

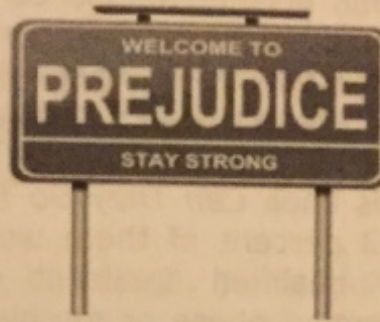
Chapter Three

UNDERSTANDING THE ISMS

Chapter Objectives

After reading this chapter, you should be able to:

- explain the workplace consequences for anti-fat bias.
- define ageism and the generational characteristics of the U.S.
- understand LGBTQ and its workplace implications.
- comprehend the facts surrounding sexual orientation.
- learn how to effectively address transgenderism in the workplace
- explain why all people have the right to work free of harassment and discrimination.
- determine what classism stands for and how this issue relates to workplace diversity.



ANTI-FAT BIAS

Anti-fat bias is the discrimination or prejudice based on a person's weight. It is generally seen as weight bias that can transcend to the workplace. According to authors Puhl and Brownell (2001), obese individuals are highly stigmatized and face multiple forms of prejudice and discrimination because of their weight. The prevalence of weight discrimination in the United States has increased by 66% over the past decade and is found to impact more women than men.

Weight bias can come from stereotypes that people or organizations have about obese people defined as grossly overweight persons by societal standards. Some stereotypes that follow overweight individuals are that they are lazy; they lack self-control or self-discipline, are not competent, but are sloppy and unorganized. However, this perspective does not coincide with medical research. The old school portrayal that obesity is just a psychological problem, a simple matter of self-discipline: "Just eat less and exercise more" is not the new understanding of obesity which sees it as a dysregulation of energy. The American Medical Association officially recognized obesity as a disease in June 2013, following the World Health Organization and other medical authorities.

Yet, the stereotypes surrounding weight are prevalent and can result in anti-fat bias that severely impacts an overweight person's quality of work life and workplace opportunities. In their 2001 review, Puhl and Brownell summarized research documenting weight-based prejudice and discrimination in employment settings indicating that overweight and what they define as obese workers face stereotypical attitudes from employers and disadvantages in hiring, wages, promotions, and job termination because of their weight. A growing body of

Research bears out those accounts of weight-based bias. Forty-three percent of overweight and obese people say they've experienced bias against them by their bosses, one study found. Another calculated that severely obese White women tend to earn 24 percent less than their normal-weight co-workers. According to the Council on Size and Weight Discrimination workers who are heavier than average are paid \$1.25 less an hour. Over a 40-year career, they will earn up to \$100,000 less before taxes than their thinner counterparts (Baum, 2004).

As Lewis Maltby reports in his book *Can They Do That?* "a 2009 survey of two thousand employers found that 93 percent of them would choose an applicant of 'normal weight' over an equally qualified applicant who was obese." A 2012 HealthDay poll found that 52 percent of obese or morbidly obese people think their employers have discriminated against them. While a 2008 Yale study found that 40 percent of those who reported a body-mass index of 35 or higher experienced weight discrimination and that much of that prejudice manifested itself at work. Nationwide, weight discrimination increased between 1995 and 2005, with 60 percent of American adults surveyed reporting at least one occurrence of employment-based discrimination. In most studies, women reported higher levels of prejudice than men.

Yet despite these types of findings, weight discrimination is not a protected class. In 2013, the anti-weight discrimination bill was introduced in Utah, and it was voted down 10-four in a committee where it sparked a lot of discussion, and some laughs according to public documents. Massachusetts state representative Byron Rushing, of Boston's South End, has introduced similar legislation in every session for the last 15 years. The bill finally made it out of committee in autumn of 2013 by a seven to one vote. Despite that victory, Rushing's office says it is on the legislative "calendar," but there is no indication of when (or if) the full legislature will vote on it. As of the writing of this text, there are only six cities in the U.S., and one state — Michigan — where weight discrimination is against the law.

The fight for Michigan's protections wasn't without controversy as the bill passed in an era when gendered help-wanted signs were common and height and weight restrictions were basically used to keep women and other marginalized groups from jobs as, say, firefighters or police officers.

The legislation has not come very far with laws against weight discrimination. However, despite the laws not protecting against this type of discrimination it does not preclude organizations from adopting policies that eliminate this type of prejudicial attitudes particularly since two-thirds of U.S. adults are overweight or obese (Flegal et al., 2012).

AGEISM

In 1900, almost 70 percent of American men aged sixty-five and older were gainfully employed or seeking employment. In the 1990s, only 2.8 percent of the labor force (both men and women) was over sixty-five. This may partly be due to the myths that surround older workers. The systematized stereotyping of and discrimination against people because they are "old" is what is referred to as ageism.

The aged are often stereotypically described as slow, tired, ill, forgetful, defensive, withdrawn, and unhappier than younger people. The theme around older people is one of loss. Loss of hearing, sex drive, loved ones etc... But, again these are all myths that are unfairly attributed to aging. The truth is those who believe these myths unfortunately know very little about "healthy" aging. Common sense and myths say we grow old because we wear out, but actually no wear and tear theory of aging exists.¹

Let's discuss a few of the other myths associated with older workers.

Myth One: Elders are often frail and ill.

Fact One: Harkness (1999) states that "the reality is that society, the media, and physicians—even gerontologists—have focused on the 6 to 15 percent of elders who are frail and ill."²

Myth Two: Elders have a loss of sexual desire.

Fact Two: Regarding the sexual decline of seniors, Bortz (1991) reports on a 1984 study by Edward Brecher titled "Love, Sex and Aging" and states that among the 4,246 participants, who ranged in age from fifty to ninety-three, the study found that the following percentages of people were sexually active³:

- 93 percent of women and 98 percent of men in their fifties
- 81 percent of women and 91 percent of men in their sixties
- 65 percent of women and 79 percent of men in their seventies

Myth Three: Elders experience a loss of productivity and creativity

Fact Three: Birren in a 1990 study of scientific publications of people in varying age groups, no one age was found to be the most productive, thus supporting the conclusion that age cannot be used as surrogate criterion for creativity and productivity.⁴

The above myths and facts from the 1990s have not changed. Even today there are still those who have a fear of old age and death, reinforced by ageism allowing the younger generation to see older people as low-grade beings.⁵ But, the young don't realize that they are just setting in motion their own negative conditions in later life. The young if lucky to live long may become a victim of their own stereotypical belief systems.

These stereotypes no doubt contribute to age discrimination. Age discrimination is often subtle but despite this subtlety causes workplace issues. A lack of opportunities and a lack of promotions along with forced retirement are just a few of these issues.

