Connie Evans spent the month of March at CEW as the inaugural Twink Frey Visiting Social Activist. The Twink Frey Visiting Social Activist Fund was created through a generous gift from Twink Frey and Jim McKay in order to bring social activists who work on gender issues to CEW. During their stay, the activists interact with University faculty and scholars as well as with other social change activists and community members in Ann Arbor and western Michigan. The purpose of these interactions is to inform and advance the activists’ work while bringing new perspectives to the academic and larger Michigan communities.

**First Twink Frey Visiting Social Activist Explores Asset Development**

Exploring how women of color, especially African American women, perceive their financial security and how to encourage asset development in this population was Evans’ primary goal while on campus.

Evans, founder of the Women’s Self-Employment Project in Chicago, was able to consult with University researchers and other activists, and to convene “town meetings” with women of color to hear their perspectives on asset development and financial security. Evans began investigating the savings rates of African-American Women after discovering that in 2001, African-American households had only 16% of the median household net worth of whites. Similarly, 1998 figures indicated that one-half of all minority women said they had no money saved for retirement.

The town meetings, held at CEW and on the medical campus, brought women of color from the community and the University together to discuss money and savings. Evans found that one important barrier to saving identified by many of these women was their responsibilities within kin networks. They did not accumulate wealth in many cases because they provided emergency support to extended family members: sisters, nephews, parents, cousins. Similarly, they anticipated contributing to the financial needs of such kin.

Evans noted that the aggregate wealth represented by this kind of spending is significant and that the financial and banking communities remain unaware of this transfer of assets on the part of women of color.

Connie Evans’ visit coordinated with several other efforts on the part of CEW. In 2006, CEW has chosen to focus many of our efforts on gender equity and economics, particularly regarding low-income wage earning women. Activists, scholars, and speakers are working with CEW to explore some of the issues surrounding the economic status of women and the wages of low-income women, particularly women of color.

The need to remove barriers to economic equality and equity, the desire to improve the economic status of women, the concern with the number of women working in the low-wage economy, as well as the lack of assets held by women, inform the work of Sara Gould, Anne Ladky, and Connie Evans.

Sara Gould, President and CEO of the Ms. Foundation, gave CEW’s 2006 Mullin Welch lecture, speaking on “It’s Just Common Sense: Women Building a High Wage Economy.” Gould has been instrumental in creating the Ms. Foundation’s economic development program to support community-based initiatives that create jobs for low-income women and to help women revitalize their local economies.

The second Twink Frey Visiting Social Activist will be Anne Ladky, who will join CEW in the fall. Ladky is the Executive Director of Women Employed, a Chicago-based organization that works with women, businesses, and other interested groups to improve wages, help identify the business advantages of investing in low-wage workers and represent workers in low-wage and women-dominated sectors of the labor force.

By bringing each of these women to campus in 2006, CEW is encouraging their work on these common concerns:

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- Page 6 CEW Associate Directors Named
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A confluence of factors has led CEW to focus efforts in 2006 on the issue of gender (in)equality and women’s economic security. Today’s economic picture for women remains worse than for men, despite gains in women’s enrollment in college, educational attainment rates, employment rates, and income. The picture is particularly bleak in Michigan. In our state, women earn 67¢ for each dollar earned by men, placing Michigan 49th in the nation in this earnings ratio. Michigan’s economy is faltering, and both the current economy and the proposed solutions to Michigan’s economic difficulties have major implications for women. Traditionally, CEW has served women at life transition points, including changes in employment status. With Michigan’s economic fortunes facing a difficult time, we expect that more women will be coming to CEW for support and assistance after their own job loss — or the loss of income from another family member.

Because women earn less than men, on average, they accrue smaller savings and are often less able to build wealth. According to the Director of the Asset Development Institute, many of our social policies are never “crafted or amended to fully take account of women’s dual roles as workers and entrepreneurs and as caretakers. . . . For women of color, the disadvantages of gender we re and are still compounded by race and ethnicity.” Fewer than half of older women enter retirement with pensions, either their own or their husbands.

