**Keys to Financial Inclusion Podcast – Season 2, Episode 2**

**June 17, 2021**

**Rebecca Cokley, Disability Rights Program Officer in the Office of the President at the Ford Foundation**

Speaker 1:

Welcome to the Keys to Financial Inclusion Podcast, brought to you by National Disability Institute Center for Disability Inclusive Community Development. Hear from thought leaders in the disability and financial communities, who will share insights, analysis and emerging strategies to improve and increase investing, lending and service activities for people with disabilities. And now here's your host, Michael Morris.

Michael Morris:

Welcome. This is the Keys to Financial Inclusion Podcast series. I am your host, Michael Morris, the founder of the National Disability Institute. This is a podcast series we started last year on behalf of the Center for Disability Inclusive Community Development. This series brings to you insights, perspective and analysis from thought leaders in the disability community development and financial service communities. Each podcast features emerging strategies to increase and improve community development activities, to advance economic stability, and security for people with disabilities.

Michael Morris:

I am so proud and pleased today to bring you, Rebecca Cokley, who is the Disability Rights Program Officer in the Office of the President at the Ford Foundation. She previously served as the co-founder/Director of the Disability Justice Initiative at the Center for American Progress.

Michael Morris:

Rebecca is a three-time presidential appointee. She spent her entire career bringing the disability community together with the progressive movement, and moving the progressive movement to the table on disability rights with the goal of strengthening both causes. She is the 2020 Richmond Distinguished Fellow in Public Life for Brandeis University, and has a bachelor's degree from the University of California, Santa Cruz.

Michael Morris:

Rebecca is currently working on her first two books. That sounds great. Why work on one book at a time? Work on two books. And I know is also a proud mother of children, we may hear in the background while we do this podcast. Rebecca, welcome, and thank you for joining us today.

Rebecca Cokley:

Thank you so much for having me, Michael. It's an honor to be here.

Michael Morris:

Let's jump right in to some questions. You are relatively new to your job at the Ford Foundation, which is so exciting. Can you share with our audience, exactly what is your role at Ford and what kind of expectations do you have, and your continued service and support of the disability community?

Rebecca Cokley:

I started at the Ford Foundation towards the end of January, and have really hit the ground running. My portfolio is US-based, and it's grounded in disability rights. It's housed in the Office of the President, which is a clear nod to Darren Walker's really strong commitment to funding the disability rights movement, the disability rights advocacy work as Ford has laid out over the last five or so years.

Rebecca Cokley:

A big piece of this is the development of a grant-making strategy. And at Ford the process is a little bit like writing a master's degree with a dissertation level bureaucracy. So, spending some significant time with our Office of Strategy and Learning in development of this strategy, spending a lot of time with allies and advocates in the disability community to get feedback on what we really should be focusing on, and then maneuvering it through various hoops inside the foundation to get it approved before we actually start with our grant making. But even prior to that, a big priority, the moment I landed, was moving dollars from the social justice pond, which Ford engaged with last year, which put up $1 billion resources into the social justice field.

Rebecca Cokley:

Ford was very proactive, given what we knew was coming with the pandemic, that, starting last summer really, understood that the pandemic, the worldwide recession, the ongoing conversation around race and civil rights reckoning that was happening, were all going to impact the social justice sector, and that there would need to be increased financial buttressing of that space.

Rebecca Cokley:

And so, when I got to Ford, as soon as I went through all the trainings on grant-making, was immediately tasked to start moving dollars at a, to previously obligated for our social justice pond out to the field to help strengthen disability rights and disability justice organizations.

Michael Morris:

I bet there are thousands of people across the country who'd love to have a job like that, making what are difficult decisions to be made about how do you use grant-making to advance civil rights and economic empowerment for people with disabilities. Can you share a little bit about how your life experience is going to help inform your future decision-making at Ford?

Rebecca Cokley:

I grew up in the disability rights community. 80% of folks with disabilities grow up in families with people not like them. I was part of the 20%, both my had achondroplasia, which is the most common form of dwarfism, which I have, and which two of my three children have.

