Speaker 1:

Welcome to the Keys to Financial Inclusion Podcast, brought to you by National Disability Institute's 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 to the Keys to Financial Inclusion Podcast series. I am delighted today to share with you an individual who I've known for many years who's been doing outstanding work from the middle of our country, Chicago, Illinois, Karen Tamley, who is the president and CEO of Access Living, a Chicago-based service and advocacy nonprofit organization doing amazing things to help create community inclusion and independence for people with disabilities.

Michael Morris:

Prior to her job with Access Living, really one of the best known centers for independent living in the country, Karen served for 14 years under three Chicago mayors. That's a remarkable feat as commissioner of the mayor's office for people with disabilities where she helped improve and solve challenges related to accessibility, whether that's in transportation, technology, emergency planning, education, employment. Karen has worked on all of these issues. In 2016, President Obama appointed Karen to serve on the United States Access Board, which of course develops our national accessibility guidelines and standards. And in 2019, she was elected chair of the Access Board. More recently, Karen served as a member of the Biden-Harris Presidential Transition team. Karen is delightful to be able to have this conversation with you today. Welcome.

Karen Tamley:

Thank you, Michael. It's great to be here.

Michael Morris:

So let's jump right in with some questions. Can you share with the audience who may not be from Chicago and may be from other parts of the country, tell them a little bit about Access Living, its mission, your role there, and some of the amazing things I'm familiar with and I know you love to post about that Access Living has been doing to promote economic stability and security for people with disabilities in Chicago.

Karen Tamley:

Great. Thank you, Michael. So yeah, Access Living was founded in 1980. And so we are now over 40 years old and we were one of the first 10 centers for independent living in the country. We're nonprofit non-residential center that provides direct services. We lead advocacy efforts to remove systemic barriers that disabled people face really with the goal of full inclusion and community participation for people with all types of disabilities of all ages in Chicago. A lot of our direct services obviously serve Chicagoans with disabilities, but our advocacy footprint is statewide, national-wide, and global. And so the work as the center for independent living that we really do is grounded in that philosophy of promoting individual self-direction, person centered decision-making, self-direction over one's life in individual empowerment. We're really about disabled people controlling their own lives. And as a center for independent living, we are run and governed by a majority of people with disabilities, including in our leadership.

Karen Tamley:

We're very disability focused and centered and led and the work that we're doing covers so many different areas, everything from pushing for more fair, affordable, accessible housing, increasing employment opportunities, advancing educational outcomes for our students with disabilities, particularly K through 12, working to ensure accessibility and full inclusion in transportation in all forms, removing barriers to healthcare and just general public accommodations. So our advocacy work is varied, but really I think hits on so many of the core issues and barriers that our community currently faces. So we're a big organization and like I said, we've been around now for over 40 years.

Michael Morris:

That's tremendous. If you were to think of in the year ahead, this is such an interesting year. We're trying to get past COVID although COVID lingers on. In terms of your own plans at Access Living, anything you'd want to highlight for our audience that as we're sort of in the middle of the year 2021 and we're trying to get to post COVID, what's some of the ways Access Living is really going to sort of trailblaze perhaps some new ground in Chicago during 2021?

Karen Tamley:

Sure. Well, I will say that I started my job as CEO in March of 2020. I literally had one week in the office until we closed down to work remote because of the pandemic and had to hit the ground running for sure on the COVID response for people with disabilities. And it was very quickly into the pandemic where it was so clear the disparities that our community had faced for so long and how that was being played out in light of the pandemic. We very quickly last summer went through a process with our board and our staff to update and refresh our strategic plan to be more relevant to respond not only to the pandemic, the economic crisis, the calls for greater race equity, and really came up with something that I think is going to move us forward in terms of better responding to these disparities that just came in so much sharper focus over the last 15 months.

