 202-393-5890, www.wiser.heinz.org, or email at wiserwomen@aol.com. Reports are available for \$7.00 (includes shipping and handling).





Grants

Annual Report and Funding Guidelines

Gifts for Women and Girls, the new Nokomis Foundation annual report, is now available. This report includes our updated funding guidelines, as well as a listing of grants awarded during 2000 and 2001. Contact us by phone (616-451-0267) or email (yrothwell@nokomisfoundation.org) if you'd like to receive a copy of the report. Funding guidelines and general foundation information are also available on our website at www.nokomisfoundation.org.

The Nokomis Foundation has recently awarded the following grants:

Capacity Building

Aquinas College, Grand Rapids, Michigan \$ 2,000 for development and planning of a summer math camp in 2003 for disadvantaged girls

Celebrating Women

Criminal Justice Chaplaincy, Grand Rapids, Michigan \$ 1,500 for an art therapy program

Expanding Philanthropy

Women & Philanthropy, Washington, DC \$ 1,000 for general operating support

Girls

YWCA, Grand Rapids, Michigan \$ 5,000 for transportation support for the Girls Program



taking flight
grants for girls

This is the second year that Nokomis has set aside a portion of our funding to support girls' programs. Through our grants for girls program—known as **taking flight** — we fund programs that are girl-centered, girl-developed and/or girl-directed, challenge gender stereotypes, create and foster non-traditional opportunities for girls, create positive changes in the lives of girls, and reflect the cultural, socio-economic and ethnic diversity of West Michigan. The program also provides an opportunity for a college student to get involved in philanthropy, as we hire an intern to manage the **taking flight** grant application and selection process.

We awarded the following **taking flight** grants in 2002:

ArtWorks!, Grand Rapids, Michigan \$10,000 for the MOLLIE Makes a Film project

Cherry Street Health Services, Grand Rapids, Michigan \$ 19,200 for the CHOICES for Girls program (anger management)

Child & Family Services of Western Michigan, Holland, Michigan \$ 5,000 in support of Girls on the Run in northern Ottawa County

Girl Scouts of Glowing Embers, Kalamazoo, Michigan \$ 1,800 for the Allegan County summer program

Girl Scouts of Michigan Trails, Grand Rapids, Michigan \$ 9,200 for the Summer Adventures Program: Serving Girls in Urban and Migrant Communities

Project Rehab, Grand Rapids, Michigan \$ 20,000 for project BEYOND (support groups for survivors of eating disorders)

SECOM, Grand Rapids, Michigan \$10,000 for the Teen Moms program

We'd also like to thank Katie Bode-Lang, recent Hope College graduate, for serving as our **taking flight** intern this summer. Great job, Katie!