Rebecca Cokley:

My parents, my dad ran a center for independent living in the Bay Area. My mom ran a disabled student center at a community college. It was actually her dream job and something that she went back to college specifically to do.

Rebecca Cokley:

At the time when I was born in 1978, about a year after that, my dad became paralyzed. And my mom was the principal breadwinner for the family. And when she went to Medicaid and to voc rehab for assistance, they were told that they would only receive assistance if they put me up in foster care.

Rebecca Cokley:

And so, when I think about the nexus of disability and poverty, and the choices that families are often forced to make, that line of thought strikes very close to home for me. And my parents buckled down. My grandparents lived nearby and engaged as principal daycare for me growing up, and provided a lot of assistance, both financial and ad hoc, other assistance that you deal with when you're newly disabled or you acquire a new disability. So, my grandparents built a ramp outside of their house and outside of my parents' house, so my dad could come in and out. My uncles were perpetually working on keeping my dad's wheelchair accessible van running, which seemed to always be on its last leg.

Rebecca Cokley:

And having an understanding growing up that the reality of disability and poverty is the day-to-day existence for so many folks in our community. And so, having firsthand experience with that and knowing how the systems are set up in a way that we aren't given a fair shake, and really thinking about how to use the positions that I've had over my career, positions of frankly, really extreme privilege to be able to benefit the community, to be able to bring new voices to the table and amplify those voices that are already there, and be a real asset to the community it's the DNA of my family in a lot of ways.

Michael Morris:

That's great. Our audience is very diverse. It's people in the disability community, but we reach far and wide in the financial community. Could you explain to our listeners, what is ableism and how does it pose barriers to economic advancement and financial health for people with disabilities?

Rebecca Cokley:

Ableism is the discrimination that is faced by people with disabilities. It's grounded in capitalism. It's grounded in racism. It's grounded in the notion that your sole value to society is in what you can produce in terms of your labor or your actual physical means of production. It goes to the very roots of our country.

Rebecca Cokley:

I think if you look at the founding of our nation, racism and ableism come from the same tree, just as racism is grounded in the notion that some races are superior to others, ableism is the medicalization of that theory. And so, being able to say, use notions of phrenology to determine that African-Americans or Latinos were less intelligent to be able to create psychological diagnoses like runaway slave syndrome or drapetomania to actually classify escapes, people who had escaped slavery as mentally ill, and then push them into institutional settings.

Rebecca Cokley:

I think a lot of times people tend to think of these oppressions as distinct and separate, and they really aren't. I think ableism shows up today in any number of ways. As I keep thinking about the grant-making work and thinking about how to fund the disability field, the fact that for people with disabilities on Supplemental Security Income, you can't have more than $2,000 in an account, or you risk losing your health insurance. And thinking about the fact that it costs way more than $2,000 to start a nonprofit organization. And so, there are amazing people that are doing amazing work for free, because they're afraid of losing their health insurance or other means-tested programs that they have access to. And then that's really, that's not okay. We have to be better than that.

Rebecca Cokley:

And I think, ableism shows up where you see 50% of people killed by law enforcement, are people of color with disabilities. It shows up in the school access scandal, from last year where Hollywood parents were getting their kids into USC and other prestigious colleges and universities by having a disability faked. And the reality is, is we know that at the end of the day, it's not the non-disabled people that are going to get punished for this.

Rebecca Cokley:

Where we'll see ableism play out is much harsher entry requirements, the need for much more recent and more robust paperwork documenting disability that disabled students are going to be subjected to. So, there is not a part of our society that is not impacted by ableism.

Michael Morris:

Thank you. Let me take you to really the Center for Disability-Inclusive Community Development, NDI created over a year ago. We wanted to be very intentional about increasing collaboration between the disability and financial community. We wanted to challenge them with more accessible and affordable financial product and service development, increase access to financial counseling. So, a greater access to credit, small business development, or for home ownership. For you, and in this prestigious role at the Ford Foundation, what does community development mean to you and why is it important?