Karen Tamley:

Some of those things that I'll just highlight with you are one is economic justice and opportunity. And I don't need to tell you how much work that needs to be done in this area around removing the systemic barriers that people with disabilities face in terms of building wealth, building economic opportunity, securing employment. And so we're going to be working in this area from both a policy and a direct services perspective starting this year. And I think one of the things that's been really striking to me is that as a result of the pandemic, we're talking so much about equitable economic recovery, and just I'm not seeing enough conversation out there around what does equitable economic recovery mean for people with disabilities? Right? How do we think about this in terms of addressing this very specific needs of our community, particularly those that are unemployed, underemployed, and on disability benefits? So that's one area.

Karen Tamley:

The other area that we really saw so much was the digital divide and how many folks in our community that we're serving just don't have broadband access, don't have devices, laptops, or smart phones, don't have the digital literacy skills or the email addresses that you need to function like not just in a pre-COVID world, but even so much more in a COVID and post-COVID world. And I am really starting to see just the digital divide for the disability community as being a health equity issue, as being a housing issue, as being an economic disparity issue and just we really need to solve for this. So we're actually now in the process of doing a digital relief pilot program where we're getting internet connectivity and laptops and devices into the hands of our consumers and going to be going deeper on where we can truly make an impact and highlight and lift up the experiences of disabled people in this national conversation about a digital divide.

Karen Tamley:

And then I'll say just the other two areas that we're really leaning into, health equity being another. With COVID we just saw the at risk nature of our community and how our community was really in so many ways just left behind, whether it was COVID, whether it was healthcare, whether it was vaccines early on. That's really an issue that we need to do more work in. As a subset of that, the other area that we identified with our consumers, and we did a survey consistent with our strategic plan, our new refresh strategic plan and we found the number one issue that our consumers were faced with was mental health issues. And likely as a result of the pandemic, isolation, loss, just even, again, going back to the digital divide, the lack of resources to be able to stay connected with their community.

Karen Tamley:

So these are all areas that we're really going to be focused on and I should say that we're also really committed to ensuring that there's an equity lens, a race equity lens overlaid with all of this work as both a top level overlay, but also as a standalone pillar. So those are some of the areas that we're going that are new, but the foundation of what we do remains in those areas that I previously mentioned, housing, education, transportation, community-based services, and so much more.

Michael Morris:

That's very, very helpful. And it's really a good lead in to the role of the Center for Disability-Inclusive Community Development that National Disability Institute created about two years ago to really explore ways the disability community and the financial community can work more closely together. And at the heart of this is some of the things you talk about, whether it's increasing access to affordable housing or greater opportunities for employment. It could even be increased access to broadband and technology that you mentioned. So for you, it's a term we don't use a lot in the disability community, inclusive community development, but what does it mean to you and why is it important?

Karen Tamley:

For me it really means that the financial community will work to meet the needs of disabled people, right? I think we don't really dive deeper on what are the very specific challenges that our community is facing? Again, I don't need to tell you how many people in our community are living in poverty, right? In Chicago, we did a data analysis a couple of years ago with one of our leading foundations, the Chicago Community Trust, and that really revealed that we have 35% of people with disabilities in Chicago that are living below the poverty line.

Karen Tamley:

And then when you layer on top of that the racial wealth gap and look at that through the lens of disability, it's so clear how much work there still needs to be done. We're a community that really is faced with so many systemic barriers that keep us in poverty, right? Things like benefit asset limits that prevent our community from being able to save money, to build wealth and to be more resilient. And so there's just a lot of things that still need to be done to really open up more opportunities for people with disabilities and having the financial sector lead on that in partnership with us I think is absolutely critical.

Michael Morris:

It's a great segue to when you were running the Mayor's Office for People with Disabilities in Chicago, your prior job for many years, you built a relationship with the city treasurer's office. And so you began to look at this kind of coordinated work with the financial community. Can you share for our audience a little bit about that collaboration and your thoughts on how that collaboration can grow in the future?

