Microinequities in the Workplace

What if some of your key team members are invisible?

A microinequity is a subtle message we send our coworkers, those we supervise or even our superiors. It's a message that says, "You don't count."

Climate change, layoffs, catastrophic losses and economic turmoil – insurance professionals have a lot to worry about these days. But wait – there's more. According to Kathy Marvel, former Chief Diversity Officer for Chubb Group, microinequities are a major source of concern in the insurance industry.

MIT professor Mary P. Roe coined the term *"*microinequity*"* in the early 1970s. She found that subtle discrimination was a big problem for minorities and those who do not fit the dominant corporate culture. These micro-messages can take many forms but have one thing in common—they discourage, demean and devalue those on the receiving end. And a devalued employee can quickly become a performance-impaired employee.

Unlike a bias, which is part of a deep-seated belief system and much harder to change, according to Marvel, microinequities are often unconscious and the result of misunderstandings or ignorance. Employees do not always realize that the messages they send are demeaning. As Rowe said in her article *Barriers to Equality*, these messages "are usually small in nature, but not trivial in effect. They are especially powerful taken together."

Anyone can perform a microinequity, even those who consider themselves tolerant. Microinequities can include looks, gestures, a tone of voice or "unintentional" slights. Commending an African-American adjuster on her verbal skills, kidding an Asian about an auto accident since all Asians are "bad drivers," denigrating religious comments or shortening a difficult name to an Americanized version are all examples of microinequities.

"**H**eightism," commenting on a person's height is another blunder. Studies find that short people are more likely to be bullied and in the recent wave of corporate downsizing, the Workplace Bullying Institute in its April 2009 newsletter alleges, "Bullied people are the first to go." CEOs of Fortune 500 companies were surveyed in 2005 and the findings were surprising. Male CEOs, and they are mostly males since as of this writing only 13 women run the top 500 largest publicly traded companies, were an average of two-to-three inches taller than the typical American male. One-third of the executives were taller than 6'2" and only 3 percent were shorter than 5'7". Fully 90 percent were taller than average.

A "short" joke may be funny once, but short people hear these comments frequently. One 4'8" public sector claims professional has dealt with the height issue for years. "The only time it

bothers me is in groups," she said. "You begin as part of the conversation, but pretty soon the conversation is all above my head and I'm in the center, looking up, and I'm no longer part of the dialogue. Eventually all I see is nose hairs," she added.

Names are important in America. In the past, movie stars and musicians went to great lengths to de-emphasize their nationality. Whether a first name or a last, Steinberg became Stein, Luigi became Lou, Shemu'el became Sam or Samuel. Let's face it; many of us have a tough time wrapping our tongues around anything but a few vowels and consonants strung together. Today's workforce has many cultures and since Baby Boomers comprise the majority of the insurance workforce, many have little experience working with those from other lands. Particularly demeaning is the failure by coworkers to learn to pronounce the correct names of foreign coworkers. What may seem like a small slight such as renaming someone rather than making the effort to learn his or her name may be nails in the coffin of that "other" person's career.

A 2001 – 2002 National Bureau of Economic Research paper found that applicants with traditional "White" names had a 50 percent greater chance of obtaining an interview than those with "Black-sounding" names. White-sounding applicants received a call for every ten applicants sent; Black-sounding applicants needed to send about 15 for a call. In fact, this study found the callback rate for Whites equaled an added eight years of experience over similarly qualified Black applicants.

Nonverbal communication is one of the most powerful forms of communication. Most adults send or receive between 2,000 to 4,000 "micro-messages" per day ─ subtle, non-verbal cues such as tightening of lips or arching of eyebrows. A number of minorities complain of a variety of demeaning slights. They may be left out of conversations, not introduced, have questions addressed to their White counterparts instead of them when questioners have a choice or have their suggestions and input ignored.

One Arizona Hispanic claims supervisor reports little discrimination from her coworkers and her supervisors. However, one vendor refuses to approach her, instead going to her White counterparts after she took admonished the vendor for making negative comments about Mexican immigrants. But overall, minority adjusters seemed hesitant to comment, which one White woman explained this way: "They [minorities] are so busy worrying about discrimination they probably don't have time to worry about microinequities."

