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CNN IN THE MONEY

Diversity in Business Takes Long to Sink In; Appearance Can Affect Salary; Green Activist Out to Break Link Between Poverty and Pollution

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CAROL COSTELLO, CNN CORRESPONDENT: Welcome to a special edition of IN THE MONEY, uncovering America. A look at diversity in the workplace. I'm Carol Costello.

Coming up on today's program. Turn up the heat; America is supposed to be the world's melting pot. See why is diversity in business is taking so long to sink in.

Plus skin deep, the way your body looks can affect the salary you get. Kind of like things you can't control matter so much on payday.

A breath of fresh air, meet a green activist who is out to break the link between poverty and pollution. We will hear about how she's changing a New York neighborhood.

I'm here today with IN THE MONEY regulars, Jennifer Westhoven and Allen Wastler and I'm happy to be here. Because it is a cool show.

American business has come a long way toward diversity in just a few short decades, but despite all that progress, companies are still falling shorts of the mark. If that's surprising what is even more remarkable, is that it is taking so long to do something so simple. For a look at what is going on we're joined from Atlanta by Beverly Daniel Tatum, she is the president of Spellman College, a clinical psychologist and the author of "Why are all the Black Kids Sitting together in the Cafeteria." Welcome.

BEVERLY DANIEL TATUM, PRESIDENT, SPELLMAN COLLEGE: Thank you, I'm glad to be here.

COSTELLO: I can't believe we're still talking about this, you would think by there time we have it together?

TATUM: Sometimes we overrate our own progress. One of the things we don't acknowledge very often but our society continues to be pretty racially isolated. People live in segregated neighborhoods and our students go to segregated schools.

ALLEN WASTLER, MANAGING EDITOR, CNNMONEY.COM: Beverly, being a white male on the panel, I'm going to go ahead and address this. When the subject of diversity comes up, intellectually I understand all the arguments, but there is a little piece of my psyche that gets a little bit defensive and a little bit angry about why are with talking about this? Is there something wrong with me? And I imagine that's a big factor in how America looks at the subject and how it is really addressed in the workplace. You're a clinical psychologist, am I nuts?

TATUM: No, I think your comment is right on the money in terms of what people often feel. Often it is the sense of what about me? Am I being left out? Where do I fit in? If I'm a white man where do I fit into this diversity conversation? But, of course, we all fit in because we all contribute to the diversity of the workplace. One thing we have to understand is how our own identity interfaces with those of other people and how we've been socialized to think about that. That's part of the conversation.

JENNIFER WESTHOVEN, CNN CORRESPONDENT: How do you get away from the thought that companies are hiring an African-American just simply because they're African-American? In Michigan the voters voted against an affirmative action. Some people are really angry about this.

TATUM: First of all, I think it is important to say that companies are not supposed to hire somebody just because of their race. They're supposed to hire them because they have the qualifications for the position. Now certainly when you're evaluating candidates and you're looking for diversity in your organization and you find candidates that have the qualifications and then also add to your diversity, it makes sense to hire in that way.

But I think that the vote in Michigan and other kinds of affirmative what we might call anti-affirmative action initiatives have often been couched in such a way that people don't always clearly understand what it is that they're voting for.

WESTHOVEN: Your book "Why are all the Black Kids Sitting Together in the Cafeteria." Does that also apply to the workplace? Are all the black executives sitting together at the cafeteria? All the Latinos executives sitting together? And is they are is that good or is that bad, what does that mean?

TATUM: Well certainly in a lot of workplaces, if you walk into the cafeteria you'll find people clustered along racial or ethnic lines. One of the things that people sometimes ask, is this a bad thing? I like to say it depends; it can be a positive thing to connect with people who are sharing your experience. Some companies create those opportunities intentionally. Whether it is the women's network or the African-American network, or the Latina Organization. Creating opportunities for people who have shared experiences to connect with one another is not necessarily a bad thing. In fact it can be helpful to retention, and recumbent efforts. But it is also important to create opportunities for people to engage across lines so they're working effectively in diverse groups, contributing to the bottom line of the business and its success.