Karen Tamley:

Yeah, thank you. And this was also in partnership with NDI. You were a big supporter of us in this work. And so I partnered with the city treasurer to create really what was I think the nation's first disability financial inclusion council within a municipal government. Our goal was really to shine a light on the number of people with disabilities that are underbanked or unbanked, to look at the accessibility of our financial institutions in terms of tearing down those barriers and getting our community better access with, whether that means physically getting into a bank, accessing the front door through a computer and thinking about accessibility from that front or thinking about how lending products truly meet the needs of people with disabilities.

Karen Tamley:

And so this was really an opportunity to bring together financial institutions and leaders and the community that's been working on financial empowerment in Chicago that weren't focused on disability to bring those communities together to really talk about ways that we can better get more disabled people banked, talk about those financial barriers and ways that we can address them. So I think in many ways it was really a groundbreaking council that... And I appreciated because it was so much led by the city treasurer's office and I really applauded them for their commitment and their vision to say, "You know what? This is a huge need for so many people in our city and we're going to work to do something about it."

Michael Morris:

Yeah, I think you were truly pioneers ahead of the curve and I think it's clearly an example of what could be done in any major city across the country between a mayor's office for people with disabilities and then the people that are running the financial side of a city. So a great example of your leadership. The podcast series title is Keys to Financial Inclusion. And as you have mentioned already and we have learned with NDI's research that almost one in two working age adults with disabilities are unbanked or underbanked. Is that an issue that Access Living is now working on in terms of helping people with disabilities make more informed financial decisions and make better use of mainstream affordable and accessible financial services and products?

Karen Tamley:

Yeah, well, Michael, we certainly see this in the day-to-day work we're doing. The fact is that so many of the people we serve are on a fixed monthly income. In Illinois, it's around $790 a month. And when you think about that and you think about how people are living just really day-to-day, to me, this is one of the really main reasons why we see such high rates of our community being underbanked. So using payday lending to cash checks or liquor stores or other things like that that have high interest fees and that are not necessarily banked with financial institutions. We certainly see this as a real issue. And this got highlighted too in the Financial Inclusion Council that I mentioned earlier and just something that we really need to do more to solve for and to address.

Karen Tamley:

And so we do work with individuals on financial literacy, on financial wellness and resilience and getting banked into mainstream financial institutions is part of the work that we do, but again, I keep feeling that the problem is so big and the work that we're doing is in so many ways, a drop in the bucket that we need more. And it needs to be more than just the disability community working on this, right? It can't just be us alone. And so that's really what I'm hoping for our new strategic initiative around economic empowerment and economic justice is that we can do more in terms of building partnerships to really remove so many of these barriers that our community faces and really dive in from even a direct services perspective to better serve our community by getting banked into more mainstream financial institutions across our city.

Michael Morris:

Thank you for that answer. You've already talked about equity. And certainly one of the premier major discussions across the country at a city level here in Washington, DC and across the country is about really equity for populations that have been economically vulnerable. And for people with disabilities, it's about intersectionality. Not just race and disability, but also gender. I'm interested in, as you have said very clearly, you're working on economic empowerment as a key thematic area for Access Living. What might you suggest other organizations in the disability space might be doing and perhaps emulate the work you're doing in Chicago?

Karen Tamley:

As I mentioned earlier, our new strategic plan really outlines our commitment to not just economic justice, but race equity as an overlay into all of that work. And so we know very clearly that there's a direct link between disability and poverty. That having a disability can place you in poverty, but so too can systemic racism and sexism create health inequities that can lead to disability. And so we really need to think about that intersect very closely in all of the work that we're doing.

Karen Tamley:

And that to me is why it is so critical that people with disabilities are at the table for these conversations on equitable economic recovery, on any form of inequities that our cities and states are grappling with and trying to address. Chicago, I mentioned we did a study, I don't know if it was so much of a study as it was a compilation of the data about the disability racial wealth gap. And really showing that analysis broken out by race and looking at it through the lens of people with disabilities against people without, and just that gap being so much wider when you factor disability into that wealth gap.

