Continuing the Conversation

Shifting the Conversation on Employment
Create a Support System for Women to Grow their Businesses into Clout-Wielding Employers

Submitted by: Kristi Kozubal
Attorney, Learman Kozubal, PLC

The YWCA/SVSU Economic Status of Women report confirmed that the statistics of employment, earnings and education for women in our region are not significantly different than the state or nation. The “wage gap” is here. Women are underrepresented in high-paying STEM professions. While this is no surprise, it caused me to search for an explanation for the “wage gap.” Blau & Kahn (2000) have collected data from several studies in an attempt to quantify the reasons for it. In particular, Blau & Kahn noted one reason for the disparity is “the more recent entry of women into [certain] fields and the time it takes to move up the ladder.” Thus, many of the causes of the wage gap are not factors that can be changed. They just are.

So, perhaps it is time to acknowledge that, yes, the wage gap exists and no, the explanations for it may not be satisfactory. And then, moving forward in conversations about employment, earnings and education we should seek to eliminate the pervasive judgmental, resigned, almost helpless tone, and avoid the temptation to place blame on men or government policies as a “cause.”

Focusing on the wage gap over-emphasizes the importance of money in the analysis of a woman’s efficacy in her family unit and the efficacy of women in society at large. I recently had the opportunity to read scholarship essays written by seniors applying to Delta College. The assignment required the students to describe their chosen career path and the reasons for their choice. Not one of the essays I read mentioned money as the reason for the student’s choice. Most of the girls were pursuing traditional female-oriented careers (healthcare, education, human services), and most of the boys indicated traditional male-oriented choices (engineering, finance and trades). The reasons the girls cited for their choice were quite uniform: they wanted to help people, or they were impacted by some event in their past that gave them insight into their potential skills as a service provider. The next generation of employees, managers, and executives in the GLBR has had all the same access to STEM education, and yet each gender still chooses “traditional” paths. The wage gap, therefore, is not likely to shrink much in the coming decades. This tells me we should shift our conversation.

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A Letter From the Advocacy Committee of the YWCA Great Lakes Bay Region

In April of 2012, the YWCA, in partnership with SVSU, published The Economic Status of Women in the Great Lakes Bay Region. The intent of this report was to initiate important dialogue within our community regarding the economic condition of women in our region. The report covered five key indicators of how women are faring economically within the region: Employment & Earnings, Education, Political Participation, Health & Wellness and Crime & Violence. It highlighted issues and challenges facing women in the region and sparked only the beginning of our advocacy journey.

In follow up to this report, we are pleased to introduce the first in a series of commentaries that will provide an informed and balanced perspective on the specific indicators identified. These commentaries are written by advocates and experts within the Great Lakes Bay Region, who were inspired to continue this dialogue through the sharing of their essays, opinions and stories about how we can make positive progress on key indicators of women’s economic empowerment in the Great Lakes Bay Region. The views represented are the opinion of the author and serve as supplemental information to the indicators. We are honored to have the opportunity to provide a venue where women and men may express their opinions, concerns, realizations and discoveries related to the economic status of women.

The YWCA Advocacy Committee will accept commentaries from the public throughout the year based on the indicators identified in the report. Commentaries are reviewed by the committee and those accepted for publication are distributed to the public each year in the Fall and the Spring. The full report is available for download along with the editorial guidelines via the YWCA website at www.ywcaglbr.org.

By “continuing the conversation”, through this bi-annual periodical, we hope to inspire further conversation and a call to action from those interested in fostering a community where women can have greater equity and improved opportunities for success.

YWCA Advocacy Committee
December 2013

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Women in Politics
Making the Case for Strengthening the Number of Women in Public Office

Submitted By: Cathy Nelson Price
Board Member, League of Women Voters of the Midland Area
Producer, "Making Democracy Work"

As advocates for citizen participation at all levels of government, the League of Women Voters of the Midland Area congratulates the researchers and authors of The Economic Status of Women in the Great Lakes Bay Region. When Lisa Grills and Ann Coburn-Collins appeared on our television program, "Making Democracy Work," they shared several key findings of the report that pointed to the need for us to re-energize our efforts in getting women not only to the polling place, but also on the ballot. (To view the program, visit the City of Midland website and follow the links to MCTV.)