WASTLER: Well how are we doing right now, Beverly? Are we doing a good job of that. I mean Corporate America, is American business doing a good job of that or do we just have some isolated examples where companies do well and some others do so-so.

TATUM: I think certainly a range. Every year Diversity Inc. comes out with a ranking of universities and businesses that are doing a good job of diversity and those issues. But one of the things that I was going to say as it relates to that is that leadership makes a huge difference. When you have strong leadership at the top, you'll find that companies are able to make the changes that they need to be more effective in terms of the diversity efforts.

Where the leadership is absent, you don't see such good results. It really depends upon the leadership. But one of the things we have to acknowledge, it is not just what happens at work, it also what happens at school and in the environment. Workplaces are, are reflection of what is happening in the wider society. Certainly businesses can be leaders and as we've talked about, they provide a unique opportunity for people to connect across racial lines because there are not that many opportunities outside of the workplace for that to happen in today's society still.

COSTELLO: Lots to mull over. Beverly Daniel Tatum, president of Spellman College thanks for joining us today.

TATUM: My pleasure.

WASTLER: When we come back, cash for change. See how companies are spending to make the workplace more inclusive.

Plus, more than words, last time (INAUDIBLE) Dick Parsons what he's doing to deliver on promises of diversity.

And surface tension. Learn about the link between your physique and your paycheck.

(COMMERCIAL BREAK)

WESTHOVEN: Keeping up with an increasingly diverse work force is a challenge for U.S. companies; experts say they

must overcome to keep up in a global economy. Christine Romans has a look at why programs promoting diversity at work are not all created equal.

(BEGIN VIDEOTAPE)

CHRISTINE ROMANS, CNN CORRESPONDENT (voice over): Promoting diversity, born out of affirmative action in equal opportunity efforts of the 1960s and 70s. It is a concept Corporate America has struggled with.

LUKE VISCONTI, COFOUNDER, DIVERSIFYING, MEDIA: We have to do better at what we do in this country. We have the greatest diversity of any where in the planet. It is not going to happen by accident or by serendipity, you actually have to manage this.

ROMANS: Luke Visconti, cofounder of publisher "DiversityInc" tracks large corporations and their diversity practices. He says firms and the CEOs running man have to make diversity a priority. Because it is not just about leveling the playing field anymore, it is about the bottom line.

VISCONTI: We believe that 99 percent of the problems in the workplace arise simply out of ignorance.

UNIDENTIFIED MALE: You know what this is color free zone here.

ROMANS: NBC's the office pokes fun at diversity training but it is no laughing matter to the companies paying big bucks in real life. A new study published in the American Sociological Review tracked several hundred firms through 1971 to 2002. It found diversity training programs often don't boost the number of minorities in management, the study found more than 60 percent of managers are white males.

FRANK DOBBIN, PROF. OF SOCIOLOGY, HARVARD UNIVERSITY: A lot of big companies focus on the law and I think when upper managers get in the mind-set that they have to promote diversity to comply with federal regulations, they resist that.

ROMANS: Dobbins says it may be the way these programs are ruled out.

DOBBIN: Large companies that are doing training should make it voluntarily and they should focus on cultural differences.

ROMANS: He says the ability to personalize these programs helps managers connect with employees, but whether companies catch on to this is another story.

VISCONTI: Right now for Americans under 40 years old, there is less then one and a half white people for every one person of color ratio. By 2050 white people will be the minority. And today, you know, you look at globalization of business, well, guess what? Seventy five percent of the world isn't white. So if you're going out there as a company, and you don't have the tools internally to grapple with the markets that exist, you're going to lose to a competitor, which does.

ROMANS: Christine Romans, CNN, New York.

(END VIDEOTAPE)

WESTHOVEN: Now according to that Dobbins study, diversity task forces and mentoring programs are the most effective way when it comes to increasing the number of minorities at the executive level. They are relatively cheap too outside diversity trainers can cost around \$10,000 a day.

COSTELLO: CEOs are catching on to new and better ways to promote diversity. Our own CEO included. Paula Zahn sat down with Time Warner chairman and CEO Richard Parsons and asked him why Corporate America still has so far to go.