Karen Tamley:

And so it is very shocking, striking and in many ways though not surprising, but truly shows how much more work we have to do in that area. And I think it's, again, the way to start is to start talking about this is start to be at the tables where we're talking about equity and economic equity and making sure that the voice of people with disabilities and our issues are really at the table because most of what I'm seeing out there doesn't come close to addressing the needs of people that are on disability benefits, faced with asset limits, high rates of poverty, accessibility issues, even thinking about how much more expensive it is to be a person with a disability that we call the disability tax, right? And just the day-to-day costs that we incur just by the very nature of our own disabilities that I think people don't really realize or see.

Karen Tamley:

So I think starting with data is a really important way to just like visually see the problem, right? And I would suggest this is something that should be from a data perspective, not just done in Chicago, but really be done across the country.

Michael Morris:

Thank you, Karen. Really the issues you raise is such an important one. We in the disability community cannot do this alone. Moving people out of poverty, creating a environment for economic stability and growth really has to be an undertaking that we do together with the financial community. I know literally hundreds, sometimes several thousand people in the financial community listen to this podcast series. And if you had a moment now to address bankers, how can you make the case that they have a mandate to serve low, moderate income people under the Community Reinvestment Act, how can we better get across to the financial community, look at this segment? What's the message? How do we stimulate a new level of activism to stir a new level of collaboration?

Karen Tamley:

That's a great question. I think first of all is the numbers, right? One in four Americans have a disability. There's 1 billion people with disabilities worldwide. Disability is a community that any one of us are going to be a part of at some point in our lives, right? So if you are missing and not addressing the needs of the disability community, you're missing 25% of your market. And I think we need to just get down to those numbers and I think we need to get financial institutions to really think about how are you putting up barriers for people with disabilities to be a customer? And those are some of the things that we really need to look at.

Karen Tamley:

I had really a great experience back in the mid '90s in one of my previous jobs where I was able negotiate under the CRA three home and consumer loan programs for people with disabilities and using the CRA as a lever, right? And we were able to create a customized loan program. And once that was developed, I worked in area of home-ownership counseling and personally was able to help support over 300 people with disabilities becoming first time home buyers. And to me, that experience that I had so many years ago was a testament to advocacy and the push from the disability community and the fact that the financial community needs to hear from us and the power of the CRA.

Karen Tamley:

And so I think it's possible. It's just we need to be vocal and we need to express our needs, but so too do financial institutions need to understand that if they're not meeting our needs, they're missing such a huge segment of their markets.

Michael Morris:

Thank you. That's extremely well put. And hopefully as a members of the banking community listen to this podcast, we'll stimulate new thinking, new ideas as you've been able to do in Chicago. At a federal level, we have a new administration. They have probably more than I believe as someone has been in Washington for over 30 years, really focusing in on what can we do to support underserved communities to achieve greater equity in the allocation of resources and trying to move beyond historical patterns of segregation and discrimination?

Michael Morris:

You've worked for years at a city level, but of course what's the federal government does affects all of us regardless of where you are. Do you have some thoughts of what the federal government might be able to do in tandem with municipal government, in cooperation with centers for independent living to really move us forward more rapidly in terms of that area of housing you just talked about, home ownership? Not only important to give people opportunity to have their own place to live that they manage and control, but it's an asset. It's something that will grow and build wealth. Do you think about or you have some thoughts about how could the federal government do more to help at a local level, at a city level, people with disabilities?

Karen Tamley:

Yeah, I think I'm so encouraged by what I'm seeing so far. President Biden's commitment around diversity, equity, inclusion and accessibility, and the fact that people with disabilities have been mentioned in the new executive order is so exciting and so encouraging that our community is being seen and heard around this. I think the federal government obviously has tremendous power to begin to work to tear down a lot of the barriers that keep our community in poverty like I mentioned. Things like thinking about asset limits and how that really puts such a barrier on people with disabilities, opening up more opportunities for things like the ABLE account and increasing some of the opportunities there through federal action, eliminating things like sub-minimum wage that so many people still don't know it's still legal in our country to pay disabled people less than a minimum wage.