In order to guard against the ill fates that can occur to older workers, there have been several laws enacted for their protection. The Age Discrimination in Employment Act (ADEA) was passed in 1967 and became effective June 1968. The purpose of ADEA is to promote employment of older people age 40 and older based on their ability rather than age; to prohibit arbitrary age discrimination in employment; and to help employers and workers find ways to solve problems arising from the impact of age on employment.⁶

There was an amendment to ADEA, which rendered legally unenforceable most mandatory retirement policies for people up to age seventy. Mandatory retirement after age 70 was abolished in a 1986 amendment to the ADEA.⁷ Some other important Acts are as follows: The ERISA (Employee Retirement Income Security Act) gives greater protection for pension plans. The 1990 Older Workers Benefits Protection Act (OWBPA) effective in 1991 provides additional safeguards against employers pressuring workers to accept early retirement.

Understanding that it is not age but ability that affects what a worker can or can't do—goes a long way towards addressing age discrimination.

Why hire "older" workers?

Older workers are experienced in many cases and can have motivators that drive them to succeed.⁸ Some older workers who had children later in life may still have children in college which is cost that would need funding. Also, along with that motivation comes seriously focused workers with fewer distractions than some younger workers.⁹ However, the point is not to pit younger workers against older workers but to show that every worker regardless of age has some advantage to offer the workplace.

While some older workers may retire after a primary career, many workers in this group continue to work full-time or take contract and consulting roles to strengthen their own financial positions. They're looking at adding a few more years to their pensions, paying off mortgages and helping children purchase their own homes. Recruiters indicate that some companies still illegally but secretly acknowledge they simply want a younger applicant. It's stated as a preference, but often companies are not examining their biases and the changing employment outlook so positions go unfilled and there's still reluctance to hiring older candidates.¹⁰

Not all employers feel this way. Those that don't have biases against older workers see the value in hiring this group and have found tremendous success in hiring what is referred to as an under-utilized workforce.

Generational Workforce Issues

While there are clearly benefits to having older workers, there are some issues that result from younger and older employees working side by side. Currently, the workforce is made up of at least four generations:

- The World War II Veterans or Traditionalists,
- Baby Boomers,
- Generation X, and
- Generation Y

Each with its own beliefs, motivations and work ethics.

Never before in the history of the workforce has a variety of generations existed with so many massive differences between them, the following chart illustrates some of these differences. Information for Table 1: Generational Characteristics of the U.S. Population is taken from American Management Association and University of Phoenix Generational Study and is based on general characteristics of the population. However said characteristics are not applicable to all of the described populations in question.

Table 1: Generational Characteristics of the U.S. Population¹¹

Companies are recognizing that leveraging the strengths of the above generations is a powerful competitive edge. In order to get everyone working together towards one goal, it is important to first understand the historical and social circumstances that shaped each group's work ethic, and then decipher what their strengths and weaknesses are.

GENERATION	BORN	AGE NOW	BELIEFS	MOTIVATIONS
WWII	1928-1946	70's and 80's	Absolutes, Security, Strong Work Ethic, Team Players	Country/Patriotism Advancement Responsibility
Baby Boomers	1946-1964	50's and 60's	Few Absolutes, Variety Freedom	Individuality Achievement Relatable
Generation X	1965-1980	Late 30's, 40's & early 50's	No Absolutes, Lifestyle Concerns, Fun	Own Community Self Discovery Relational Independent
Generation Y	1981-2001	20's and 30's	No Absolutes, Lifestyle Concerns, Fun	Own Community Self Discovery Relational Cultural Diversity

Traditionalists & WWII

Let's begin with the oldest generation; the Traditionalists also nicknamed the "Greatest Generation." The Great Depression and both World Wars forced this

generation to make great sacrifices in order to flourish. They have been perceived as having one of the strongest work ethics of any generation and they possess a fierce loyalty to the company they are employed with.¹² Traditionalists and WWII Veterans also have a rigid respect of authority and rules, therefore, typically do not rock the boat. This generation took pride in motherhood and was almost always available at home to raise the children.

Baby Boomers

The Baby Boomer generation became the center of attention due to their traditionalist's parent's beliefs. However, enduring many cultural changes also influenced this generation to redefine the rules of the Traditionalists especially when it came to family roles.¹³ The divorce rate increased dramatically. Although still influenced with the strong work ethic of their parents, Baby Boomers became driven achievers in their careers. Their perception of success has often been defined through material gains. This driven work ethic caused the Boomer's presence at home to be more vacant resulting in their children, Generation X's ability to become unusually self-reliant and extremely adept at multi-tasking.

Generation Xers

Xers were the popular latchkey children who often took care of themselves after school.¹⁴ Their free time was filled talking on the phone and online, resulting in a lack of face to face social skills that their parents had. Witnessing their parents being laid off because of mergers, acquisitions, and cutbacks; their sense of security in the workplace was shaken and influenced them to approach life with a greater sense of balance between work and home. Often they refuse to have anything interfere with their fun and adventure, therefore, marriage and children are delayed.

Generation Yers

The newer members of the workforce Generation Y have been the most protected from economic downturn until now—when they are graduating college.¹⁵ They face higher social pressures than the previous generations and the pressure to excel in school has dramatically increased for them. The majority of this generation has endured the most divorces and is often raised by one parent.¹⁶ They are accustomed to being an active member in making family related decisions and expect to contribute to decisions within the company as well. For these reasons, they will be the most likely generation to rock the boat like never before. Growing up during the boom of the Internet, they are a technically proficient generation, highly intelligent, and confident.¹⁷

When it comes to these groups working together they each must acknowledge that each group's work ethic brings something different and valuable to the workplace. When it comes to management of these various age groups there is one consistent factor that all generations accept—the value of transferring their skills to another industry or job function. Therefore, companies should offer career advancement and development opportunities for all of the generations.

Programs That Appeal to All Generations

Programs that deal with flexibility and work life often appeal across generations. Following are programs found to be of interest to all ages of workers.

Rethink retirement plans.

By shortening the vesting time of a retirement program it allows for career mobility which could be a benefit for employees who may not be employed long due to entering the workforce later or those looking for flexible careers.

Flexible work schedule.

It allows employees to vary their arrival and/or departure times from the normal 9 to 5 work day. For those who have family or personal needs to attend, this can be a great benefit.

Create a career pattern.

Some employees are not seeking to advance to management but instead would like to try different options within the organization.¹⁸ By having career opportunities that focus on learning new skills and building expertise with promotion possibilities provides additional incentives to those not seeking to climb the corporate ladder.

Telecommuting/Home Computers.

Having laptops available or computers to purchase through a loan program can facilitate telecommuting options for employees who desire to work at home, thus providing flexible work options.

Employee assistance program.

When employers offer this as a benefit it shows a commitment to the emotional and physical well-being of its employees and their families. This free service can be of help to employees during their time of need which can occur regardless of age.

Floating holidays.

Floating holidays is an incentive that promotes the cultural diversity of the workplace.