(BEGIN VIDEO CLIP)

RICHARD PARSONS, CHAIRMAN & CEO, TIME WARNER: Progress happens slowly, I think the name of the game, I think it is to speed up the inevitable. I think diversity, as we've been calling it for the last 20 years is inevitable reality in the American workplace. It is just a question of how quickly it happens. And it is happening. Not at the rate, speed, some of us would like, but it is happening.

PAULA ZAHN, CNN CORRESPONDENT: What is holding back the process? PARSONS: That's a good question. That's a good question and there is a multi-part answer, in my opinion. Part of it is simply pipeline. So for example if you, one of the reasons it is not all lily white the way it used to be. There are at least three of us now running large major American public corporations, myself, Kenny Shoewalter (ph), American Express and Stan O'Neill.

ZAHN: Isn't that pathetic just three of you?

PARSONS: Three is better than zero, right? My point is basically we all started out roughly speaking at the same time, so it has been a 35-year journey in terms of the first -- the first folks who went into the pipeline, who are now emerging out of that pipeline in terms of taking these large jobs.

ZAHN: In spite of how aggressive Time-Warner has been, in putting these programs in place. Are you satisfied when you look around at your own company? Basically our newsroom, when you look behind me.

PARSONS: The answer is no, I'm not satisfied. So we're sort of redoubling our efforts. Although we've done, we've done virtually certain of this, probably as much as any major diversified media company in America, but yet the pace of change has still been slow. Interestingly enough the place where we have the most difficulty is among our journalists.

ZAHN: Why do you think that is?

PARSONS: I think because to a real extent, journalism is like priesthood, and certain experiences and schoolings and schools that you have to go to become a member of the club. And so, again, you have that pipeline problem, we have a number of people who are sort of moving up, who went to the right schools and had the right experiences. But it is breaking down those barriers that existed that aren't even necessarily intentionally constructed, but it is the way things were.

When you're looking for new journalists, people that are looking go out and find, replicate themselves. They try to find folks that went to the same schools same orientation, the same sort of prior experiences. And if -- if you don't have enough in this case minorities who had those experiences, they simply come back and say, I can't find qualified candidates. What we've done, we put a big focus on hiring people who can put the lie to that myth.

ZAHN: You acknowledge that structural racism is alive and well in Corporate America.

PARSONS: I assert that. That's my belief.

ZAHN: And the minorities are at distinct disadvantage, how do you in corporate culture confront the attitude that you're expecting less of minorities, that you're giving more opportunities than you are to the majority of the population. Clearly that's something you've heard, I've read it in emails. PARSONS: That is very interesting. I don't know if you've had any chance to get exposed, we've hired a gal who is now from Harvard, her name is Mazoran Benotchy (ph) and she's done a lot of work on what people's subconscious perceptions are. And they aren't even aware of these different ways they think about people, depending on their ethnicity, depending on their gender, depending on their race, so you have to -- first thing you have to do is sort of surface that for them to look at it and understand it, it exists, it is in their head. Then you engage them in how are we going to change?

(END VIDEOTAPE)

COSTELLO: Coming up after the break, a party at the bullpen. After a week we are on a new Dow record. Find out which stocks are hot.

The tall and short of it, find out how the body you're living in, affects the money you're living on.

The revolution starts right here. Find out how a Washington power couple ran up against race and religion as they forged a life together.

(COMMERCIAL BREAK)

SUSAN LISCOVICZ, CNN CORRESPONDENT: I'm Susan Lisovicz at the New York Stock Exchange with a look at the week's top business stories in your "Money Minute." The markets posted some new records this week after Fed Chairman Ben Bernanke gave Congress his take on the economy. Bernanke says he thinks inflation is less of a threat

now than in the recent past, he's not as worried about the real estate market. That sent stocks and bonds higher for most of the week.

Things weren't as rosy for Chrysler, the company they announced 13,000 layoffs, this come as Damiler Chrysler's chairman is talking about possibly selling the Chrysler unit that Daimler bought for \$37 billion in 1998.