Rebecca Cokley:

I think it's all the things that you mentioned, and it really fundamentally is the access to community and all the things that community has to offer. People with disabilities are not eligible for minority, small business loans. We're not included as a category in that space, whereas veterans and communities of color, and gender-based businesses are.

Rebecca Cokley:

It's thinking about the fact that one third of GoFund me accounts in this country are tied to medical expenses. And so, when you talk about how to move disabled people out of poverty, it comes down to, what are the structures that are in place and the mechanisms that are in place that enforce this ableism, and that keep folks with disabilities in poverty.

Rebecca Cokley:

I was talking to somebody recently and they didn't realize that people have to self-fund service animals, or that you don't get a brand new wheelchair every time that there's an upgrade in terms of what wheelchair would work best for your condition. That there are millions of people with disabilities that don't have the equipment that they need to be able to work, to be able to go out into society, to be able to parent their children.

Rebecca Cokley:

And so, when we're thinking about community development, I think, for my parents, the option was never available for them to own a home. They were never going to be at a place financially where that was a possibility. And when I think about the privilege that I have, I own a home because both of my parents passed away. I own a home because both of my parents, my mom was a state employee and had really good life insurance. And she never left working for the state, even though she was offered numerous other jobs because of the health insurance that we had prior to the ACA, and the fact that our dwarfism would be seen as a pre-existing condition, which really puts disabled people in a position of economic paralysis. I say that with air quotes.

Rebecca Cokley:

If you can't change jobs, you can't take a new opportunity because your health insurance is tied up in that. You don't have the ability to access community or develop well, or be able to buy a home. But when my parents passed away, my inheritance from the two of them, because they were state employees, enabled me to be able to buy a home.

Rebecca Cokley:

And I think about how many friends I have that don't have that luxury, that don't have that privilege. And just thinking, or they might have a home, they might live in a family home, but the house isn't accessible. So, they can only move through maybe one or two rooms at the most. The reality for the disability community is that we are still so behind in terms of our access to the economy, which leads to our access to society.

Michael Morris:

Thank you for that really comprehensive answer. So, we've talked about ableism and its relationship to racism. These are topics that Ford is very directly and intentionally focused on. And that's part of your responsibilities. Is there a way to talk a little bit about how does a philanthropy as a large and influential as Ford, it's not only what you do at Ford, but you influence other corporations with their philanthropy, other foundations, what is Ford doing to advance inclusive community development and try to eliminate systemic ableism and racism?

Rebecca Cokley:

Yeah. I have the benefit of this is the third job in a row, where I've been in a position where the organization that I worked for can set the tone for many other places. I saw this when I was at The White House in charge of diversity for President Obama in the first term. I saw this when I was at the Center for American Progress, helming the Disability Justice Initiative, which was the first initiative of its kind inside a progressive organization to push a disability rights and justice agenda. And I see it now at Ford.

Rebecca Cokley:

And there are certain places where if you set the tone right, if you bring in the right values, you bring in the right people, you set the right agenda, the rest of the field will follow it. And we very strongly believed in The White House that, and my colleague who's now helming the Presidential Personnel Office, Gautam Raghavan, talks about this all the time. I should have trademarked it because it would have paid for my children's college. But I used to always say, people at policy, it matters who's at the table.

Rebecca Cokley:

In that position at The White House, I was frequently known to equally be the person saying back to the disability community when they would want to push on disability diversity, "Okay. Where are your disabled people of color? Where are your disabled women? Where are your disabled veterans? Where are your disabled LGBT folks?" And really use the bully pulpit of The White House to not just push the drive for an inclusive administration, but also push the communities that we were engaging with to truly be more diverse in their own right. We did the same thing over at CAP.