The authors tell us why this is important on Page 34 of the report: "In our representative form of government officials are charged with instituting a government in the best interest of the people. However, they are not bound to act in accordance with the wishes of the majority, their constituents, and they often exercise personal judgment in decisions that require expedient action. As a result, political participation by women is not only important in the election of representatives, but also as representatives themselves."

While we in Midland County take pride in having a high percentage of registered women voters, and women who vote, that doesn’t seem to be translating into a proportional number of candidates for elective office. The result is an under-representation of women at the state house level, where policy decisions yield legislation that directly affects the well-being of women and their families. Again, the authors make it very clear why this is so on Page 36: "Participation of women as elected officials begins on the local level, which provides a pool of candidates for state and later national office...The pool of viable (female) candidates (for) the Michigan Legislature is smaller due to the number of women in local office and the numbers are reflected in the low percentage of females in the Michigan House and Senate."

Not surprisingly, that trend plays out at the national level, also. Without more women in Congress, it may be more difficult to prevent erosion of federal legislation that currently protects women and their families' access to affordable health care, food and housing assistance, anti-discriminatory hiring practices, pay equity and higher education. Rather than forcing our women officeholders to shout more loudly, we need to strengthen their numbers so they won’t have to.

Throughout its first century, the League has encouraged women to run for office, although we remain strictly non-partisan and do not endorse specific candidates. Midland County has strong organizations for both the Republican and Democratic parties, with candidate recruitment a primary goal. Many of our local elective offices, including the Midland City Council, do not require a party affiliation. In either case, the League can and will point to the findings of this report to remind women that it is in the best interest of themselves and their families to be part of the lawmaking process, since they will have to live with the results.
Domestic Violence in the Great Lakes Bay Region
Social Change is the Key to Eliminating Violence

Submitted By: Sharon Mortensen
President and CEO, Midland Community Foundation

Intimate partner violence in all forms - domestic violence, sexual assault, stalking and dating violence are difficult and, at times, complex subjects. The YWCA and SVSU recognized the impact of intimate partner violence, specifically domestic violence, when it comes to the economic status of women. I want to thank them for handling this topic in their report, *The Economic Status of Women in the Great Lakes Bay Region*. The cost of these crimes is not only devastating for victims and their families, but expensive for society as a whole. In the U.S., rape is the most costly crime to victims, totaling $127 billion a year between medical costs, lost earnings, and emotional consequences. (1) Domestic violence has been estimated to cost employers in the U.S. up to $13 billion each year. (2) In addition, between one-quarter to one-half of victims report they lost a job, at least in part, to domestic violence. (3)

Programs across the Great Lakes Bay Region address issues of domestic violence, sexual assault, stalking and dating violence and work to help victims and their families. From child sexual abuse to teens dealing with dating violence to adults facing domestic violence or sexual assault, comprehensive services are available to deal with the devastating damage from these crimes. These programs welcome all victims of these crimes regardless of age, gender, economic status, race, religion, education, sexual orientation or other factors. The knowledge that over 1 in 3 women have experienced rape, physical violence and or stalking by an intimate partner in their lifetime (4) and 1 in 4 girls and 1 in 6 boys are sexually abused before the age of 18, (5) highlights the need for services in the region.

A 2008 study demonstrates that domestic violence shelters are addressing victims' urgent and long-term needs and are helping victims protect themselves and their children. (6) A study of sexual assault victims shows those with the support of an advocate fare better in the short and long term and are more likely to file a police report. (7) So the full complement of services in the region is needed to help survivors.