Can you really call families that make \$250,000 a year middle class? The "Wall Street Journal" reports that are exactly what Democrats want to do? It is all part of efforts to reduce the bite out of the alternative minimum tax. Democrats and many Republicans say the AMT is hitting too many Americans that it wasn't meant to tax.

Jennifer.

WESTHOVEN: Thank you so much, our Susan Lisovicz at the New York Stock Exchange.

Today we're looking at diversity in the workplace. And Jen Rogers has a story on some compelling evidence on how the way you look really can affect what you earn.

JEN ROGERS, CNN CORRESPONDENT: That is right, you know it is not just about race and gender. It goes a lot more factors are really going into what impacts your take home pay.

(BEGIN VIDEOTAPE)

ROGERS (voice over): You can get the best education, and have the most work experience, but you still may not have all of your bases covered. Several studies show that your physical appearance, most importantly, your skin color and height play a huge role in hiring and salary. A special here in the United States.

JONI HERSCH, VANDERBILT UNIVERSITY: In this study, what I show is that skin color effects, about as equal to the effect of education. You're as well off by having one shade lighter skin color as if you had one additional year of education, which is stunning.

ROGERS: Joni Hersch is a law and economics professor at Vanderbilt University. She studied more than 2,000 recent immigrants to the U.S. and found that darker skinned immigrants made an average of 8 to 15 percent less than lighter skinned immigrants with the same qualifications. Her conclusions about immigrants are similar to finding about native born Americans based on skin color.

According to the research, when it comes to how much money you make at work, it is not so much about race, something even more basic. The shade of your skin.

This played a role in a 2002 color discrimination case when a dark skinned African-American employee at an Appleby's Restaurant filed a case against a lighter skinned African-American manager, who he said was discriminating against him. The employee eventually won a \$40,000 settlement.

Skin tone isn't the only totally arbitrary factor in American hiring, height plays a very big role too. Several studies have shown taller people make more money than shorter Americans in the same jobs with the same qualifications.

STEVEN LANDSBURG, UNIVERSITY OF ROCHESTER: Height is worth about \$1,000 a year per inch. If you're one inch taller than your colleague who has the same qualification, education experience that you do, then you probably earn about \$1,000 a year more. If you're 6 inches taller you probably earn about \$6,000 a year more.

ROGERS: But if you're not tall, light skinned and beautiful, there is still hope. Education, the more you get, the more you earn.

(END VIDEOTAPE)

ROGERS: Another factor in play is weight. I thought this was an interesting one. For African-American women it doesn't make a difference, if you're overweight white woman, losing 65 pounds can be equally to two or three years of college.

COSTELLO: It doesn't matter with a white woman who is over weight?

ROGERS: It matters for white women, but not black women in their research they found. That's an interesting one.

Beauty matters as well. More for men, Allen, so you can take heart in that. Than women I their studies, they saw that beautiful men made more than even beautiful women.

COSTELLO: I kind of understand what you said except for the tall thing. How can they possibly prove that?

ROGERS: Well, they've gone back, they did multiple studies looking at that the and even just antidotally, just look at the presidents of the United States for the part, it is up for debate, but some people thank god they're smart and successful guys, they have been for the most part above average height. Only about five of them have been pretty far below average CEOs studies have shown are also taller as well. So there is a lot of evidence out there showing that taller people make more money.

WASTLER: There are exceptions to the rule. Napoleon, a whole variety. And these kinds of studies cut both ways. I like to think that I do well not because I'm tall but maybe I bring other goods to the game too.

ROGERS: The height thing, though, it isn't just about how tall you are. What attributes you have from being tall, they think it is self-esteem and self-confidence. It is also how tall you were when you were 16. You were 16 because it is when exactly you were forming your identity. So people that were short when they were 16 and had a growth spurt at 18 they're left out of the boost in pay.

WESTHOVEN: It is still pretty shocking; I think that we like to think that we've come a long way. That we judge people on their results and their effectiveness. Especially at work where so many ways to measure it. When you look at something like this. I feel almost discouraged like you want to go out and do something.