Rebecca Cokley:

And now at Ford, we are really able to leverage the relationships that our foundation has across the sector, across the philanthropic sector. We have the President's Council on Disability Inclusion in philanthropy, and which is a nexus, or which is a network of 17 other foundations, which is co-chaired by our CEO, Darren Walker, and the CEO of the Robert Wood Johnson Foundation, Dr. Rich Besser, that is a commitment across the philanthropic sector to investing in disability, to hiring people with disabilities, to changing how philanthropy looks at the disability community. Because the honest answer is that philanthropy has never addressed disability before our current times. Often the disability community was treated as, it was very Dickensian. It was very much like Oliver coming to the table and asking for some more, and having his bowl thrown in his face, is pretty much how the disability community was treated by a lot of private grant-makers.

Rebecca Cokley:

And about five years ago, our CEO issued a social justice agenda. And it didn't include disability. I can say this because he and I joke about this all the time. And we told him. We trolled our CEO, Darren Walker and the Ford Foundation pretty badly as the community, for their just neglect of us, and the notion that you can't actually approach social justice, if you're leaving out disability. And to his credit, and I give him so much credit for this, he took it seriously and took some serious time to think about and examine the bias against disability within philanthropy.

Rebecca Cokley:

I think one of the things that he talks a lot about is embracing risk and reflecting honesty. When I think about Darren Walker, that's the phrase that comes to mind, is the willingness to say we haven't done right, and we need to do better, and where have we done badly? And what does this look like? And for him, it's not genuine if we're not shifting the field. And so, part of it is bringing our partners along with us, helping them understand, especially now in light of the pandemic, the recession, civil unrest, that you can't be doing this work, you can't be pushing the needle on social justice, either domestically or globally without including disability in that conversation.

Michael Morris:

Powerful, powerful statements that really reflect not only Darren Walker, but your own perspective. I can see how the two of you can complement each other so well.

Rebecca Cokley:

Darren and I love to travel together. It is never boring.

Michael Morris:

So, as I mentioned at the outset, this podcast series has a title, Keys to Financial Inclusion. From National Disability Institutes research alongside the FDIC, we know that almost one of two working age adults with disabilities are unbanked or underbanked, about almost one of two working age adults are unemployed or underemployed, lack access to credit, lack assets. What can be done to change this picture? You've had some unique jobs that White House, private sector, major influencer at public policy at the Center for American Progress, and now in the philanthropic world, how do we work together to change that picture?

Rebecca Cokley:

I think part of it is actually approaching that conversation. I think bringing folks to the table and setting the table in such a way that disability is spoken of as a natural part of life, is spoken as part of any of the engagement of marginalized communities that we're doing, and actually part of the marginalizations that is experienced by all those communities.

Rebecca Cokley:

I mean, Michael, you know and I've heard you say this before, and my colleague, Rebecca Vallas, who I worked with at cap, used to say this all the time, disability and poverty are causes and consequences of each other. And so, you can't effectively do anti-poverty work without including disability.

Rebecca Cokley:

And so, thinking about the unbanked community, thinking about the development of CDFI and other sorts of institutions on the ground in marginalized communities, and how we give them the tools that they need to be accessible and inclusive of the disability community on day one, thinking about how we approach some of these conversations around legislation and policy proposals, things like the American Family Plan that are being proposed right now, and making sure that paid family medical leave is inclusive of the disability community. Because we know that people with disabilities both need to be able to access leave as employees, but also, people in our lives may end up needing to access PFML to care for us.

Rebecca Cokley:

Making sure that we don't have this conversation about elimination of some minimum wage without having a conversation on asset limits, because it's no good to raise folks wages if they can't save money. And really being thoughtful about who's at these tables.

Rebecca Cokley:

And I can say that one of the things that really blew me away in 2020 at the height of the election was the fact that we had 11 candidates issue disability policy platforms. Michael, you and I have both been in this game a long time, that has never happened before. We have never, as a community, been courted by presidential candidates saying we want our own disability platform. What are the things that we should be weighing in on? And while we saw a lot of commonalities across the board, such as elimination of subminimum wage, such as civil rights of disabled parents. The eternal, let's fully fund IDEA, even though I don't think we actually even know what that means anymore.