Economic inequities affect single moms, older women, working families. American families increasingly count on the earnings of women; these families would have higher standards of living if women’s wages equaled those of men.

Did you know that

- of the Fortune 500 companies, only 9 have women CEOs?
- over the course of a lifetime of work, the average 25 year old working woman in the U.S. is going to lose about $455,000 to unequal pay?
- it takes until Tuesday each week for a woman’s wages to catch up to a man’s wages from the previous week?
- in a recent survey, the average female accountant makes $85,300 while the average male accountant makes $119,300; female lawyers average $73,500 to male lawyers’ average of $84,200?
- in Michigan maids/housekeepers earn an average of $18,120 annually while janitors/custodians earn $23,210?
- half of all women with income from a pension in 2002 received less than $5,600, compared with $10,340 per year for men?
- job loss, divorce, or death of a spouse can plunge a previously middle-class woman into poverty?*

* See www.cew.umich.edu for references to these statistics.

Economic inequities affect single moms, older women, and working families. American families increasingly count on the earnings of women; these families would have higher standards of living if women’s wages equaled those of men.
Focus on Gender (In)equality in Economics
(Continued from page 1)

Low-wage work and women: In her lecture, Sam Gould discussed the low-wage workforce. She pointed out that the greatest expansion in the economy is currently in the low-wage sector. Many of these jobs, especially those in the caregiving sector, are held by women. The caregiving sector is one that also concerns Anne Ladky.

Women working in caregiving professions such as child care and home care are often unable to afford care for their own families. According to Gould, the Ms Foundation is concerned with raising the minimum wage for such jobs. Similarly, Ladky’s Women Employed organization seeks to inform the business community of the economic and business advantages of investing in low-wage workers through a higher national minimum wage and access to benefits such as sick time and health care.

Connie Evans focused first on lower income and lower middle-class women of color as she considered the development of tools to assist women in saving. This generated her interest in the specific situations and concerns that limit women’s ability to save, especially those particular to African-American women.

Economic Development: As women’s economic status increases and as women create businesses, they contribute to economic development within their communities. Anne Ladky’s work aims to improve the economic status of all women by removing barriers to economic equity and specifically by investing in low-wage workers. In this way, the local economy changes as workers are able to increase assets and women have easier access to entrepreneurial opportunities.

Anne Ladky’s work aims to improve the economic status of all women by removing barriers to economic equity and specifically by investing in low-wage workers. In this way, the local economy changes as workers are able to increase assets and women have easier access to entrepreneurial opportunities. Similarly, in its work, the Ms Foundation seeks to support projects that enable such development in low-income communities.

In her lecture, Sara Gould pointed out that economic development does not always equal economic growth. She stressed that economic development initiatives should address wage earners, especially low-wage earners. Gould also noted that remedies to women’s lower economic status are often directed at individuals. She explained that we cannot become too focused on the job preparation of individual women; in addition, we need to address systems change in order to make a difference in gender inequities in economics across the country.

CEW’s ability to bring these speakers and activists to the Center provides our staff with a series of provocative conversations concerning women’s economic status and gender equity. These conversations are repeated in ever-widening circles throughout the University community and the state of Michigan. In a time of economic uncertainty across the state, CEW is committed to keeping the economic status of women a part of the discourse.

Over Forty Years of Providing Service, Research and Advocacy
Thank you

The Center remains thankful for all the many individuals, families and foundations that choose to support our clients, programs and projects by making financial gifts to the Center. Without such gifts, many lives would go untouched by the power of the Center’s programs, services and support. The Center staff, Leadership Council and clients offer our heartfelt thanks.

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Marina Whitman brings both enthusiasm and expertise to the CEW Leadership Council. As part of a distinguished professional career, Whitman has served on the boards of several major corporations, including Alcoa, J.P. Morgan Chase, and Unocal. She's now using the wisdom from those experiences to help create an effective and diverse Leadership Council that contributes to CEW in many ways. “I’m impressed by CEW’s mission to serve not only UM students, faculty, and staff but also people from Ann Arbor and surrounding communities.” She also admires, she says, the strong emphasis on various aspects of education: teaching, through workshops and other programs; services, through counseling and advocacy; research on a wide range of issues affecting academia; and advocacy to make education accessible.