ROGERS: Well, you can do something to keep this in your bottom line. That's to keep going to school. That's what all the studies show.

WASTLER: Interesting stuff. Thanks Jen.

Coming up turning the page, we'll talk to the founder of Black Enterprise Magazine about how his company is driving change in the workplace.

Also ahead, love is stronger than labels. We'll hear from former defense secretary William Cohen on a marriage that shattered societies barriers.

Also ahead, concrete results, meet a south Bronx activist who is bringing green activism to the inner city.

(COMMERCIAL BREAK)

WHITFIELD: Now in the news, within the next half hour, Senate Democrats hope to repeat the victory of their house colleagues, they're expected to take up a non-binding resolution, opposing the president's plan on sending additional combat troops to Iraq.

U.S. Secretary of State Condoleeza Rice is now in Israel after doing damage control during a surprise to Baghdad. Rice told Iraqi leaders that despite the critics in Washington the American people honor the sacrifice of U.S. soldiers in Iraq.

First step toward burial, the body of Anna Nicole Smith is embalmed; her mother and her long time partner are still fighting over where Smith will be buried. And also fighting over her estate and who gets custody of her daughter.

Sheered and tattooed bop star Britney Spears has a shiny new do or lack there of and two tiny tattoos. It is the latest in a string of attention getting stunts pulled by Spears since the beginning of the year.

Coming up at the top of the hour, our legal team takes on the court feud over Anna Nicole Smith, her estate and her daughter.

Now back to IN THE MONEY.

COSTELLO: He went from the back of the bus to the boardroom of some of America's most influential companies. Joining us now is Earl Graves, the founder, editor and publisher of Black Enterprise. Welcome.

EARL GRAVES, FOUNDER, BLACK ENTERPRISE: Thank you for having me.

COSTELLO: Thanks for coming in. When you take a look at Corporate America and you look at the diversity statistics, some people might say they're not so great. Do companies really take diversity seriously?

GRAVES: Well fortunately I can say to you, 40 years in business now, that absolutely it is happening, whether or not you take. I serve on three corporate boards, Aetna, American Airlines and Daimler Chrysler, those three companies and their peers, in the auto business they were out front long time ago. And General Motors was the first to have an African-American on the board of directors, which was Leon Sullivan, the late Leon Sullivan. Whether or not you're talking about a person who is a dealer, or who is going to be multi, have more than one store or one front as it is known in the business, I think corporations are taking it very seriously. I serve as chairperson of the Pepsi-Cola African-American Advisory Board.

COSTELLO: Usually when we say companies are taking things seriously, that means money. That means they're paying out money to do something. Are they doing that?

GRAVES: I am in business so when start I talking about doing things well; I'm talking about doing business in terms of making money. That doesn't happen always as it does in any business, but in terms of the value, Pepsi can identify the bump up in the business they've done in the last six or seven years, because of this advisory board. Daimler Chrysler can identify the bump up that they've done in terms of the business they've done and the African-American, whether or not your suppliers, there are no American cars made in this country today that are not made with suppliers being persons who are minority, whether you're talking female or whether you are talking Hispanic or black. Every American car on the road today has products made by minority persons. That's a step in the right direction.

WESTHOVEN: That's actually great. What I was going to ask a lot of companies have diversity programs. But who is actually out there measuring results and it sounds like a lot of them are.

GRAVES: Well first of all I think first of all the government measures results in some instances, not an option. There are companies that can fudge it and not do what they are suppose to. But today they're learning that's not the way they're going to make it in terms of the way they want to do it and in terms of making money. They want to fine the best people they can. And if you look at the companies and certainly the ones that I deal with, I didn't say it was easy today, we have two television shows, we're trying to convince the networks there ought to be a viable show speaking to upscale African-Americans which our shows do on main line television rather than just cable that's not a knock on cable at all. But if you want to say you're in the game, in terms of advertisers you want to say you're in the network. We will get there with our two shows, we will get there eventually, but even during the progress we have because I don't say to my people, I want you to have, we're going to have the best African-American magazine, I want us to have the best magazine possible. That's the difference.