Rebecca Cokley:

But we also saw some really innovative ideas around supporting disabled, small business owners, creating a disabled worker tax credit, thinking about how do we make access to capital easier for the disability community.

Rebecca Cokley:

And so, I think it's a push and pull between the advocacy community. Folks like you and I, who have walked this line in a lot of these institutions, in a lot of these organizations, being able to bring together the people that need to listen with the people who need to talk, and saying like, "Let's open this dialogue." And let's also open a dialogue from a space of gracious space. Let's acknowledge that things haven't always been done right. Let's acknowledge that the disability community hasn't always been listened to. And let's acknowledge that we also still have a lot to learn about systems of economics and capital. There's a lot that we don't know because we haven't had access to that information. And so, how can we both be on a path of learning that leads to increased access to financial management, to tools, to resources, to help lift our community out of poverty?

Michael Morris:

You've spoken today about the intersectionality of race, gender, and disability in the LMI population, which certainly presents added challenges to equity and inclusion. With the work at Ford, Ford has sponsored webinars on racial equity and disability.

Michael Morris:

NDI's own research, painfully has exposed the fact that the average net worth of an adult who is black and disabled is about $1,200 compared to a non-disabled white individual, well, over a $100,000. What can be done to bring those discussions rather than be a separate gender discussion, a separate race discussion, a separate disability discussion, to realize people are at the intersection? And that represents millions of people actually in this country. How do we get that discussion going, so we stop to take it as separate quarters, but it's seen as a cohesive agenda item?

Rebecca Cokley:

I'd never want to quote the Emanuel brothers, but never waste a crisis. And I think the pandemic in a lot of ways is shining a light on what we in the disability community have known for decades, and what our colleagues in the African-American community have known for decades, which is our communities are at an economic disadvantage because the system has been set up that way.

Rebecca Cokley:

And so, I think that there is an opportunity now, given that we're talking about at least 10 million new disabled people, given the coronavirus, and predominantly disabled people of color too... And that conversation is happening at the same time as the conversation on reparations is happening. And how do we bring those conversations together?

Rebecca Cokley:

And I'm really heartened by the work of my dear friend and colleague, Cornell Brooks at Harvard, who is doing a lot of serious thinking about reparations and what reparations look like. And I lovingly refer to him as one of my big brothers. And so, when he started doing this work, I sent him a text and I was like, "Okay, that's great. What about disabled people?" And he was like, "What?" And I was like, "What about disabled black people?" How is the conversation around reparations happening in such a way that's inclusive of the issues facing African-American disabled people?

Rebecca Cokley:

And so, part of it, I think, is using the privilege that we have to ask that question and pushing on that. And luckily, my dear big brother is very used to me asking questions like that. And he's like, "So, this is what I'm thinking." And so, there is thinking happening, which is exciting to me, but obviously thinking has to translate into real ideas, and real ideas and proposals that will fundamentally shift the narrative and the circumstances of disabled African-Americans. I mean, $1,200.

Rebecca Cokley:

I think one of the most important things that NDI has done, and I really want to give a lot of credit to all of you working with NDI, the availability and the access to numbers that the community has gotten from the work that y'all have done has been a game changer. I mean, Michael, you remember when just the standard talking point was the disability communities unemployment rate is 70% and it's not moving. It's never moving. And that was the data that we had, the total world of the data that we had.

Rebecca Cokley:

And really being able to look at what NDI has been able to drill down in these numbers, to look at, to get much deeper, and be able to talk about the wealth gap at the nexus of race and gender, and disability, to be able to talk about the crip tax that we all talk about on Twitter. What is the average additional costs that it takes to be disabled in this country? And I remember when the ballpark number was, well, it's between $1,000 and $7,000. And even that being a huge one, it's like, "Oh my God, we have a number." We used to just talk about it as this abstract concept where in the little people community, it meant bipedal extensions. It meant alterations for clothing. It meant traveled to see surgeons. In every disability community or in every pocket of the disability community, it means something different, but we never had the numbers that went with it. And I think that's also part of the conversation in making the case for change is actually having the data to make our case. I think traditionally we, as a community, haven't had access to those numbers.