Whitman Brings Expertise and Experience to CEW’s Leadership Council

Stephen B. Ross School of Business and the Gerald R. Ford School of Public Policy. Before joining the UM faculty, Whitman was an executive of General Motors Corporation – first as Vice President and Chief Economist and then as Vice President and Group Executive for Public Affairs. She began her academic career teaching economics at the University of Pittsburgh, taking time out in the early 1970’s to serve as a member of the President’s Council of Economic Advisers in Washington.

“My education prepared me very well to take advantage of a transitional time in this country when career opportunities were beginning to open up to women. One experience led naturally to another.” Her accomplishments include being the first woman to be tenured in economics at Pitt, the first woman on the Council of Economic Advisers, and the highest ranked woman in the auto industry at the time.

Whitman says that she’s now at a point in her life when she wants to give back to education and to help other women achieve their dreams. She contributes generously to the American Association of University Women, from which she received a fellowship for her dissertation work. “But it’s important to support education locally too, and CEW is the obvious choice.”

Whitman was first introduced to CEW by her good friends and fellow CEW supporters Regent Rebecca McGowan and Dr. Beverley Geltner, who recommended her for the Leadership Council. CEW director Carol Hollenshead calls her “a wonderful ambassador and spokesperson for the causes we embrace.”

The Ann Arbor community also knows Whitman and her husband Bob, a professor of English emeritus at the University of Pittsburgh, as avid supporters of the University Musical Society. In their spare time, they enjoy playing tennis and going to concerts and movies. When they are not in Ann Arbor, the Whitmans are likely to be spending time with their two children and two grandchildren at their summer home on the Massachusetts coast.

Within the next few years Whitman plans to reduce her academic appointment, to devote herself to “all the writing I’d like to do.” CEW is enriched by Whitman’s support, and we hope her affiliation with us carries forward into the next phase of her life.

If you would like to speak with Marina Whitman about some aspect of the Center’s activities, including how you can become involved in CEW life, please contact Beth Halloran at 734.998.7698 or bethhall@umich.edu.

Associate Directors for Counseling and Advocacy Named

Kirsten Elling has been named Associate Director for Counseling, Programs and Services. In this newly created position, Kirsten will provide leadership and supervise the Center’s counseling services, programs, and related projects. Sue Kaufmann has assumed leadership responsibility for the Center’s advocacy initiatives as Associate Director for Advocacy.

Counseling: The Heart of CEW

The new Associate Director for Counseling, Programs and Services position allows CEW to focus on what is often termed “the heart of CEW,” our counseling and the related workshops, events, and financial aid and referral services. In her role, Kirsten will also serve as a member of the CEW management team and will provide counseling. Kirsten currently serves as the Anna Howard Shaw Women’s Center Director, the Director of Counseling Services and Interim Assistant Dean of Student Affairs at Albion College. A native of Ann Arbor and a magna cum laude graduate of the University of Michigan, Kirsten holds a Ph.D. in Clinical Psychology. Prior to joining Albion, she served as Psychologist and Training Director at the Counseling Center of the School of the Art Institute of Chicago. We look forward to her joining the staff in late June.

New Focus on Advocacy Initiatives

As a member of the CEW staff for nearly 15 years, Sue Kaufmann has played an integral part in CEW’s advocacy efforts over the past decade. In her new role as Associate Director for Advocacy, she will be leading advocacy related to ongoing issues as well as identifying campus and state issues where CEW can contribute through research-based advocacy and education. Sue is currently conducting and disseminating research on the potential impact of the Michigan Civil Rights Initiative. She is also chairing the University-wide task force on the policies and practices affecting students who are parents, and she is working with others from across the University to increase the safety of women faculty, staff and students.