The report referenced the impact of legislation at the national level. Congress' commitment to improving the response to domestic violence and sexual assault has made a significant difference in the lives of victims. The Violence Against Women Act (VAWA), first authorized in 1994, changed the way federal, tribal, state and local entities respond to domestic violence, sexual assault, dating violence and stalking.

So what has the impact of VAWA been? VAWA saved an estimated $12.6 billion in net averted costs in its first 6 years alone. (8) More victims now report domestic violence to the police - there has been as much as a 51% increase in reporting rates by women and a 37% increase in reporting rates by men. (9) The rate of
non-fatal intimate partner violence against women has decreased by 64% (10) and the number of women killed by an intimate partner has decreased by 34%. (11)

In fact, the YWCA USA has had an important role in supporting VAWA. They are one of over 30 partners on the Campaign for Funding to End Domestic and Sexual Violence. Their stance to urge Congress to fully fund VAWA and other programs that help with these issues has had a significant impact in saving lives, rebuilding families, protecting children and teens, conserving taxpayer resources and preventing future crimes.

Since this report was prepared, VAWA 2013 reauthorized and improved services for all victims of domestic violence, sexual assault, dating violence and stalking. Among the gaps closed by VAWA 2013 is additional protection for college students, improved justice and safety for Native American women, safe housing for survivors, protection for immigrant survivors, and justice and safety for LGBT survivors.

In conclusion, domestic violence and sexual assault are critical topics when examining the economic status of women. Local programs respond on a daily basis providing needed services which offer hope and help to survivors. The Violence Against Women Act (VAWA) has helped to save money and decrease violence. Moving forward, the key to eliminating this violence is social change, important work for all of us to support in the Great Lakes Bay Region.

 Violence against women crosses all economic lines.

(9) "Intimate Partner Violence in the U.S." U.S. Department of Justice, Office of Justice Programs, Bureau of Justice Statistics, Jan. 2008; Cassandra, Archer et al., Institute for Law and Justice, National Evaluation of the Grants to Encourage Arrest Policies Program 14 (Nov. 2002).
Poverty in the Great Lakes Bay Region
The Impact of the Rising Number of Female-Headed Households

Submitted by: Barbara Kozubal
Retired, Michigan Department of Human Services, Child Protective Services

It is a sad reality that too many women in the Great Lakes Bay Region are living in poverty, a greater percentage than the rest of our state and nation. My comments on women in poverty are based upon my personal and professional experiences, insights, education and knowledge gained throughout my 28-year career as a front-line Bay County Children's Protective Services Worker. My life's work with the Michigan Department of Human Services afforded me the privilege of working with families, many who faced a multitude of obstacles in moving out of poverty.

In my work, I was assigned the task of "empowering women" in an effort to strengthen the family unit. This required knowledge of the services provided by the federal, state, and local governments, private agencies, the courts, and others. The United Way and our local Community Foundations provide booklets outlining the various non-profit agencies and what services they provide. I was always hungry to get my hands on such booklets so that I could refer my families to appropriate resources. However, these booklets are sometimes unavailable or outdated. Agencies come and go and contracts end, so the myriad of resources is constantly changing. This presents a challenge for all. But today there is a new resource which has been established to simplify this matter: "211". Like 911 for emergency calls, citizens are now able to phone 211, describe their needs, and be referred to appropriate resources. This sounds so simple, but oftentimes, monies are used up before some people in need have access to those funds. And 211 is not yet a household number the way 911 is. Continuing efforts to educate the public about 211 are needed in order to connect women in poverty with resources available to them now. Once existing resources are fully, effectively employed, then we need to challenge our community go provide more than the status quo.

As the Report suggests, and as I have gleaned from my experience, the most significant problems women in poverty in our community face are lack of GED or high school diploma, bearing children as single women, young women having no financial support from their extended families, lack of transportation, substance abuse, mental illness and spending all of their energies trying to meet their basic needs such as food, shelter, heat and medical. Dental and vision care take a back seat and are sought only in dire emergencies. Educational and vocational needs are on their "wish list".