Michael Morris:

The Biden-Harris administration, as you know, it was one of the first things they did was issue Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities. I was so gratified to see, I'm so used to it not being there, but disability was a part of that executive order. From your many roles, prior to Ford and now at Ford, do you have your own thoughts on how can federal agencies repair past discriminatory practices related to people with disabilities, whether it's workforce, small business development, home ownership, asset development? I'm so glad you mentioned reparations because in the disability community, we haven't talked about reparations, and maybe we should be.

Rebecca Cokley:

I think it's all of those things. I mean, the first thing I will say is that I've been extremely heartened by the bringing on a disability policy advisor at The White House. We fought for that for years in the Obama administration. That was something we really know that we needed. And having Kim Knackstedt in that role, who came from Senator Murray staff is, and I don't use this word easily, it's a blessing. Having somebody in that role who understands our issues, who has lived experience with a disability, who has done the work on the Hill, and so understands how the Hill works, because it's not written down anywhere how the Hill works really.

Rebecca Cokley:

And having Catherine Layman also on the Domestic Policy Council and Carmel Martin, who had worked for Senator Kennedy for so long, and Stephanie Feldman, who has a long track record with the president, I still think of him as a vice-president, with POTUS. And Stephanie used to be my intern in the Presidential Personnel Office. And has very close ties to the disability community as well.

Rebecca Cokley:

And to have people in that office that are actually thoughtfully looking, not just like where is disability, but where isn't disability. And a lot of these EOs and a lot of the language coming out of the administration, looking for places that we should be. And I think that's honestly where part of this really starts, is a thorough examination of the equity agenda of this administration across the board. And as you said, not just looking at what new things can we do, but what opportunity, what a tremendous opportunity we have in this moment to address historic wrongs.

Rebecca Cokley:

There's never going to be a moment like this in American history, again, God-willing, where things have been so bad, that there is actually the opportunity to do an anthropological dig of equity across the federal government and say, what has been done well, and what do we still have to do? What hasn't been done well?

Rebecca Cokley:

And I think thinking about things like the fact that the Fair Labor Standards Act includes subminimum wage. How do we fix some of those things? How do we push ourselves even further to be thinking about every major policy proposal that comes forward, what is the impact on the disability community? Who should be at the table? How do we make sure that we have people in these civil rights offices, in these enforcement offices across the federal government that have the lived experience of disability, have worked on disability issues and are qualified to drive a disability agenda in those spaces? And I think it's a mix of personnel. It's a mix of policy. And it's also the need to listen to the community. Because I think if there's anything that you can say about the disability community is we are definitely vocal when things do not go the way that we need them to go.

Rebecca Cokley:

I think policy makers understand it in a different way, post the fight to save the Affordable Care Act. I think prior to the ACA, the engagement with the disability community was largely seen as charity. I don't think we were looked at as peers by our colleagues in the halls of power. I think we were looked at as a photo op. I think we were looked at as a talking point.

Rebecca Cokley:

And now, we have the ADA generation of Congress. We have members of Congress who are disabled. We have folks like Congresswoman Katie Porter, who talks openly about living with a speech impediment. We have Congresswoman Ayanna Pressley, who we all consider the big sister of the disability community. We have Senator Duckworth. We also have Congressman Langevin, Senator Tina Smith, who just came out this last weekend, talking about the lived experience of living with a mental illness.

Rebecca Cokley:

And this hasn't been the case before, or if it was the case, members didn't feel safe, openly identifying. And how does it change when a member of Congress isn't calling... You're not begging a member of Congress for their time. They're calling you and saying, "How do I accommodate my disability in this hearing? How do I talk about my disability in a way that's empowering? What do I do if my disability comes up as a liability for me being in this role?" And that's a place where the disability community has an expertise that previously hasn't been respected.