Performance-based pay and Merit pay.

These are pay systems that allow for hard work and efficiency to be rewarded. Performance based pay often gives a lump sum bonus whereas merit pay can be an adjustment to the employee's salary base. Both of these compliment an employee for a job well done.

Workplace Culture and Communication.

Having a workplace climate or environment that supports the uniqueness in individuals and allow for freedom and expression of thought as well as various communication options including feedback, are some motivators that are nonmonetary and often meet the needs of employees regardless of age.

The above are just a few examples that can work toward motivating workers of all ages. Companies that want to hire and retain the best employees must realize that this has very little to do with age, but instead there needs to be a good match between the position and the employee. Retaining good employees also has a lot to do with the workplace environment through the offering of benefits, addressing older worker stereotypes and generating a work environment that is appealing to members of each generation.

Lesbian, Gay, Bisexual, Transgender, Queer & Questioning (LGBTQ) in the Workplace

When most people see the acronym "LGBTQ" they can be often certain what the first four letters stand for. "L," of course, stands for "lesbian;" "G" is for gay; "B" stands for "bisexual" and "T" means "transgender." In case, this terminology is new to you we will begin this discussion by understanding what it means to be homosexual/gay or lesbian. Being homosexual/gay or lesbian is when a person is sexually attracted and drawn to members of one's own sex.¹⁹ The only basis for deciding whether one is or is not gay/lesbian is a continuing sexual preference for partners of the same sex.

The key here is a continued preference. Some people think that just one sexual act toward the same sex, makes a person gay/lesbian. But, numerous boys and girls during early childhood and adolescence have homosexual experiences without lasting effects.²⁰ Also, under special circumstances, such as military service and prison life, homosexual behavior sometimes occurs on a temporary basis. While some would like to ignore the different sexual orientations that exist in the world, several authorities have estimated that perhaps one out of every ten adults could be classified as homosexual/gay or lesbian translating to millions.²¹

So, let's see what you know about the gay life-style?

Questionnaire 1: Gay Life-style

Directions: Please Read each statement below, indicate if you agree or disagree with the statement.

What do you know about gay men and lesbian women?

1. Gay and lesbian people can ordinarily be identified by certain mannerisms or physical characteristics (ie. Men who flick their wrists and women with male "butch" hairstyles).
2. Homosexuality is unnatural.
3. Homosexuals are mentally ill.
4. Most sex offenders are homosexuals.
5. Increasing the civil rights to homosexuals will just cause more people to choose this lifestyle.
6. Homosexuals make bad employees.

After reading the above statements did you find you agreed with many of the statements? If you did, you are like many people who have a lack of knowledge regarding Homosexuals/Gays and Lesbians. All of the statements above are false. No matter your choice of sexual orientation, that is who you choose to love whether it is homosexual or heterosexual shouldn't everyone have equal access to the workplace without having to deal with myths and stereotypes that can lead to discrimination?

Sexual Orientation Facts

FACT ONE. Gay and lesbian people can NOT ordinarily be identified by certain mannerisms or physical characteristics (ie. Men who flick their wrists and women with male "butch" hairstyles).²² The truth of the matter is that just like heterosexual people have various mannerisms and dress styles so do homosexuals. People who choose to love someone of the same sex cannot be identified by underlying characteristics as all races, socioeconomic status and genders represent the homosexual population.

FACT TWO. According to science, homosexuality is natural. University of Oslo zoologist Petter Bäckman, indicates that about 1,500 animal species are known to practice same-sex coupling, including bears, gorillas, flamingos, owls, salmon and many others.²³ If we don't question this gene trait in animals why is it such a taboo in humans? Is natural being confused with "normal"?

Who defines what is normal, the Puritan's who came to this "new land" said that sexism was normal or acceptable behavior, they believed that killing the Natives for their land was normal or acceptable behavior based upon their religious or cultural views. So, who has defined what is normal? Does this viewpoint change from time period to time period--should it?

FACT THREE. Homosexuals as a group are not classified as mentally ill by the medical community. Mental illness has not been associated solely with sexual orientation but instead is diagnosed on an individual basis for both heterosexuals and homosexuals.²⁴

FACT FOUR. Most sex offenders are NOT homosexuals. Over 80% of child molesters and sex offenders are heterosexual not homosexual.²⁵

FACT FIVE. Do legalizing equal rights for gays/lesbians create more homosexual individuals? Seemingly laws don't equate to the creation of a person's sexual orientation no more than it equates to a person's disability. People who think this way tend to believe that people make a choice to be homosexual. Being "in the

closet" verse being out of the closet is what will probably be impacted if gays and lesbians receive equal rights. In countries like the Netherlands or other countries in Western Europe where same-sex marriages and acceptance of homosexuality have had legal freedom for many years--there has not been a rise in the number of homosexual's reported.²⁶

FACT SIX. There are no studies that show that one's sexual orientation causes them to be a "bad" employee.²⁷ Instead there are more statistics that show that homosexuals are fired just for being "homosexual" with excellent work records. In March 2004 during the Bush Administration, the White House removed information from government websites about sexual orientation discrimination in the workplace. Why? Because federal employees could be fired for just simply being homosexual.²⁸

In 1998, President Clinton issued Executive Order 13087, reinforcing this commitment to non-discrimination in the federal workforce with explicit protections based on sexual orientation. In 2011, the federal government, excluding the Postal Service, was the Nation's largest employer with about 2.0 million civilian employees. The federal government's viewpoint on discrimination against sexual orientation is stated below:

The United States Government does not discriminate in employment on the basis of race, color, religion, sex, national origin, political affiliation, sexual orientation, gender identity, marital status, disability and genetic information, age, membership in an employee organization, or other non-merit factor. — USAJOBS, the official job site of the U.S. Federal Government [usajobs.gov]

Same Sex Marriage and the Workplace

June 2015 the headlines read, the Supreme Court ruling makes same sex marriage a right nationwide. A great move toward equality as it relates to the benefits that are gained through marriage by having the right to be legally united. However, what happens to those individuals working in states that don't have protections for sexual orientation? They could get married, bring in their wedding picture and be fired for their sexual orientation. Until, federal laws provide anti-discrimination protection for sexual orientation there is still not workplace equality for individuals working in states or localities where sexual orientation is not a protected class.

Other Workplace Issues

Gays and Lesbians in the workplace is a touchy subject for some. One reason is because of the fears that people have regarding homosexuality. But, if you were to ask the question: Do you need to know someone's sexual orientation to know how well he or she will perform his or her job? I believe most people would answer no. Many people feel that they don't need to know about someone's sex life in order to work with them. But, when some people think about homosexuality as a lifestyle it invokes fear.²⁹ Rather than see homosexuals as people with many facets to their personality and character, they are judged by one factor and one factor alone—their choice of a love relationship.