WASTLER: You're a business leader and you work with a lot of business leaders, you're familiar with our boss Dick Parsons. Tell us a little bit about how you make diversity work. How do you make it work on nuts and bolts level, what you see going on?

GRAVES: Well first of all, it is what makes it work as companies and what makes it work more and more is the bottom line. When you know that you're going to sell, I just met with the head of North America for Mercedes-Benz, now I happen to be on the board of directors, you say well that's easy call, not so at all. I met with him because he's new in North America, when we start about doing business with the African-American Hispanic community or women; we're talking about what is good for business. Do I think it is the right thing to do? Absolutely. Let's look at it from a bottom line point of view. Are we going to make money if we do this? He was convinced when he came, I certainly think he was more convinced after we finished our lunch.

COSTELLO: I'm surprised you say that, because you were talking about television programs you targeting black audiences and how there is a dearth of them right now. So if businesses know they can make money off the African-American community, why aren't they doing it more often? What is stopping them, it is a proven thing.

GRAVES: Well it is proven, keep in mind, as you said in the prelude of your show, that my second lieutenant's uniform I rode the back of a bus in Alabama and today we could own a bus company if we wanted to, I don't think that's the most powerful business in the world today but if we wanted to we have that option, we have a private equity company organization where we invest in other businesses.

I think we have to know our history in terms of what we've been there to know where we're going. I mean there is no question about that, I say that to young people all the time, and I have probably spoken at 100 different college graduations over the years. I say when you go out tomorrow, you'll have to be the best. Because there will be assumptions, here comes somebody through the door, that person doesn't look like me, that person may be a different

sex, and I've got to tiptoe. What does my manual say I have to do to be sure that I'm saying the right things and what can I expect from this person?

COSTELLO: Still if you're African-American, you have to do better on the job to be respected as much as a colleague who is not.

GRAVES: I think you should want to do better on the job, irrespective of what the other people expected. I had a hysterical phone call. My grandson Earl the third called me, he said I'm going to be 15 years in March, I think I can get working papers, can I work at Black Enterprises? I said did your dad talk to you. He said I told him. He said I know I have to wear a tie and jacket at work, I have to be on time, I have to answer the phone if I get a chance to do so in a very courteous way. Those are skills and those are things you want to instill in young people. I say leave the tattoos hidden because the person interviewing you black or white, is going to tell you that don't work here. You may not get the call back. That's not the day to wear three earrings in your ear and four rings on your hand. It sounds basic, but it is, you want to give yourself the edge in terms of being a minority in terms of when you show up at the job.

WASTLER: Sound advice.

COSTELLO: Thank you for joining us.

GRAVES: Thank you.

WESTHOVEN: There is a lot more to come here on IN THE MONEY. Up next a couple united in a culture divided. Find out how William Cohen and Janet Langhart built a life together across the borders of race and religion.

Plus inner city limits. Meet environmental activists who are drawing the line on pollution in a poor neighborhood.

(COMMERCIAL BREAK)

WASTLER: He served as President Clinton's secretary of defense, she was a former model and television journalist, together William Cohen and his wife Janet Langhart Cohen, decided to coauthor a book about their experience as an interracial couple entitled "Love in Black and White." Ali Velshi sat down with the Cohen's to find out why they chose to share their story.

(BEGIN VIDEOTAPE)

WILLIAM COHEN, CO-AUTHOR, "LOVE IN BLACK AND WHITE:" I wanted to draw parallels between Janet's life and my own. She wrote a book a couple years ago called "From Rage to Reason, My Life Into America." She told a wonderful story about what it was like for her to go from the projects to the Pentagon. I said let's see if we have some parallels in our life.

Were we doing roughly the same ages at roughly the same time. It was a story about America, about the people, events that shaped our lives. That allowed us to challenge convention. That allowed us to be together, to get married and be successful in our respective professions. It is a story about America.

JANET LANGHART COHEN, CO-AUTHOR, "LOVE IN BLACK AND WHITE:" It is pretty much the same way, Ali it is a love story between Bill and me and us and our countries.