Unfortunately I had one observation which, frankly, made it difficult for me to fully embrace the Report: it is faceless! As I type this, I see actual faces, hear voices, see rundown homes, hear cries, see runny noses, and feel danger in neighborhoods. I smell filth, marijuana, dirty diapers and garbage. Not all families I served fell under the federal poverty level but the majority of them did. Most were single mothers; all ages, all races. The women living in poverty had the same problems from 1985 until 2013, the years I was employed as a social worker. Those problems have not changed in 28 years. Each of the new ideas I have for helping women comes from my experience with unique individuals struggling to escape poverty. These ideas have specific people attached to them, personal stories, and personal hopes.
Some challenging ideas I would offer to help our Region’s female victims of poverty "step out" of poverty include expanding the range of services on our educational campuses, starting with low-cost or subsidized private housing within walking distance of the educational institutions, especially Delta College. Establish DHS satellite offices at these locations to offer guidance for women as they progress through their various educational programs. Provide job placement offices exclusively for the poor in an effort to match students with jobs. Without child care on-site, single mothers are doomed for failure. Therefore, child care facilities at the schools are a must. Medical clinics for health care for the women and children must be easily accessible. Family clinics that accept Medicaid should be established on or near campuses. Also, it would be imperative that a grocery store that accept Bridge cards locate on campus. If not all services are within walking distance of one another, a dedicated intra-campus transportation system could be provided for the women between homes, classes, medical clinics, daycare facilities, essential retail services, program facilities, & etc.

Another, separate idea is to offer a Mentoring Program for women and Families Volunteers who could be given tax incentives for "fostering" women and families. The programs could also be established under the auspices of the state, monitored and administered by non-profit agencies such as Catholic Family Services. Once a business plan was established, this program could be another job source for citizens of the Region. In essence, this could make a difference one woman, one family, at a time. Finally, online degrees are becoming popular. It would behoove us to promote such programs through the YWCA and its network. The grip of poverty is like cancer, paralyzing its victims. The women existing in poverty in the Great Lakes Bay Region need our help!

Barbara:
Thank you for the heartfelt commentary. You are right, the faces are missing from this report, it is 100% data-based. I would like to introduce you to some faces above. Dejala, Terry and Starr are just a few examples of the amazing women we see here at the YWCA. Not only have they experienced triumphs over the last year-they inspire our staff everyday with their positive attitude, courage, sense of humor and self-motivation. We cannot forget the human side of this issue. Economic independence is the freedom to live your life to your full potential, raise your children in a safe and nurturing home and the ability to develop healthy relationships. Regards, Lisa Grills, E.D., YWCA Great Lakes Bay Region
Leveling the Political Playing Field
Is the GLBR ready for a Non-Partisan Training Program for Women?

Submitted by: Matthew Felan

For about 15 years, I had the opportunity to work as a political fundraiser on a wide array of campaigns across the country. I had the privilege of working for several high profile campaigns of women candidates including Dianne Byrum, Senator Jean Carnahan (Missouri) and Senator Hillary Clinton. Their backgrounds and life experiences were dynamic and unique in nature. Mothers, daughters, wives, business owners, a former First Lady, a widow, all bringing a very unique background and perspective that might not otherwise be seen in elected office.

I have long appreciated the value inherent in the priorities and experiences that women can bring to public life and policymaking. Women have the power to change the way government works, and their voices are needed both locally and throughout this country. One does not have to look too far to see the impact. Let’s take the recent government shutdown, as one example. In a wake of partisan blame, women leadership of both parties were credited by Time magazine for “setting new standards for civility and bipartisanship,” insisting the parties come together to seek a reasonable compromise.