Some people even go so far as to hate homosexuals because of this choice. These people would be considered homophobic. Yet many will clearly see that it is wrong to discriminate against women or against religion but justify this type of discrimination. But, discrimination is wrong no matter what the reason. Understanding difference is about being empathetic (putting yourself in another person's shoes), even those situations that we don't fully understand or agree with. Remember, you don't have to agree with homosexuality in order to provide individuals in the workplace the freedom to love whom they want. Still, it is so much easier to judge and hold people to "our" beliefs rather than be respectful.

It would be much easier for management if workers could maintain a boundary between their personal and work lives. But is this a realistic or even fair expectation? More often than not, people's personal lives intertwine with their work environment. Creating workplace climates that are truly inclusive means the freedom of not just heterosexuals but of lesbian, gay and bisexual employees to do simple things like putting their partners' picture on their desks, or being able to name who they went on vacation with, or not feeling a need to lie about whose voice is on the answering machine at home.

One area that management should be concerned with is the workplace myths that have been generated about gays and lesbians. Stereotyping occurs when one thinks of an individual as assigned to a group or category and the characteristics commonly associated with that group or category. One of the workplace myths circulating today is that gays and lesbians are found only in certain stereotypical professions.³⁰ There is a generalization that male hairdressers are gay and that female construction workers are lesbians. Other common misconceptions are that gay men are not aggressive and that lesbians are too aggressive, or that only gay employees have the AIDS virus.³¹

Stereotypes become harmful particularly when they manifest into discrimination. Discrimination against certain people in the organization is not only a violation of United States Labor Laws or state/local laws; it is also counterproductive because the contributions of people who are discriminated against and ignored are not fully utilized. For example, if a manager wrongly believes that homosexual male workers are too emotional and submissive; the manager may overlook these employees for tasks that require assertiveness. These kinds of ill-conceived decisions can result in companies losing the insights of what may have been very productive workers.

According to Bob Powers & Alan Ellis, *A Manager's Guide to Sexual Orientation in the Workplace*, gay men and lesbian women typically respond to discrimination in the workplace in several ways, they remain in the closet in workplaces that are homophobic or they are open and deal with any negative consequences, including possible expulsion in states or localities that don't have discrimination laws addressing sexual orientation.³²

The decision to come out in the workplace for a gay or lesbian individual can be one of the most stressful decisions of his or her life. Many experts say that hiding one's sexual identity on a daily basis is also very stressful.³³ This hiding takes a tremendous amount of psychological and physical energy.

Studies show that those who hide their sexual identity in the workplace often have feelings of fear, guilt and anxiety.³⁴ They can feel fearful of losing their jobs or being rejected by their co-workers. They can feel guilty for passing themselves off as heterosexuals, and they feel anxious in their constant vigilance to hide their sexual orientation.

Furthermore, this fear and discomfort of working with homosexuals in the workplace may not be as big an issue if we were told the truth about the sexual orientation of some of our society's most significant leaders. But, if you were told that some of these leaders were homosexual/gay or lesbian would it change what they've accomplished? No. So why should any other person's sexual orientation affect their ability to contribute in our society and the workplace?

Queer & Questioning

In LGBTQ what does the "Q," represent? Some say the word "queer," and others say questioning. So what exactly does it mean to be "queer?"

Kate Sherry, editor of *Queer Life News*, says that 'queer' encompasses ALL in the

community, whereas 'gay' is primarily used for only the homosexual male segment of the community and lesbian for the homosexual female. The word "queer" was not a politically correct word as it was used to mean strange as it related to being gay. But, as many groups who have negative terms associated with their culture, this population took the word queer and used it as empowerment. It allows there to be a "gray" area (someone outside societal norms not just the gay community) when it comes to categorizing life style. For those who strongly reject traditional gender or sexual identities, or anyone who feels oppressed by the pressure to conform to the heterosexual lifestyle often use the word queer.

Someone can be queer when they have realized that they are not straight, heterosexual or born in the wrong body. Not all people who might fall in this category like being called queer, but would agree that they are living a lifestyle that is different from what is considered the social norm. So, can a straight person be queer? Some say yes.

Furthermore, the "Q" can stand for "questioning," which includes people living the straight lifestyle but questioning their sexuality or someone who isn't sexual at all because they are unsure of their identity. It can also encompass a person who is sexual, but does not neatly fit into a box.

TRANSGENDERISM

To understand transgenderism, it is first important to be reminded of the difference between sex and gender. Sex is the male or female identity we are born with. Gender is the individual's internal sense of being male or female and the way they express it.

Transgender individuals are people with a gender identity that is different from the sex assigned to them at birth. Someone who was assigned the male sex at birth but who identifies as female is a transgender woman. Likewise, a person assigned the female sex at birth but who identifies as male is a transgender man. Some individuals who would fit this definition of transgender do not identify themselves as such, and identify simply as men and women, consistent with their gender identity.

"Transgendered" is a broad term that encompasses cross-dressers, intersexed people, transsexuals and people who live substantial portions of their lives as other than their birth sex.³⁵ "Transgender" is a comprehensive term used to

encompass all manifestations of crossing gender barriers.³⁶ Generally speaking, a transgender person manifests a sense of self, the physical characteristics and/or personal expression commonly associated with a sex other than the one he or she was assigned at birth.

Just like sexual orientation, there is no federal law that protects transgendered employees. Some people who fight against equal treatment cite concern that organizations who provide legal protection from discrimination based on gender identity and gender expression will only lead to further accounts of transexualism and cross-dressing. The fact remains that legalities exist to protect the workplace say from an employee who may want to continually alternate his or her gender identity in the workplace and to protect employees who may need to consistently present themselves in a gender other than their birth gender.

Furthermore, when it comes to cross-dressing protecting transgendered people from discrimination does not mean that employers can no longer require their employees to present a neat and professional appearance.³⁷ Rather, such protections would only permit people to dress in a way that supports their gender expression.

Although transgenderism can be understood as a form of gender nonconformity, transitioning employees present workplace challenges that may significantly exceed those presented by certain more common manifestations of gender nonconformity.³⁸ A transitioning transgender person is one who is modifying his or her physical characteristics and manner of expression to -- in effect -- satisfy the standards for membership in another gender.³⁹ For instance, in some workplaces, a woman's decision to forgo skirts, blouses, jewelry and cosmetics and to begin dressing in a masculine style might result in little more than raised eyebrows or a few arch comments. Yet in almost any workplace today, deeply held beliefs about gender roles likely would be challenged by a woman's decision to modify her sex characteristics by taking male sex hormones and undergoing a double mastectomy, and to begin identifying, dressing and behaving as a man (thus transitioning).

Transitioning

Some individuals (transsexuals) will find it necessary to transition from living and working as one gender to another. These individuals often seek some form of medical treatment such as counseling, hormone therapy, electrolysis, and reassignment surgery. These treatments may be deemed medically necessary for many individuals, based on determinations of their medical providers.