ALI VELSHI, CNN CORRESPONDENT (voice over): It certainly is. It is passionate, I'm surprised to some degree to know that so recently you experienced things, I don't know if it is discrimination as much as surprise or people not used to couples from a different background being together.

LANGHART COHEN: I was surprised when a radio announcer in Boston who I know and worked with in the city, he worked at a newspaper and I worked at a television station and Bill was called to testify before the 9/11 Commission, that was announced on this radio show, in an effort to describe who Bill was he mentioned me, because I had worked in Boston. He said Bill Cohen will be testifying and he is married to Janet Langhart Mandingo. Mandingo has the connotation of jungle fever. It is has to do with inter racial couples, it is a pejorative much like macaw was. I was surprised at the man who had done it, and that this day in age they are still commenting on interracial marriage.

VELSHI: Secretary are you surprised at the role that race identification and religion is playing even in this, what is going to be a very long presidential election?

COHEN: I'm surprised that -- at both. Number one the question asks can a black person be elected president? Can a woman be elected president? What does that have to do with qualifications and character and content of the color or tint of one's skin, the pigment in ones skin. And I find it almost incredible that we're focused on issues like that, rather than what are we doing in the world? What is happening in terms of whether it is global warming, Iraq, Iran, North Korean, all the issue that really are exististional in nature. And we are focusing on what is color of her skin? The black community saying is he black enough or is he white enough? What are we doing in terms of the real important issues? Why is color something so dispositive (ph) in the minds of most people.

LANGHART COHEN: Even gender, I mean here I'm a black woman, will I have to decide between my race and my gender, and they're inseparable. When people ask me that, I often say I'm going to decide on my interests, the issues.

VELSHI: We can quantify financially the disadvantage of being an identifiable group in any way. We know that some groups earn more money or less and men earn more money then woman. Is there some greater disadvantage to being a mixed couple in this era financially? Obviously no disadvantage from a love story perspective.

LANGHART COHEN: I think it would depend on which one is applying for the loan or the mortgage. Bill, you can answer that better than I. COHEN: I don't think a question, there is still discrimination and the fact you have a mixed marriage or mixed couple, I think that can cut both ways, society is becoming much more mixed today than ever before. Nonetheless, I think still color becomes a discriminating factor.

VELSHI: Secretary one thing our viewers may be wondering what is your experience with prejudice?

COHEN: In growing up, my mother's Irish, my father is Jewish, so I was in sort of netherworld of being half of each, whole of neither. I went to six years of Hebrew school.

VELSHI: You're pretty good I understand.

LANGHART COHEN: He's excellent.

COHEN: And it is one of those situations, where to the Christian world I was Jewish. To the Jewish world I was Christian. It made it something of a challenge. It was character building. It allowed me to be on the outside and as outsider, I was able to develop the strength to challenge convention and that put me mountain position when I married Janet to say I don't care what society thinks this is the woman I love.

VELSHI: That's fantastic. The book is a great read, congratulations on your marriage and the message you're sending out, it is a pleasure to have you both here.

LANGHART COHEN: Thank you.

(END VIDEOTAPE)

WESTHOVEN: Coming up next on IN THE MONEY, low-income high risk. Majora Carter believes the poor deserve the same environmental breaks the rich get. Find out how she's bringing change to the south Bronx.

(COMMERCIAL BREAK)

COSTELLO: Allan Chernoff joins us now with this week's "What Works." Hello Allan.

ALLAN CHERNOFF, CNN CORRESPONDENT: Hi, Carol, many ambitious people who strive to make it out of rotten neighborhoods want to build a better life somewhere else. But Majora Carter did just the opposite. She actually came back to one of the worst neighborhoods in New York City determined to make her neighborhood better.

(BEGIN VIDEOTAPE)

CHERNOFF (voice over): When Marjor Carter walks through her native south Bronx, she often thinks of environmental injustice. Why she asks should low-income neighborhoods have to bear so much pollution, noise and air.

MAJORA CARTER, FOUNDER, SUSTAINABLE SOUTH BRONX: Communities like the south Bronx get are all the things that other communities don't want.