According to the Center for American Women and Politics, Eagleton Institute of Politics at Rutgers University, research shows that women make government more transparent, inclusive and accessible. Yet as the YWCA Economic Status of Women in the Great Lakes Bay Region report points out, too few women in our region, state and nation serve in public office. At the present time, only 18% of the United States Congress is female, and women hold only 24% of state legislative seats. In our own Great Lakes Bay Region, there is only one female member of our state legislature, Stacy Erwin-Oakes representing the 95th district. As a female, Oakes presence no doubt adds an important perspective to our legislative process - a perspective we need more of. I believe that increasing the prevalence of women office holders like Oakes is critical to shaping public policy for the better and could help address many of the economic barriers mentioned in the report.

Increasing female representation locally begins with increasing the number of female candidates running for office. From my experience women often times do not run because they feel that they are not as qualified or do not have the same resources as their primary competition. There is also the fear that a campaign can be a financial burden or that they are not connected to those with substantial financial means to help fund a campaign. There is often a stigma that a person must be a lawyer or an executive in order to run for public office. That couldn’t be further from the truth. Many of the best elected officials from across the country, male or female, come from a wide array of professional backgrounds. Teachers, law enforcement, business, non-profits, etc. are all well represented in elected office.

The career of Senator Debbie Stabenow should serve as a prime example regarding the background and growth a woman candidate can make throughout the years. Senator Stabenow started her career as a social worker in the public school system. She decided to run for County Commission at just 24 years old. Debbie
navigated her way through the political ranks as a State Representative, State Senator and member of the US House of Representatives before finally being elected a United States Senator in 2000. Along the way, Debbie also lost a gubernatorial campaign in 1994. This is an important distinction because political careers do not end because of one losing campaign. Losing is often a learning experience and another step in a candidate’s political career.

Senator Stabenow should serve as a very clear example to women in the Great Lakes Bay Region that you don’t have to be connected or have personal wealth to successfully run for public office. When Debbie was 24, she didn’t have long standing personal relationships with major donors across the region, let alone the state or the country. She spent her time developing donor relationships throughout the years and building her political infrastructure. Each time Debbie ran for a higher level of elective office, she was ready to do so because of the relationships she had built previously. Today, Senator Stabenow has a vast network of donors across the state of Michigan and across the country for that matter.

Through the years I’ve learned that winning a campaign is a true art form. An ideal candidate should have vision and extraordinary ideas to help shape a better tomorrow. In an ideal world, this would be enough. But the reality is that to be successful, candidates must also understand the art of campaigning. This includes the importance of strong fundraising, a comprehensive communications plan and the ability to mobilize voters.

As such, I would propose that the Great Lakes Bay Region should establish a non-partisan training program for women in the region who are interested in either running for public office or positioning themselves for appointive office. The Center for American Women and Politics created exactly such a training called Ready to Run®. There is a Ready to Run® Michigan Chapter based out of Grand Valley State University. It would be incredibly beneficial to see if a Ready to Run® program could be established at Saginaw Valley State University to provide critical training to women in the Great Lakes Bay Region.

It’s hard to believe that there wasn’t even a women’s restroom outside of the United States Senate Chambers until 1993. There has been remarkable progress in electing women to public office across the country in the past 20 years, but there is still much work to be done. We can help take those next steps right here in the Great Lakes Bay region by supporting and encouraging women from all walks of life to run for public office. Only with strong, steadfast support will we be able to elect more women to public office and level the political playing field.

"It was we, the people, not we, the white male citizens; nor yet we, the male citizens; but we, the whole people, who formed the Union... Men, their rights and nothing more; women, their rights and nothing less."