Some individuals, however, will not pursue some (or any) forms of medical treatment because of their age, medical condition, lack of funds, or other personal circumstances, or simply because they may not feel the treatment is necessary for their well-being. Managers and supervisors should be aware that not all transgender individuals will follow the same pattern, but they all are entitled to the same consideration as they undertake the transition steps deemed appropriate for them, and should all be treated with dignity and respect.

According to *Managing transsexual transition in the workplace* by Janis Walworth as many as 200,000 people have gone through a transition from male to female or female to male during the last several decades in the United States and perhaps 10,000 more do so each year.⁴⁰ Transitioning in the workplace has not always been supported, when this first started with employees they were required to leave their jobs and start their new life with their new identity elsewhere.⁴¹

However, now there are workplace guidelines that don't require employees to leave, but instead require the workplace to have sensitivity toward this process. There is a route to transitioning in the workplace. An employee does not just change overnight from one gender to another.

Transition Process

Notification of Transition

It is the employees' responsibility to let their supervisor or human resource department know that they are going to be transitioning and what their particular needs and concerns are and this should be done in advance of the planned transition date.⁴² During this meeting, the manager must remain open-minded and ensure the employee that they will be supported by the organization during this time of transition.

Management Support

Once management knows of a transitioning employee, it is management's job to support this individual and provide a workplace free of harassment. If managers are unsure of how to support a transitioning employee they can seek assistance from support agencies like the Human Rights Campaign found at www.hrc.org or from their organization's Human Resource department. The manager can also ask the employee for suggestions on how to make this transition process easier. The employee must determine if he or she wishes to inform their co-workers and clients themselves, or prefers that this to be done for them or not at all. Then determine the best timing for that process.⁴³ It should be noted that transsexual

employees have the right to be who they are without unnecessary disclosure of medical information.

However, there will come a time where other employees will become aware of the transitioning employee. The employees' response will often be determined by the amount of education and knowledge they have regarding the transitioning process. Trainings or briefing sessions should be completed prior to the employee's transition. This information is necessary so that the organization can provide a supportive environment free from misunderstandings. Managers in this situation must lead by example. This is done by treating the employee with value, respecting the employee's choice in this matter and using the new name and pronouns in all official and unofficial communication.⁴⁴

Medical Leave/Name Change

Discuss the expected timeline and anticipated time off required for medical treatment, if known. In most cases normal sick pay and leave policies will apply. The employee should be asked if they would prefer to be in a different position (if possible) during their transition, they should be asked about name changes, they should also be asked what name or pronoun to utilize during and after the transition.

It should be noted that all employee records, like birth certificates, driver licenses and school and work-related documents should be under the original name until the employee informs the workplace of the legal name change. Where a person's legal name does not match his or her new name, the new name should be used on all documentation, such as e-mail, phone directory, company identification card or access badge, name plate, etc., except where records must match the legal name, such as on payroll and insurance documents.⁴⁵

Restroom Approach

The question can often become: during the transition what restroom will the transitioning employee utilize? The recommendation has been to provide a single-occupancy or unisex restroom for employees. But once the new identity has been established, the employee must then utilize the restroom of their new gender.⁴⁶

Questions regarding sexual orientation and gender identity

As it relates to sexual orientation and gender identity, can you answer the following question? If a transgendered woman marries a man does that make her a homosexual (because she was once male)? If you ask many in the transgendered community it does not make her a homosexual because she did not identify as male to begin with.

Another question...for some homosexuals coming out of the closet is important is it as important to some transgendered individuals? According to research, many homosexuals would like to be out of the closet free from discrimination and able to live life loving freely someone of the same sex but some in the transgendered community just want to be seen as the gender they identify with and would like to keep in the closet their birth sex. Until as a society we completely accept homosexuals, gay and lesbians as well as transgendered individuals these will likely be issues that these communities must decide how best to handle. Being free enough to not make these types of stressful decisions may be a freedom that many outside of these communities take for granted.

Transgenderism protections

The Civil Rights Act does cover "sex" but federal courts of appeals indicated this was not to include transsexuals or homosexuals however more recently they have held that sex discrimination can include gender stereotypes.⁴⁷ As it relates to gender identity, the following states and local jurisdictions as of the writing of this text protect against discrimination:

Protections in the State Level⁴⁸

Currently California, Minnesota, New Mexico and Rhode Island are the only states that explicitly include "gender identity" in the states' anti-discrimination laws, but the following states have law cases where the court or the administrative agency on human rights ruled that transgender people are protected from discrimination:

The State of Connecticut: Transsexuals may bring claims of sex discrimination under existing state law, based on Connecticut Commission on Human Rights and Opportunities ruling Nov. 2000.

The State of Massachusetts: Transgenders are protected under state law prohibiting sex and disability discrimination, based on Massachusetts Commission Against Discrimination ruling Oct. 10, 2001.

The State of New Jersey: Transgender workers are protected under state law prohibiting sex and disability discrimination, based on the 3rd U.S. Circuit Court of Appeals ruling in *Carla V. Enriquez, M.D. v. West Jersey Health Systems*, July 3, 2001.

The State of New York: Transgenders are protected under state law prohibiting sex discrimination, based on court ruling.

Protections in the Local Ordinances and Organizations⁴⁹

Over fifty localities have adopted ordinances prohibiting discrimination against transgender people. Jurisdictions that have passed such laws include, among others: New York City, Boston, Chicago, San Francisco, Dallas, Philadelphia, Atlanta, and Seattle. They also include a number of smaller cities, such as Tucson, AZ; Santa Cruz, CA; Iowa City, IA; Louisville, KY; Ann Arbor, MI; Toledo, OH; and Tacoma, WA.

Protections in Public and Private Employers

More and more public and private institutions and organizations are adding transgenderism to their non-discrimination policies just as they have sexual orientation. Before assuming that your company, organization or school does not provide this coverage, the best thing to do is ask what "groups" are covered by your organizations' non-discrimination policy.

For those organizations that protect on the basis of gender identity, how do they create a workplace with "reasonable" dress and identity expectations?

The key word here is reasonable, is it reasonable for a man to come into work dressed as superwoman--maybe if they work in a costume shop but a superwoman costume may not be considered "reasonable" dress in a corporate environment. Therefore, a company has the right to require that employees' appearance and behavior in the workplace are reasonable as it relates to the company environment.⁵⁰

How does this issue of dress impact sexual orientation or transgenderism issues?

For some gays, lesbians, bisexuals and transgendered people, sexual orientation and dress are not separate issues. For those who are gay or lesbian that identity far more with the gender they are not, their dress and behavior may reflect this. So, if the workplace or jurisdiction protects against sexual orientation discrimination but not gender identity would a lesbian who dressed in men suits and attire be protected if she were told that she could not wear men's dress or take on a man's appearance? No. From a legal standpoint, sexual orientation has not been considered the same thing as gender identity or expression.⁵¹

What happens in those places where there is no protection from discrimination?