Life isn't always easy for females in the insurance industry. I will never forget the first settlement conference I attended. I was an adjuster for a self-insured pool of northern California cities. There were several carriers involved and I walked into the Oakland judge's chambers where there were four or five men and me. The men glanced at me and continued talking about the Oakland A's performance and the antics of then-player Jose Canseco. The attorneys began the conference by introducing me, because all the other players knew one another. The judge sat with his feet on his desk adjusting his socks. I felt like an alien. I had better toughen up and learn more about sports, fast, I recall thinking.

Are things better for women currently in the insurance industry? While there are more women reaching senior management in the industry, women remain underrepresented on boards and at the CEO and CFO level. "There are more and more women rising through the ranks," according to Mairi Mallon, managing director of rein4ce, a specialist communications company that services the insurance and reinsurance markets. Too often, however, women with children are unofficially placed on the 'mommy track.'

"The problem seems to be when women have children. Then there seems, in general, to be a lack of flexibility when they want to go back to work and have a family life. Some companies are losing well-trained and valuable assets by not being flexible when women have young children. This stage only lasts for a few years in a working woman's career, and there are many ways around this," Mallon said.

Weight, too, is fertile ground for biased behavior, Marvel says. "Weight is something we don't want to talk about. It is used especially in evaluating job applicants" and when managers consider who will meet face-to-face with clients. "There are many stereotypes of people who are overweight. They lack self-control, they are lazy; these don't relate to performance. Research shows those who are overweight receive lower evaluations and are paid less," Marvel said.

When I was a public entity risk manager, a well-respected attorney managed a newly formed third-party claims administration department hired to handle my entity's workers' compensation claims. She kept me apprised of her progress as she searched for a claim manager. She finally found a strong applicant, but hesitated to hire her because, "She was as tall as she is wide." I assured her that I had no problem with an applicant who fit that startling description, but I was puzzled by her characterization. She hired this woman who turned out to be a superior manager.

Not only is weight a factor in hiring, excess weight also translates into microinequities once employed. With a new emphasis on wellness, weight management is often the first place an organization starts its campaign. "One organization began a weight loss program during lunch," according to Lenore Parker, Ph.D. and President of Grace Consulting in Arizona. "While everyone was invited to participate, those with weight issues were targeted and were viewed skeptically if they decided not to participate. Not only did the business technically "shut down" for that hour every week, but the CEO of the organization offered a cash prize for the staff person losing the most weight in a predetermined time frame."

The Centers for Disease Control estimate 67 percent of Americans over the age of 20 are overweight. With that trend impacting productivity, weight loss initiatives in the workplace can pay big dividends for employees. However, any efforts to incentivize weight reduction must be carefully managed to avoid not only microinequities, but the appearance of discrimination.

Microinequities are often so unconscious that those communicating have no idea they are sending a negative message. I spent my late teens and attended college in northern California's East Bay, so I was fortunate to be surrounded by many different cultures and ethnicities. Years later, I moved to a small city in a former slave state. I was surprised by how uncomfortable many Whites were when they interacted with Blacks. I observed broad, nervous frozen smiles, attempts to shake hands almost too eagerly; messages with subtle undertones that said, "I am not racist." After a few times observing these interactions, I understood. It wasn't that these Midwesterners were racially prejudiced; they just had no experience interacting with other races and therefore no frame of reference, leaving them extremely uncomfortable and uncertain how to behave. "Broaden your horizons," Marvel recommends. Only as we spend time and develop working relationships with those who differ do we become comfortable. These changes do not happen immediately, which is what makes cultural training so important.

In case you aren't convinced that microinequities impair productivity, here are a few more reasons that microinequities are, to quote noted Harvard professor and author Alvin Pouissant, "death by a thousand cuts." Workplace microinequities lead to:

- Morale worses as employees feel bombarded by slights and insults.

- Decreased productivity and absence from the workplace as disenfranchised employees experience hopelessness and depression. According to Rowe, "Sorting out what is happening, and then dealing with one's pain and anger, takes work." In addition, minorities and women turn for solace and comfort to others who understand their experience, which requires time from their days, as well. Employees that could spend time productively instead spend time framing and managing the negative experience, Rowe writes.
- Impaired personal relationships when employees who repeatedly do not feel heard or valued simply "stop contributing," Marvel says. Risk taking slows to a crawl as employees' negative experiences accumulate.
- An increase in discrimination complaints and an increased possibility of negative workplace incidents if suppressed anger erupts.
- Poor retention and recruitment as candidates leave the workplace and often express their opinions and feelings publicly and in cyberspace.
- An impaired employer brand, which damages your ability to attract minority or diverse candidates.