Rebecca Cokley:

And we see that even with having, we have a disabled president right now. And every time people talk about Biden taking his time and being very deliberate about his word choice, I get excited because I'm like, "No, he's accommodating his disability." Disabled folks know what he's doing. We know that he's working his way around words that are more difficult for him to say or phrasing that doesn't easily roll off the tongue for him. And it's exciting to see that. That's empowering to see. And so, I think that we're really at a place where if there is a moment for a tremendous robust, like groundbreaking change, now is that moment.

Michael Morris:

Two last questions. I know we don't have a crystal ball. We wish we did and could predict the future. But looking ahead over the next five years, what do you see will change to promote equity and inclusion for people with disabilities, whether it's ABLE Act expansion and other public policy, things that philanthropic and business community can do, or all we all can do together in terms of community development. Can you try to think of what's the top three on your list? How is our world going to change?

Rebecca Cokley:

Well, I think COVID has changed our world in irreparable ways. I think seeing the biggest disability population booms since HIV in the eighties, prior to that, PTSD and the Vietnam era. And we really screwed up in both of those moments, either by saying those folks weren't part of our community. by neglecting the opportunity to robustly invest in the social safety net. And I feel like we have the opportunity to do things differently.

Rebecca Cokley:

And looking back, and everybody has that family member who went to Vietnam, and if they came back, they came back physically, but didn't come back psychologically, and really struggled. Everybody, coming up, being a Gen X-er, I remember how AIDS was talked about in the early eighties. I mean, having grown up in the Bay Area too, it's particularly close to home for me. And thinking about all the folks that we lost that could still be here today, if we actually saw a response to HIV in the eighties, that was the equivalent of what we saw in terms of COVID response.

Rebecca Cokley:

And so, I think as we think about people going back to work, going back to school, it's going to change all facets of our lives, if we handle this responsively. It's going to change how our kids are educated, because every kid has experienced trauma over the last year. It should change how employers operate, considering disabled people we're told for the last 30 plus years that telework was an impossibility, and yet the world turned to telework overnight. And it's so great when people, the non-disabled people discover something. I want to be able to give out a Christopher Columbus trophy like, "Congratulations, you've now discovered something, but not really."

Rebecca Cokley:

Thinking about the economic impact on society that we have this new generation of disabled folks that may not know they're disabled. I mean, one-third of COVID folks are expected to have long haul symptoms. And so, if they need benefits, if they need support and services, how do we make that happen? How do we make that happen in a system that has suffered far too long under ridiculous bureaucracies and waiting lists? How do we make it faster for people to access the benefits and supports that they need across the board?

Rebecca Cokley:

And so, I think it plays out in a lot of those ways. If we respond to this, to the pandemic proactively... Well, we're past the point of being proactive, let's be real. If we respond to it responsibly and accountably at this moment, we could see a huge shift in the disability community and our economic status. I think that's one piece of it, the continued shift in how we talk about disability is going to have a long-term impact. I think the fact that disabled folks aren't willing to be pigeonholed as objects of pity or objects of charity, that we're continuing to see people with disabilities in jobs that we were told were unachievable before.

Rebecca Cokley:

I was talking to some young women last night, who all experienced gastrointestinal disabilities. And they were like, "Well, we just don't know what we can be doing and what our future holds for us." And I was like, "Taryn Williams just got nominated as assistant secretary of the Office of Disability Employment Policy." Taryn and I met at our first DC jobs, and when she first came out as living with the GI disease. And she's now an assistant secretary of labor. Her being in that role as a woman of color with a GI condition is going to fundamentally shift employment policy across the board. But it's going to have a direct impact on those young women that I'm talking to today that are in college, looking for a job in the next four years. And that matters. And that's exciting.

Rebecca Cokley:

And the last bit really is the role, I really do see as the role of philanthropy in this space, what does it mean for the ability to innovate that the disability community doesn't have to solely depend on the federal government for money? I mean, I remember when I worked for Curtis Richards at the National Collaborative on Workforce and Disability for Youth, and my first DC job, and all of our grants were never met grants, because philanthropy didn't talk to us. And so, we couldn't be experimental. We couldn't innovate.