Employees can be fired for gender identity issues. Why? Because employers who have non-unionized or non-contract employees they are defined as at-will. At-will employees can be fired at the employers "will" for whatever reason they like including discrimination that is not covered under any federal, state, local law or company policy.

Is transgenderism considered a mental illness?

If you look at some of the terminology in describing transgenderism, you will find terms like "gender identity disorder." A disorder usually denotes a physical/mental condition in which there is a disturbance of normal functioning. So, when gender identity is labeled a disorder it is because according to the American Psychiatric Association transgenderism is considered a mental illness (homosexuality was once labeled this way but is no longer). How does this label transgender women and men? This means that people who want to transition can in this case under those states that consider it a disorder come under disability laws and benefits; however, in order to receive this disability status the person has to take on the label of being mentally ill.⁵²

CLASSISM

What is Classism?

Classism is defined by many as a systematic oppression of poor and subordinated people where subordinated means without endowed or acquired economic power, social influence, and privilege.⁵³ Classism creates a grouping of people who work for wages by those who have the means by which to control the necessary resources by which other people make their living.⁵⁴ Classism is often a demographic that relates to socio-economic status. People who are victims of classism are typically living at or below poverty.

Classism exists first because those affected by it, often don't realize or believe that it exists and therefore don't protest against it. Classism also exists because there is a "system" in place that creates beliefs and knowledge that translates into economic opportunity which ranks people according to economic status, "breeding," job and level of education.⁵⁵

According to various definitions⁵⁶:

Like racism, classism can be divided into (at least) individual classism and structural classism. Individual classism is a matter of the prejudices held and discrimination practiced by individual people (such as making jokes or stereotypes at those of lower class).

Structural or institutional classism is a passive form of classism that occurs when institutions or common practices are structured in such a way as to effectively exclude or marginalize people from lower classes, which can be due, in part, to widespread individual classism within the organization or society.

According to Holly Sklar in her article, "Growing Gulf Between Rich and Rest of America" she indicates that most of us may see classism but not really realize what it is and one fact that indicates classism exist in America is that the United States has rising levels of poverty and inequality not found in other rich democracies.⁵⁷ It is hard for some people to imagine that their lack of wealth is due to systematized oppression of people of their kind, but how do you answer for the fact that in the richest country in the world we battle with literacy, with credit card debt, with unemployment and low paying jobs yet still manage to have a society of those who reap many of the benefits of capitalism?

Is it because so many in the U.S. don't desire to succeed economically?

Is it because we skipped the classes in school on wealth creation and entrepreneurship?

Is it because people have a desire to be poor so much so that they pass on poverty to their children?

Why would some classify the United States as a society that operates under classism? Another reason could be because the U.S. has very few options to move people out of poverty.⁵⁸ If you are struggling to feed yourself and your kids, struggling to find a place to live that's decent and safe, struggling to pay bills off minimum wage income, how do you have the time or the mental energy to do what it takes to move out of that state of being? If you have never been poor then you might think it was simple to move from poverty to middle class. But ask those in the ranks of the poor, I am sure they will tell you something different.

Since 2000, America's billionaire club has gained 76 more members while the typical household has lost income and the poverty count has grown by more than 5 million people.⁵⁹ According to United States Senator Jim Webb in his *Class Struggle* article he states, "the most important-and unfortunately the least debated-issue in

politics today is our society's steady drift toward a class-based system, the like of which we have not seen since the 19th century. America's top tier has grown infinitely richer and more removed over the past 25 years. It is not unfair to say that they are literally living in a different country. Few among them send their children to public schools; fewer still send their loved ones to fight our wars..."⁶⁰

When you live in one of the richest countries in the world but don't have access to adequate housing, child care etc. the issue becomes survival not wealth attainment. Also, when talking about the poor some don't realize how this is defined according to the census data that reports these numbers.

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia⁶¹	
Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

Wealth Pyramid

Paul Kivel in his article, *Affirmative Action, Immigration, and Welfare: Confronting Racism in 1998* which was taken from his speech given at the University of Kansas he asks us to imagine a pyramid and he explains that this pyramid represents 100% of the population of the United States.⁶² In the pyramid he discusses wealth or the accumulation of our assets, which can be referred to as our net worth.

In author Paul Kivel's more recent book, *You Call This a Democracy* he discusses his economic pyramid as I have described below:

Economic Pyramid⁶³

Top 1% of the pyramid (the ruling class):

- controls 47% of the country's wealth,
- their net worth is over \$3,000,000

Next 19% of the pyramid (the managerial class):

- controls another 44% of the country's wealth,
- the net worth of each household is over \$500,000

THESE TWO GROUPS EQUAL 20% OF THE POPULATION BUT THEY CONTROL 91% OF THE WEALTH OF THE RICHEST COUNTRY IN THE WORLD.

Last 80% of the pyramid

(made up of the middle class, working class & dependent and working poor):

- controls only 9% of the wealth, which must be divided among them,
- their "average" net worth is \$38,000 (where many of the dependent and working poor are in the negative)

To make sure you completely understand what this represents, we must define Net Worth.

Net Worth = Assets – Liabilities

Where, assets are items you own of value like an automobile or home and liabilities are items that you owe like the car note or mortgage.

For instance, let's assume that you are like many Americans and have the following living circumstances: Your annual income is \$25,000, you rent rather than own your home, have credit card debt, have a car but you owe on it. You don't participate in an IRA (Individual Retirement Account), you have no stocks or mutual funds (wealth building assets), no other investments and only a small savings in the bank.

Your assets & liabilities may look like this:

Assets

Car worth \$10,000

Savings \$1000

Total Assets \$11,000

Liabilities

Car loan \$13,000

Credit Card Debt \$15,000

Total Liabilities \$28,000

Your net worth would be calculated as $11,000 - 28,000 = (17,000)$ which mean that you are in the red, because you have a negative net worth. Now where does this person fall in the pyramid? If you answered in the bottom of the 80th percentile, you answered correctly. Now you may ask, *what does this have to do with embracing diversity?*

Do you think that this 80% of the population fighting for 9% of the wealth would consist of women and men; African Americans, Caucasians, Latino, and other races/ethnicities; the disabled and the able-bodied; young and old and individuals with various lifestyles?

So then, it would seemingly make sense that these people would have a common ground: fighting together for policies and laws that would make access to wealth creation a reality which starts with equal workplace access and opportunity. Instead, what is often going on amongst these groups?

If you answered *fighting amongst each other* you guessed right—like Blacks blaming all whites for slavery and racism, white men blaming people of color and women for their lack of job opportunities or benefitting from Affirmative Action, Christians against Muslims, the young not hiring the old, etc. Now, how does this help anyone in this economic group to move ahead? If you answered, *it does not*, you guessed right again. But, the fighting that goes on because of differences, prejudices, and stereotypes helps who in the pyramid?