CHERNOFF: It is a form of racism Carter argues.

What a lot of people would say, this is economic reality, this is a relatively lower income neighborhood which is why unfortunately it is right next to an industrial area.

CARTER: No one community should have to bear the brunt of environmental burdens just because they're poor and of color.

CHERNOFF: The fact is much of New York City is heavily polluted but the south Bronx has suffered more than its share. There is a big sewage treatment plant here and the expressway cuts through the area, which for years has been known as one of the city's most depressed and dangerous neighborhoods.

Six years ago, Carter began working to make this part of New York City into a more livable place founding a nonprofit called Sustainable South Bronx. Above her office is a symbol of what she envisions. An environmentally friendly green room that can save energy. She like every building in the polluted south Bronx to have such a room.

CHERNOFF: That smokestack just a few blocks from a residential neighborhood is part of a factory that turns much of New York City sludge into fertilizer pellets. You can imagine the stench here. Carter's organization bought stock in the company and has been lobbying it to account for the pollution and eventually to reduce the output of toxins.

This used to be a lot filled with garbage. Carter helped push New York City to build a park, which was completed in October. But it is still not open. A few hundred feet from the locked gate is a railroad crossing, the city and state are locked in a fight over who bears the insurance liability here. Carter got a grant to develop an environmentally friendly industrial park at this site. The problem is the city has plans to build a jail here.

CARTER: I was born black and female. I know I have to fight. Period.

CHERNOFF: Even as she battles for her community, Carter remains focused in her vision. She won funding to create a blueprint for an 11-mile greenway in the south Bronx that will replace the black top.

CARTER: When it is completed and construction will start this year. There'll be a plant.

WHITFIELD: Hello I'm Fredricka Whitfield in Atlanta. I want to take you straight to Capitol Hill where the Senate after debating about an hour and a half is now set to vote on a non binding resolution that rebukes the president's plan to send 20,000 more U.S. troops to Iraq. Let's listen now on the vote.

UNIDENTIFIED MALE: Mr. Widen? Mr. McConnell. Mr. Allard. Mr. Bure (ph). Mr. Crapo (ph). Senators voting in the affirmative, Akak Ka (ph), Bacassv(ph), Bingeman (ph), Boxer Brown, Bird, Cantwell (ph), Carden, Casey, Clinton, Conrad, Dodd, Dorgin (ph), Durbin, Feingold, Feinstein, Harkin, Inaway (ph), Kennedy, Kerry, Klobachar (ph), Coal, Landdrew (ph), Latinburg, Leahy, Lincoln, Mccasco, Murray, Nelson and Pryor. Reed of Rhode Island, Reid of Nevada, Salazar, Sanders, Shomer (ph), Snow, Tester, Warner, Webb, White House and Widen. Senators voting in the negative, Alexander, Allard, Bunting, Bur, Coburn, Craig, Crapo (ph), Graham, Grassley, Inhof, Isaacson (ph), Lugar (ph), Martinez, McConnell, Sessions, Stevens, Thomas, Viter and Voinovich (ph). (ph)

UNIDENTIFIED MALE: Mr. Lieberman, Mr. Lieberman, no.

WHITFIELD: Right now they're voting on what is being called a procedural vote. On whether to break this deadlock over this resolution that rebukes the president' plan of sending more than 20,000 troops to Iraq, we know yesterday that the Democratically controlled house already voted in favor of this resolution. At least 16 Republicans we understand breaking from party lines, joining in on -- on what the majority of Democrats voted to do. And now we're hoping to learn a little bit more about which Republicans just might have voted in the Senate, in favor of this resolution as well. Let's continue to listen in now on the vote.

As they candidate to assemble there, we're going to continue to monitor the vote taking place there in the Senate on Capitol Hill. Our Dana Bash is also there on Capitol Hill; we'll be able to get some information from her on what may be taking place on the sidelines, if you will, all of that coming up at the top of the hour in the NEWSROOM. We're going to take a short break right now.

(COMMERCIAL BREAK)

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