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LuAnn Heinen:

That's Crosby Cromwell, who leads partnerships at the Valuable 500, a collection of CEOs committed to disability inclusion. Crosby has dedicated her career to ensuring people with disabilities can thrive economically. She was pivotal in designing and implementing Walmart's first national disability platform and served as a senior program officer at the Walmart Foundation. We'll be talking about the fact that disability should always be part of our DEI initiatives and why companies from Apple to Virgin are now making disability their business.

I'm LuAnn Heinen and this is the Business Group on Health podcast, conversations with experts on the most important health and well-being issues facing employers. My guest is Crosby Cromwell, Chief Partnerships Officer at the Valuable 500, a leadership community championing disability inclusion. Globally one in seven people live with some form of disability making disabled people the world's largest minority group. It's also one anybody can join at any time in their life. In fact, 80% of disabilities are acquired in the prime working years of 18 to 64.

Today's episode is sponsored by League, the health care consumer experience platform trusted by the world's most forward-thinking organizations, including Unilever, Uber, Shopify, and Lush Cosmetics.

Hi Crosby, welcome to the podcast.

Crosby Cromwell:

Hi LuAnn. Thank you so much for having me.

LuAnn Heinen:

I'm glad you're here today and I'm eager to start by trying to understand what led you to this work, essentially social entrepreneurship in the disability space. Is there a backstory?

Crosby Cromwell:

Like the best stories, it did not take a linear route. It really has been a journey for me over the past two decades. I finished college, was going to start law school, started at a nonprofit focused on disability work, and just never looked back. It really was where I found my people and my passion. I thought I got into this work because of the upbringing I had with my mother who was an incredible attorney, an incredible woman, and also had Lupus. I thought I was moving into this journey, into this story, as an ally and it took me years to understand my own identity as having both anxiety disorder and cyclical depression. This has become both how I identify and the work I do. I say that I turn my laptop on every day to change the world for disability inclusion. It is both my profession and my passion.

LuAnn Heinen:

Thank you for sharing that. Let's talk a little bit about what language and what terminology we should or shouldn't use when speaking about people with disabilities.

Crosby Cromwell:

It's such a good question and if you are hearing an opinion from a person with a disability, you're hearing one opinion from a person with a disability. This is a very broad conversation and it's an incredibly timely one. I think, first of all, people who identify as disabled in the disability community need to approach this with kindness and grace and give space and time for people to have a journey of their own to understand the right language to use.

It's also incredibly important, especially for professionals, to start to learn and understand more about the models of disability and where the progression has come from. This truly began as medical, historical models where it was so much about disability being seen as impairment or injury and has moved all the way to the identity and justice models where it really is about the disability and the person. If you identify as disabled, use the justice language. For example, you may say disabled person or I am disabled. In professional settings, it's always safe to use what we call person-first language, which is the person before the disability, so a person who uses a chair or a chair user. Really understanding what you feel comfortable in using, what you feel knowledgeable in using, and then taking the time to educate yourself as an imperative.

LuAnn Heinen:

Yes, we know there are some don'ts, but we're not going to spend our time on the podcast today reviewing those. Let's talk about prevalence, because I've read that the prevalence of disability in the world at large and also in the workplace is increasing.

Crosby Cromwell:

It absolutely is. The current statistics are that 15% of the global population identifies as having at least one disability. That's 1.3 billion individuals. But practitioners in the space truly believe that the data is outdated and that it's more like 25% of the global population. Then there's also the definition of disability, which is changing over the course of the time. There's been incredibly narrow definitions of who identifies or who "counts" as disabled, but when you think about more modern definitions, it's incredibly broad. If you think about including neuro diverse thinkers, dyslexia, ADHD, someone like myself with anxiety disorder or cyclical depression, who may never raise their hand in the workplace and ask for any kind of accommodation, can also fit within this group. Individuals who have consistent migraines. Disability is an incredibly broad category and we need to start thinking about it from that perspective. The organization I work for is called the Valuable 500. We use the United Nation definition of disabilities. Many corporations follow that same tact.

LuAnn Heinen:

So 15% of the world population would be about one in seven people. In the U.S. we've read that it's one in four with a disability. Is there really that kind of discrepancy or does it relate to data definitions, as you just referenced, or something else?

Crosby Cromwell:

Yes, it really is. It's a couple things. In the U.S. we have a lot of work to do, but we also have a lot of protections under the regulations of the ADA. We do have good data. In the U.S. the statistics are one in four and it's accurate, but a part of that is how we are tracking that within the labor market, how we're tracking that within the Census and other arenas.

LuAnn Heinen:

Which does make disability the largest group, the largest sort of minority group, bigger than any racial or gender category.