Educate Yourself about the Michigan Civil Rights Initiative (MCRI)

The Michigan Supreme Court has ruled that the proposed constitutional amendment called “The Michigan Civil Rights Initiative” will appear on the November 7 ballot. This initiative was modeled on California’s proposition 209, passed in 1996. CEW’s Sue Kaufmann conducted research on the gender impact of Proposition 209, and found that Proposition 209 has had negative consequences for all women and for men of color in California. Her research paper is available on the CEW website at www.cew.umich.edu

Susan Kaufmann’s current research project investigates in greater detail the impact of Proposition 209 on people of color. The new study on racial impact will be available on the CEW website in June.

In addition, the Center has added a new section to our website, called “Educate Yourself About the Michigan Civil Rights Initiative,” with resources such as the full research papers, a research brief of the highlights of the papers, links to other information sources, and statistics on Michigan’s population, economy, and educational access.

If you are interested in having a CEW staff member discuss the Kaufmann papers at a conference or meeting, please contact us at 734.998.7080 or email us at cewmail@umich.edu.
Charitable Remainder Trusts: A Gift and an Income

We often hear from our donors that the gifts they make to the Center are also gifts to themselves. They feel good about being able to reach outside themselves and support positive change in our clients’ lives. While outright gifts are always appreciated by the Center and those we serve, many donors also need to weigh their philanthropic decisions against the realities of their own budget and financial portfolios. For some donors it is possible to enjoy the satisfaction of making a generous gift to CEW while also receiving an income in return from that gift for themselves or other individuals. The Charitable Remainder Trust does just that. In addition to receiving an income, donors enjoy important income tax benefits while also ensuring future support for CEW.

The following scenario might help to illustrate how the Charitable Remainder Trust might advance your philanthropic and financial goals: Sally and Mark Smith have securities that they purchased 15 years ago for $25 per share. The securities have appreciated significantly in value and are now worth $100 per share. Unfortunately, the annual dividend they pay is quite low.

The Smiths would like to increase their income, lower their capital gains tax, and support the Center for the Education of Women’s Counseling and Program Fund.

Recently they placed $100,000 worth of their stock in a Charitable Remainder Unitrust with the University serving as the trustee and managing the assets without fees. The Smiths receive the following benefits:

- Payout of 5.5% of the annual value of the trust ($5,500 in the first year);
- A charitable income tax deduction of over $33,000;
- And they bypassed capital gains taxes on $75,000.

Mr. and Mrs. Smith understand that the market value of the trust could decline. However, we were able to show them how well the University’s investments have performed in the past and they feel confident that the value of their trust will increase over time. They know that their payments may actually increase in the future and help hedge against inflation.

The Smiths’ will receive income from this trust for their lifetimes. After that, the assets remaining in the trust will come to CEW. The Smiths stated intention was to support the Counseling and Program fund within the Center. With this generous gift the Center will be able to launch a new program series on time and stress management skills used to successfully balance the demands of work and family, targeted specifically to assist University students who themselves are parents. This was selected from our many program needs given the Smiths’ keen interest in this specific group of CEW clients.

The Charitable Remainder Trust allowed Sally and Mark to meet all of their goals and they are confident it will allow CEW to meet their goals as well.

For donors who wish to have the University serve as trustee, we require a $100,000 minimum donation into the trust and the

For some donors it is possible to enjoy the satisfaction of making a generous gift to CEW while also receiving an income in return from that gift for themselves or other individuals. The Charitable Remainder Trust does just that.

University of Michigan must be a 51% remainder beneficiary. For more information about how a charitable remainder trust can benefit you or your family, please call Beth Halloran at 734.998.7698 to arrange a meeting or to request a free copy of our brochure, The Charitable Remainder Trust – A Gift and an Income. All inquiries are strictly confidential.

CEW Trains a Next Generation

Over the years, CEW has served as a training ground for scholars, researchers, and policy experts in women’s issues. Students from women’s studies, higher and postsecondary education, public policy, social work, guidance and counseling, and other departments have contributed to CEW’s ongoing work while they learned about the substantive issues we address.

In the winter 2006 semester, Devon Persing completed a Directed Field Experience at CEW in her final term as a Master’s degree student in the School of Information. Devon holds a BA in writing with a minor in women’s studies. Her college experience staffing the Women’s Resource Center and organizing events like “Take Back the Night” prepared Devon to work with information related to women.