Rebecca Cokley:

I mean, I remember writing a grant and being told that we had to use the term healthy relationships instead of talking about sex education with disabled people, because Republican administrations don't want to think about disabled people having sex. And having to couch our proposals in such a way that they were amenable the low expectations facing disabled people, and thinking about how philanthropy and philanthropic investment in the disability community can really free up the community to dream, to innovate, to do work that we've been previously told was not possible or was taboo, or that nobody cared about, but we know really matters. And so, that to me is the third thing that is truly very exciting.

Michael Morris:

I will close with this last question. And you've covered so much ground. You've been articulate. You've been eloquent. You've provided so many insights to us today. When I look ahead, we have spent in the disability community, years, 30 plus years on civil rights, but we have not spent sufficient time on advancing economic opportunity, and economic and financial health. How can the disability and financial community work more closely together to promote equity and financial inclusion? And can philanthropy play an accelerator role, so that we don't spend 30 more years wondering, but we actually are doing?

Rebecca Cokley:

I definitely think so. And I am eager to be helping drive this work at Ford, and also helping support our partners across philanthropy to do this work. And I think it really is such a unique opportunity to think about... I mean, honestly, our office and strategy and learning, laugh at me at Ford, because I've been in jobs where we've had to be so reactive for so long to actually have time to sit and think about the work, Michael. It feels indulgent. I feel spoiled getting to write a strategy because I'm like, when was the last... I haven't had time just to sit and think about the work since I moved to DC in 2004. I mean, that was the last time I really had with working for Joan Wells and her telling me like my first year, she was like, "You're not going to go out and speak anywhere. You need to read. And your focus needs to be on reading. Read everything you can get your hands on." And to be in this place where I have the ability to do that is really exciting.

Rebecca Cokley:

Again, I will say it, I do want to end it on this one note. Honestly, something that's keeping me up at night right now is, and I don't know if you saw it, but the latest data coming out of the Judge Rotenberg Center in Massachusetts, and the electric shock treatment used on disabled young people. $275,000 a year per patient used on electric shock. Our community can't even have $2,000 in the bank. And to think about what, if each disabled person at that center, each disabled person institutionalized globally was given $275,000 a year to live their life. That's game changing.

Rebecca Cokley:

And honestly, when I heard that statistic last week, I have not slept. I've slept a little bit, because I have to sleep because I have children. And if I don't sleep, I'm just not a good person. But that's the thought that's keeping me awake at night, $275,000 per person per year. If we took that money and put that in the community and gave that to people. I mean, that is money follows the person. Let's take that out of that setting, and say to each person being subjected to something that United Nations has told us is torture, "And we're going to give you $275,000 a year to live your life." Holy buckets. I don't even know what that looks like. But let's get to the place where that's the norm, versus the institutionalized setting, the electric shock, the subjugation of disabled people.

Rebecca Cokley:

And so, I keep asking all my colleagues in the disability community, I was like, $275,000 a person, what would that mean? It's beyond a game. It would fundamentally alter society at so many ways. And people are like, that's just a dream, but why? How do we get there? And what does that mean for not just our community, what does that mean for the world to shift that expectation? And so, yes, that's where I'm landing.

Michael Morris:

Rebecca, that last point is a compelling point in support of a program called Baby Bonds, where every person born in this country gets a certain amount of money locked up.

Rebecca Cokley:

Cory Booker and Congresswoman Pressley.

Michael Morris:

And it's really same thing. Perhaps every person with a disability doesn't have to initiate an ABLE account, but gets one to put money aside that can be invested and grows tax-free.

Michael Morris:

I can't say enough about how much I've enjoyed this conversation with you. You are a delight to share your insights and perspectives. And I look for such wonderful things coming with your program development activities at the Ford Foundation. So, thank you, and thank our listeners for being a part of Keys to Financial Inclusion. Thank you so much.

Rebecca Cokley:

Thank you so much, Michael.

Speaker 1:

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