Karen Tamley:

And so I've been so encouraged by a lot of the signals that I've seen from the administration about removing these barriers. But I think that there's so many other things that impact wealth and opportunity and financial resilience for people with disabilities. We talked both you and I about housing being a huge issue. And I think one thing that could be done is greater affordable housing. Studies have shown and there's one leading study in the country that really has shown that there's not one single housing market in the United States where someone on disability benefits could afford even a modest one bedroom apartment or a studio. And that should shock us, right? That should be a call to action right there. And how many people with disabilities are just housing insecure because of their financial situation, how many have very few options just because of a national affordable housing crisis, and just how many are absolutely like in desperate need and reliant on housing subsidies, whether that means project-based subsidized housing or vouchers.

Karen Tamley:

And we need to do so much more in terms of federal dollars that will support people with disabilities, particularly those in the lowest of incomes that are on disability benefits and the ones that are in institutions too to be able to access affordable housing. Because until we have that, we're not going to be able to truly live independent lives in the community and we will never truly have meaningful financial opportunity when we can't secure housing that is affordable and meets our needs. So I just wanted to highlight housing because we don't always think about that when we're talking about wealth building and financial inclusion, but that is such an important piece of the puzzle here.

Michael Morris:

Thank you for talking about housing. Last question, we don't have a crystal ball. No one can predict the future, but you have been in leadership positions for years and years in the City of Chicago. When you look ahead over the next five years, what do you hope to see in terms of change that will promote equity and inclusion for people with disabilities? It could be a combination of what the philanthropic community may do, the business community. It may be public policy changes. So pretty wide berth I offer you, but you have great vision and you've provided great leadership to people with disabilities with people with disabilities in Chicago. Can you sort of project where might we be five years from now?

Karen Tamley:

I am encouraged I have to say. The pandemic for all its pain and destruction has really brought renewed calls for advancing equity and inclusion, including for people with disabilities in ways that I've not seen before. And I've been doing this work since the early 1990s. I've dedicated my career to this. And so I am encouraged, but I really want our community to be more visible in the work that's being done. I think employment and addressing the issue of poverty is probably the number one issue that I'd like to see change on. We always say that we've seen so much progress as a result of the ADA that was signed into law 31 years ago, but we haven't seen enough progress on moving the dial on addressing the unemployment rate of our community.

Karen Tamley:

And so I think that is one of the main areas I would really like to see progress on. The causes of that are rooted in so many of the other issues that I talked about, right? They're rooted in archaic government policies, they're rooted in lack of affordable, accessible housing, they can be rooted in discrimination, they can be rooted in lack of home and community services and failing to have the real meaningful options to be supported to live in the communities versus institutions. And it can be rooted in educational inequities, the digital divide. And so it's all really pieced together.

Karen Tamley:

So I feel like we can't just tackle the issue of economic opportunity and poverty and employment as a singular issue. We have to tackle it from a multifaceted perspective where we're thinking about how all these other issues come into play and leave us where we're at currently. And so there's more work to be done, but I am encouraged in a way that I feel like I haven't been for a long time and very hopeful that in five years from now we can truly see those numbers change and we can see more disabled people truly being lifted out of poverty and living the self-determined lives that Access Living has been pushing for for 40 years.

Michael Morris:

Thank you, Karen. Really thank you today for all of your insights, your suggestions, the work that you're doing and have been doing in Chicago for so many years. I hope you have really provoked thoughtful rethinking of the many people in the financial community who listen to this podcast. We enjoy always working with you in collaboration here with the Center for Disability-Inclusive Community Development and National Disability Institute for the work you continue to do and really advance equity, advance economic stability and financial health for people with disabilities. Thank you for being with us today.

Karen Tamley:

Michael, thank you so much for having me. It's been a pleasure.

Speaker 1:

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