If you answered, *the top 20%*, you guessed right. Why, because energy amongst the largest group (80th percentile) could be utilized to dismantle policies and programs and systematic isms that exist to benefit only the rich. Instead this energy is lost on issues that have nothing to do with gaining wealth and making sure capitalism works for everyone. It keeps those that think they are free, from experiencing the "real" opportunities that are available in one of the greatest countries on earth.

This all occurs while the rich get richer and the rest of the economy experiences large scale cutbacks in social services, tremendous corporate downsizing, exportation of jobs overseas, environmental dumping of toxic wastes (primarily in communities of the poor representing many people of color), hate crimes (including church burnings, physical assaults, and cross burnings), and public policy attacks on communities of low socioeconomic status. What results is a tremendous concentration of wealth and segregation in society along lines of class more so than any other category.⁶⁴

Keeping these elements alive can keep the 80% fighting each other when they really should be embracing diversity. The fact is that many of "us" are in the same boat regardless of sex/gender, age, race and religion, etc. When you look at who is in the top 20th percentile, you find they are mostly protestant white males. However, there are many more white males in the 80 percentile of the wealth distribution than in this 20th percentile. This further illustrates that the segregation that exist in society is not just about one race versus another. The fact is that those in the 80 percentile do not have economic prosperity. They often have lives that are focused on problems rather than at finding worthwhile solutions. Many in this group have lack of opportunities but will find it easier to blame this on another ethnicity, race or gender rather than take a close look at the economic policies that make the rich richer and the poor poorer.

We must understand that those in the 20th percentile did not just get "rich" but that many of the economically wealthy have been the beneficiaries of advantage, while others were disadvantaged. The 80th percentile, the tossed salad of America, has more in common than they realize wouldn't you think? Now that we know the economic plight of numerous laborers in this country, we cannot leave this discussion until it is fully understood how such an unbalanced concentration of wealth occurs in a "free" society. We must understand the operation of the three economic systems.

Three Economic Systems

The economic resources (LAND, LABOR & CAPITAL) of a country can be categorized into one of the following categories or a mixture thereof:

Communism

- An economic system where all the economic resources are controlled by the government.⁶⁵

- There is little to no opportunity for entrepreneurship since the government owns all industry.
- Lack of freedom and individual control.
- If resources were equally divided, citizens could live well cared for. However, since many governments in these countries have dictatorships, there is no check and balance and often greed becomes a very serious issue, which means all citizens are not cared for.

Can you name some countries that (now or previously) operated under communism? Are any of these countries places where you would want to live, such as China, Cuba, Poland (under communist regime until in 1985 when Mikhail Gorbachev became leader of the Soviet Union and relaxed Communist strictures), Vietnam, Laos, North Korea, etc...? Do many of the citizens from these countries migrate to the U.S.? Why do you think? If you guessed for freedom, you guessed right.

Socialism

- An economic system where most of the major economic resources are controlled by the government.⁶⁶
- There are some opportunities for entrepreneurship.
- Individual freedom as well as government control is prevalent, how much may depend on the form of government. Political systems that operate under democracy in these countries often indicate a fairer distribution of economic resources amongst citizens.

Name some countries that operate (now or previously) under socialism? Are any of these countries places you would want to live, such as Canada, Switzerland, Sweden etc...? Do many of the citizens from these countries migrate to the U.S.? Why not? Well let's look at Switzerland for example.

Switzerland is among the world's most prosperous countries in terms of private income as in 2003, the median household income in Switzerland was an estimated 96,000 CHF or US\$ 54,000, 26% higher than the 2003 U.S. median of \$43,000, slightly less than that of the wealthiest U.S. state, New Hampshire.⁶⁷ In addition to a high standard of living, all Swiss citizens have health insurance that they pay for themselves with no help from their employer. An American in this situation might face tens of thousands of dollars in expenses. But under the Swiss health-care system, individuals pay about a third less on health care than the average American, in part because of government-enforced price controls.⁶⁸

In addition, almost all Swiss are literate (it is estimated that 99% of the population age 15 and over can read and write).⁶⁹ Switzerland's 13 institutes of higher learning enrolled 99,600 students in the academic year of 2001-02 alone and about 25% of the adult population holds a diploma of higher learning.⁷⁰ The Swiss constitution guarantees freedom of worship and the different religious communities co-exist peacefully and Switzerland consistently ranks high on quality of life indices, including per capita income, concentration of computer and internet usage per capita, insurance coverage per individual and health care rates.⁷¹ After the Second World War, Switzerland had absolutely no experience with unemployment until about 1990. But even now their unemployment rate is very low and they have one of the most stable economies.

So again I ask you why aren't the Swiss migrating to the U.S.? The answer should be simple..... why would they.

Capitalism

- An economic system where very few of the resources are controlled by the government.⁷²
- Entrepreneurship is the backbone of the economy.
- Individual freedom is prevalent, where you have the freedom (within the laws) to do what you want, live where you want, and fail or succeed based upon your opportunities.

Name a country that operates purely under capitalism? The United States is the answer. Now why do you think many people migrate here? Freedom of course. But how free are you if the majority people don't know how to or have the ability to build wealth?

So, let's go back to the original question: How does an unbalanced concentration of wealth occur in a "free" society like the capitalistic United States? Rather than give you my opinion, I ask you to think about the following questions.

Critical Thinking Questions

1. How in a free society like the U.S., can a small group of people continually control so much of the wealth?
2. Do you think if the people with the wealth, controlled the media, public school systems, and other systems where people gained many of their values and knowledge, the focus could be placed on issues that have nothing to do with gaining wealth?

3. Would it be possible to make certain "minority" groups the focus of society's problems?
4. Could the top pyramiders create (by using the media, etc.) hate amongst the bottom 80% in the pyramid, to keep the attention off them?
5. Can those in the 80th percentile be so burdened with day to day life that issues like wealth and net income become second place to finding healthy food, transportation to work or school, proper education for their children, a safe place to live (issues that would not be of concern if you had wealth)?

While I am not an advocate of the following fact: money or wealth will make life better, because it alone does not. However, I am an advocate for equal opportunity in the land of the free. If true equality does exist, then wouldn't this equality also exist in areas such as the wealth distribution? In this text, we will discuss many events that have occurred in the United States that should help you formulate answers to all of the above questions.

Answering these critical questions becomes important because as you address workplace diversity you need to know:

- why discrimination occurs,
- what history has to do with the U.S. cultural climate,
- why the isms still plague the U.S. workplace,
- why some people have opportunities and some don't, and
- why a free society might be considered classist.

Despite whether you believe classism exist or not, a few facts cannot be ignored.

For one, depending on the "breadth" of one's definition, 40-80% of the population can be considered working class.⁷³ This is true despite the fact that the individuals themselves might identify as or with the working class. These individuals, however, are not beneficiaries of middle class privileges because having a certain income does not equate to having wealth.