Devon played a critical role in our Sloan Foundation project. The project includes the development of a national clearinghouse on academic work and the academic workforce. Devon took the lead in designing the taxonomy for the clearinghouse’s database of information. Her tasks included defining the limits of the information to be covered, determining subject headings and keywords, exploring the current literature to learn how experts within the field identify certain topics or themes, and developing standard formats for citations.

Although she arrived at the School of Information expecting to pursue a career in reference and public services, Devon discovered that her greatest interest is in the theory and design of cataloging systems, digital and other developing types of collections, and emerging web technologies. Her field experience with the Sloan project enabled her to address many of these interests while interacting with the web design specialists creating this website and database. Since her graduation in April, Devon continues working on the Clearinghouse Project throughout the summer months.

“In this project, I was able to make use of coursework I’ve had in complex web design, information organization and retrieval, and information systems,” says Devon. She adds, “While the School of Information focuses on a team approach in coursework, at CEW I’m able to work not just with other students in my field but also with an experienced information professional and other researchers. I’ve also been exposed to the organizational concerns involved in managing a funded project, contracting with an outside vendor, and working with advisory committees.” In return, Devon brings to CEW a fresh perspective combined with cutting edge knowledge of technologies and information retrieval theories.
CEW Staff Changes
Retirement, motherhood, new opportunities – over the past few months, CEW has seen a number of changes in staff. Mert a Trumble and Judy Stentzel both decided to retire in 2005. Many of you know Merta as the voice and face of CEW. During her 20 years here, Merta worked with Jean Campbell and Patricia Wulp, she was active in our scholarship events, and in the past decade she organized publicity and arrangements for CEW programs.
Judy Stentzel served as director Carol Hollenshead’s assistant, but those on staff knew her as the “go-to” person for help with everything from arranging parking for guests to repairing copiers to offering wise advice on balancing work and family. Judy, like Merta, reports that she is as busy in retirement as she was at the Center.
We miss Merta and Judy, but we are happy to welcome some new faces. Roxann Keating, who provides assistance in the development and scholarship areas, gave birth to Bonnie Katharine (Katie) Keating on February 25th. Roxann will be on maternity leave until June.
By now you may have met Marlene Grant in person or by phone. Coming to CEW from the School of Nursing, Marlene serves as Carol Hollenshead’s assistant. In addition to assisting Carol, Marlene is working with Leadership Council members and with the members of the President’s Advisory Committee on Women’s Issues.
As always, CEW continues to evolve and grow. We know that former staff support us from “outside” and we welcome the fresh perspectives that new staff bring.

Women of Color Task Force Conference a Success
Pete Thomas, winner of $100,000 on NBC’s hit reality weight loss show “The Biggest Loser,” was the keynote speaker for the Women of Color Task Force’s 24th annual career conference. Mr. Thomas’ message about the importance of having a winning attitude in order to succeed at any goal resonated with the crowd of more than seven hundred and fifty people who attended the opening session in Rackham Auditorium. Mr. Thomas spoke about the characteristics of winners and how to apply them to all areas of life. Mr. Thomas also presented a workshop detailing how he lost 185 pounds in less than 9 months and explaining how anyone can lose weight with the right attitude, information, and knowledge.
This year’s conference theme, “Healthy Person, Healthy Society,” complemented the campus-wide “Active U” healthy lifestyle initiative by highlighting the importance of physical health on quality of life – leading full, productive lives and building stronger, healthier communities. Many of the 48 workshop sessions included a focus on work-life-family balance through topics that addressed physical/mental health and well being, professional development, personal growth, and financial security.
Several new workshops were introduced this year, including important health related sessions on UM Health System’s Minority Health Research Program; Amchair Pilates; Fathers Raising Sons and Daughters; and Researching Your Family Health History. New professional development programs included Managing and Leading Major System Change Efforts; Understanding the New UM Job Classification System; Improving Office Communication Skills; and Project Management 101.
In addition to CEW, conference sponsors of this event include the Office of the Senior Vice Provost for Academic Affairs, the Human Resources and Affirmative Action office, the University of Michigan Credit Union, and Borders Express-Briarwood Mall.

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