"Microinequities are not just unconscious to the offender, they are often so subtle and so ingrained in the culture that the recipient does not perceive them as an inequity, but may view them as caring actions by their employer and co-workers," according to Parker. "This is how insidious microinequities are—the person on the other end may not realize until much later or sometimes never realize they have been slighted or discriminated against. Perhaps this is one of the reasons microinequities continue despite corporate and business efforts to deal with discrimination and inequalities in the workplace."

Kathy Marvel believes that eliminating microinequities in the workplace is critical if "We want to attract and retain the best talent. One of the things that Chubb tries to do is to make sure we are treating our employees equitably and fairly." Reducing disparate treatment goes beyond a simple cost-benefit analysis, according to Marvel. "Chubb trained its entire workforce because it believes that if it fits with their values, we do not have to have a return on investment."

In a 2006 Tufts University conducted study that analyzed the implications of racial composition on jury decisions, diverse mock juries performed better. The study found that racial diversity led to better decision making. Diverse groups, according to the Tufts researcher in a subsequent interview at www.sciencecareers.org, "consider a wider range of information, are more accurate, and are open-minded." While it may take more time for diverse groups to reach conclusions, this and other research indicates groups with dissimilar participants perform better over homogenous groups.

Finally, now that we know how to recognize microinequities, how do we prevent them in the workplace? Biases are more difficult to change because of the deep-seated nature of these beliefs. Microinequities, on the other hand, are easier to correct because they are often unconscious behaviors that arise from ignorance — the offender doesn't realize the behaviors he or she practices are wounding or inappropriate. This means that training can bring big changes in behaviors, Marvel guarantees.

Include this important topic in trainings, company newsletters and staff meetings, Rowe advised in her paper. Use appropriate humor as a bridge whenever possible, Marvel recommends. When we laugh together, we form a more cohesive unit. Laughter predates speech by millions of years, according to some researchers, so we seem to be evolutionarily prewired to share laughs. Be careful, though; humor can be a double-edged sword when it excludes rather than unites.

Refuse to be a bystander. When you observe slighting behaviors, take the offending coworker aside and say something like, "Did you notice how Phyllis reacted when you made that joke about overweight people? I think you really hurt her feelings." When we ignore intolerable or uninformed behavior, we tacitly condone it.

Go out of your way to make new employees or temporary workers feel welcome. In the insurance industry, we frequently work with temporary employees. How often do we invite them out to lunch or include them in our conversations? That might be one easy place to start. Even difficult, moody people generally thrive on inclusion. Remember, we often evaluate temps in hopes of eventually hiring them, so including them from the start can make the difference between driving a potentially excellent employee out the door and hiring them.

Practice "micro-affirmations," especially as a manager. These are small but powerful verbal or non-verbal messages that are inclusive and help build self-esteem. A micro-affirmation

may be as simple as asking a question of a women when both a man and woman could answer, or of a minority if the two are of different races. Find ways to encourage, praise and include those who may feel different or disenfranchised.

Do not warn people to "toughen up" or "get over it!" As I researched this article, I heard these types of comments from several non-minority claims professionals. When we toughen up, we lose part of our essential selves and compromise our creativity. The world is rough enough without making the workplace difficult, too.

Clear up misunderstandings quickly. Do not be afraid to apologize when we hurt a person by our actions, either deliberately or inadvertently. While we don't have to walk on eggshells, we do have to consider other people's paradigms, which may differ significantly based on their gender, their age, their religion or their physical characteristics. Perception is reality. A simple "I'm sorry" can go a long way in healing workplace rifts, sometimes even if you don't think you did anything wrong.

Learn more about this important issue and model tolerance in your workplace. Small changes can mean big changes over time, so even a small change is a step forward. After all, if you don't do it, who will?

In today's business world, with its emphasis on quantification, we may believe that with diversity we automatically have inclusion. In many of today's top companies, diversity may not be the issue. The real issue may be a lack of inclusion. Encouraging open discussion about microinequities and promoting constructive employee interaction is an excellent method to put your organization's diversity into action.