A second fact that cannot be ignored is that class issues affect people not only on an economic level, but also on an emotional level.⁷⁴ Classist attitudes have caused great pain by dividing people from one another and keeping individuals from personal fulfillment or the means to survive. Consequently, the process of rejecting such attitudes and their accompanying misinformation is an emotional one.⁷⁵ Since people tend to hurt each other because they themselves have been hurt, and since most forms of oppression are accompanied by economic discrimination, class overlaps with many other social issues, all of which move as we unravel how we've been hurt.⁷⁶

Distrust, despair and anger are common consequences of oppression; this can be internalized or targeted toward others or self. To begin to undo the damage caused by issues like classism, it is useful for everyone to examine their own feelings about money, education, privilege, power, relationships, culture and ethnicity. This advice applies to organizations as well.

Concluding Thoughts

Ageism, Homophobia(ism), Transgenderism and Classism are all issues that can affect a person of any race or ethnicity. As we address these various "isms" that can plague the workplace remember—Martin Luther King's famous saying:

INJUSTICE ANYWHERE AFFECTS JUSTICE EVERYWHERE

Just because you may not be older, transgendered, gay/lesbian or at the bottom of the wealth pyramid does not mean that those that fit these categories should not have everyone fighting for their right to work free of discrimination and oppression.

End of Chapter Questions

1. What does LGBTQ stand for and explain each letter's definition?
2. How does anti-fat bias impact the workplace?

3. Explain how those who are young and believe in ageism could be victims of their own mentality?
4. What are the various forms of transgenderism?
5. Name four things a manager could do to help a transitioning employee?
6. Do you believe classism exist in America, why or why not? How can the facts known about this ism be utilized to unite various groups of people?
7. What is the difference between sexual orientation and gender identity?

Internet Exercise

Part A:

In the small space below **give one fact that indicates if the six individuals are or ever were speculated to be gay, homosexual or lesbian** along with the website address or source. To find this information go to www.google.com and type in the person's name along with the word "homosexual" or at the search box type "famous homosexuals in society."

1. Susan B. Anthony

Source: _____

2. J. Edgar Hoover

Source: _____

3. President James Buchanan

Source: _____

4. Eleanor Roosevelt

Source: _____

5. Emily Dickinson

Source:

6. James Baldwin

Source:

Part B.

Managing the Transsexuals' transition in the workplace. Go to: <http://www.gendersanity.com/sjhhrm.html> or go to google and type: managing the transsexuals transition in the workplace and indicate five tips (do not list the ones provided in the text or you will receive no points) that can assist transsexuals in the workplace.

End of Chapter Exercise

Net Worth Calculation

Net worth, investing, home ownership are all important concepts to understand in a Capitalistic economic system. Complete your own net worth, but keep your results private. Now answer the following questions:

1. Should debt management, net worth and financial information be taught to high school students? Were you taught the basic financial principles?
2. Does it help the rich to get richer if they teach their children the importance of building wealth (ie. the Hilton family)? If yes, how? If no, why not?
3. Explain how socio economic status is a divisor in the United States and how it impacts racial and ethnic groups in your opinion.
4. Choose two of the suggestions below and state how understanding this information could move people from the bottom of the wealth pyramid?

Common Suggestions for Building Wealth

1. Pay off high-cost debt. The best investment most borrowers can make is to pay off consumer debt with double-digit interest rates. For example, if you have a \$3,000 credit card balance at 19.8%, and you pay the required minimum balance of 2% of the balance or \$15, whichever is greater, it will take 39 years to pay off the loan. And you will pay more than \$10,000 in interest charges.

2. Buy a home and pay off the mortgage before you retire. The largest asset of most middle-income families is their home equity. Once these families have made their last mortgage payment, they have far lower housing expenses. They also have an asset that can be borrowed on in emergencies or converted into cash through sale of the home.

3. Participate in a work-related retirement program. Many employees turn down free money from their employer by not signing up for a work-related retirement program such as a 401(k) plan. If they did participate, with a dollar-for-dollar match they would likely receive an annual yield of greater than 100% on their investment.

4. Outside of work, save monthly through an automatic transfer from checking to savings. These savings will provide funds for emergencies, home purchase, school tuition, or even retirement. Almost all banking institutions will, on request, automatically transfer funds monthly from your checking account to a savings account, U.S. Savings Bond, or stock mutual fund. What you don't see, you will probably not miss. This is a safety net but it is not how you make your money make more money for you. This occurs through investments such as mutual funds, stocks, etc.

5. Calculate your risk and return. If you earn 4% interest, your money will double in less than 15 years; at 7% it will double in about 10 years and at 10% it will double in 7%. Use Asset Allocation to reduce your overall risk.

Home Ownership is one way to build wealth—here are some tips to owning a home taken from home ownership manuals:

Since you most likely will need to get a mortgage to buy a house, you must make sure your credit history is as clean as possible. A few months before you start house hunting, get copies of your credit report. Make sure the facts are correct, and fix any problems you discover. Know your FICO score and what it means.

Aim for a home you can really afford.

The rule of thumb is that you can buy housing that runs about two-and-one-half times your annual salary. But you'll do better to use one of many calculators available online to get a better handle on how your income, debts, and expenses affect what you can afford.

Don't worry if you can't put down the usual 20 percent.

There are a variety of public and private lenders who, if you qualify, offer low-interest mortgages that require a down payment as small as 3 percent of the purchase price.

Buy in a district with good schools.

In most areas, this advice applies even if you don't have school-age children. Reason: When it comes time to sell, you'll learn that strong school districts are a top priority for many home buyers, thus helping to boost property values.

Get professional help.

Even though the Internet gives buyers unprecedented access to home listings, most new buyers (and many more experienced ones) are better off using a professional agent. Look for an exclusive buyer agent, if possible, who will have your interests at heart and can help you with strategies during the bidding process.

Choose carefully between points and rate.

When picking a mortgage, you usually have the option of paying additional points -- a portion of the interest that you pay at closing -- in exchange for a lower interest rate. If you stay in the house for a long time -- say five to seven years or more -- it's usually a better deal to take the points. The lower interest rate will save you more in the long run.

Before house hunting, get pre-approved.

Getting pre-approved will save you the grief of looking at houses you can't afford and put you in a better position to make a serious offer when you do find the right house. Not to be confused with

pre-qualification, which is based on a cursory review of your finances, pre-approval from a lender is based on your actual income, debt and credit history.

Hire a reputable home inspector.

Sure, your lender will require a home appraisal anyway. But that's just the bank's way of determining whether the house is worth the price you've agreed to pay. Separately, you should hire your own home inspector, preferably an engineer with experience in doing home surveys in the area where you are buying. His or her job will be to point out potential problems that could require costly repairs down the road