- Susan B. Anthony
Shifting the Conversation on Employment

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The report’s education statistics were inspiring: the number of women in higher education is increasing over male contemporaries. With continuing high unemployment rates, it is no surprise that the number of women starting businesses of their own (whether by choice or necessity) is also increasing. The Michigan Small Business Profile published in 2011 by the U.S. SBA Office of Advocacy indicates that the percentage of female-owned businesses in Michigan increased over 14% from 2002 to 2007. A 2012 report published by American Express indicates that between 1997 and 2012, the number of businesses in the United States increased by 37%, and the number of women-owned firms increased by 54%—1½ times the national average. I believe this signifies a positive step for women taking more control over their lives, recognizing and capitalizing on their strengths, and creating new opportunities for participation in the economy where perhaps no sufficient opportunity or best fit previously existed. According to this study, however, the majority of growth is in small firms employing less than 10 employees and reporting less than $50,000 in revenues.

What needs to happen now that women are taking such initiative is to create a support system for those women to help grow their businesses into clout-wielding employers making a major impact in the state’s economy. Local groups like the Great Lakes Bay Region affinity group of Inforum motivate and provide mentorship opportunities for women in business. Women need to be encouraged by their educators, employers, spouses, clients, and community leaders to champion their peers, daughters, sisters, friends, and mothers to learn all they can about succeeding in business. Such grassroots efforts could be incredibly effective to promote women’s success in the economy.

In my practice as a business lawyer, I have noticed what I believe is an exciting boom in female entrepreneurship in the Great Lakes Bay Region in the last five years. I have female clients who have developed businesses in childcare, retail, food service, real estate and the arts; as well as doctors, dentists, veterinarians, and interior designers. The ability to provide these women with guidance has been one of the most rewarding aspects of my career. What I’ve found is that female professionals need support of other professionals, encouragement, assurance, and confidence. Actively bringing professional women together cannot be under-emphasized.

Women, especially young career women, have unique abilities to adapt to change, multi-task, and intuitively make good decisions quickly; all necessary traits in running a successful business in any industry. In some of the fastest growing industries in America today, especially healthcare, women dominate: according to American Express, women-owned firms capture nearly 53% of the healthcare industry. As healthcare and education evolve to permit more and more private sector competition, and as lawmakers adapt to the change by reducing barriers to entry, there exist more opportunities for women to capitalize on the needs of our aging population. For example, Michigan law now permits licensed physicians assistants and dental hygienists to serve patients outside a doctor’s office or hospital setting, even in the patient’s own home. As women in business, I believe it is our duty to inform women of these opportunities and support our legislature in keeping these doors open. Making more room for independent home health providers while maintaining balance in regulatory oversight can be a highway to success for women in the economy, in a field toward which women naturally seem to gravitate. Let’s not use our energy fighting the wage gap. Let’s energize, empower, inspire and grow our women professionals.
Have Something to Say?
Spring Deadline and Editorial Guidelines for Submissions

Publication Title: Continuing the Conversation
Publication Date: Semi-Annual publication in the Spring and Winter
Next Deadline for Spring: April 1, 2014

Continuing the Conversation is a periodic publication of the YWCA Great Lakes Bay Region, promoting meaningful dialogue on key indicators of the economic well-being for women in our region. This publication follows our 2012 landmark collaboration with Saginaw Valley State University resulting in a publication entitled The Economic Status of Women in the Great Lakes Bay Region. This publication is available for download at www.ywcaglbr.org.

We invite contributors from our area to help us inspire further conversation and action by submitting their essays, opinions and stories about how we can make positive progress on key indicators of women’s economic empowerment in the Great Lakes Bay Region. Now is the time to dig a little deeper into the data, clarify some of the findings and possibly explain some of the relationships between the data sets and indeterminate information. We are looking for commentaries that provide an informed perspective on the specific indicators identified. Employment & Earnings, Education, Political Participation, Health & Wellness, Crime & Violence.

Submission process:
• Log on to www.ywcaglbr.org/advocacy, download and sign the agreement.
• Send all submissions to Lisa Grills at lisagrills@att.net
• You will receive notification of receipt of your commentary.
• Questions: Contact Lisa Grills, Executive Director, YWCA GLBR at lisagrills@att.net or 989.894.9055.

For your convenience, download our report and editorial guidelines for Continuing the Conversation with this QR Code.