Crosby Cromwell:

It is. There's also a common statement within the disability community that it's also the minority, the only minority that you can join at any point. As we see populations age, they also age into disability. This is really a conversation that is timely both as an employee base and as a growing consumer market.

LuAnn Heinen:

I think it's great to note that it's something that's fluid. It isn't an on off switch, and as you mentioned, contributors to disability include aging, also health conditions, obviously, accidents and injuries, but then some contributors that we might not think of right off the bat. Infectious diseases, of course we've learned with Covid, that's a potential contributor, violence, natural disasters, and even poverty.

Crosby Cromwell:

All of those are absolutely factors that can lead into disability. I think it's also why we need to think, again, if we go back to what we talked about, about the definition of disability, it's re-understanding what this world looks like and how broad it is. There's also historical and negatives or detriments applied to disability. The more that we see disability represented in the marketplace, if you think about phenomenal commercials that have come out over the past year, be it Microsoft or P&G or some of the leading fashion houses, Prada and others, who were starting to put disability on the runway and into *Vogue* and fashion ads, disability is having its own moment where we're seeing it redefined so that it becomes something you understand is not only a part of your life but a part of your identity. It is a thing of power and beauty in itself, as well.

LuAnn Heinen:

I love that, re-understanding disability. Can the Valuable 500 take some credit for this re-understanding?

Crosby Cromwell:

Well, one, it's the best job I've ever had with the Valuable 500. I'm incredibly proud of what I do. Having that seminal moment of 500 multi-national companies and their CEOs step forward to say we care about disability inclusion and we're moving forward together, was a watershed moment, but I don't know if we're ready to take credit yet because there's so much more to do. We are in the middle of this incubation period, understanding how we can help our companies to be better together, how we can move sectors forward faster so that it's not about small goals, but about big incremental changes that are happening because these companies are united together.

LuAnn Heinen:

I do buy into the premise that business working together can accomplish great things. Let's kind of get a little bit into what companies, all companies, including those listening to this podcast can do. Company actions, I mean beyond supporting charities and attending to those already in their employee and then paying attention to recruiting. What else?

Crosby Cromwell:

Caroline Casey, the founder of the Valuable 500, says quite frequently that the only wrong thing to do is to do nothing. It's about looking inside your business and understanding what your priorities are and where disability inclusion and accessibility innovation fit into those streams. I want everyone to have a job. I want hiring to be a thing, but I'm a big believer in taking a pause and a breath and a moment to look at your culture and understand if your culture is ready for those hiring initiatives, to understand the workforce that you already have and where disability lives inside that workforce. Take a look at your policies and practices, your accommodations, your workplace adjustments. Are those welcoming, protective? Are they safe environments? Are you thinking about if your business line is about products, are you looking at inclusion and accessibility from the moment of design and from the outset? The research shows that when inclusion is embedded from the beginning of the design phase, there are less rehashes of a product, the product is used more universally, it's used more widely. There's even examples of plain language. In the U.S. we have legislation around plain language that all laws have to be written at a certain grade level, a certain readability level. There's research out of Stanford that has shown when anything from business to government to academia is written in a plain language level that users at all levels read three times faster with three times greater comprehension. When you think about, again, accessibility inclusion from the outset, it really is an improvement for all.

LuAnn Heinen:

I read a story about shampoo and conditioner in the shower and ways of putting something that's touchable on the bottles so that people who are vision impaired don't have to be reading which is which.

Crosby Cromwell:

It's such a cool story. That's actually a woman named Sam Latif, who is herself blind and works for P&G leading a lot of their product development. She was just in the shower one morning and had this idea that you could put easy tactile touches on the back of a shampoo and conditioner bottle so that you could feel which one was

which and it doesn't cost a cent more for P&G through that. It's actually the Herbal Essences product line through that development to add those tactile feelings to a product.

LuAnn Heinen:

That brings me to a question, what is the difference between accommodation and inclusion?

Crosby Cromwell:

It's such a good question. There are big differences in those in the actual definition. If you think about accommodation, it's the thing, the product, the moment, the surroundings a person needs to be able to function at their highest ability within the workplace. Some cultures and countries call that workplace adjustments. We took a really deep look at that within the past couple of years with what we've all gone through with Covid. How do we work more flexibly? How does that increase our work output? That's how you think about accommodations. Really quickly, as a company, if you also take a look at your numbers when it comes to accommodations, if there is growth in that year over year, you can either assume you're hiring at a greater level folks who identify as disabled, or you are ensuring that your current workforce feels more comfortable in their ability to ask for the things they need, and it may be a combo of both.

Then there's inclusion. Inclusion truly is, and equity, is ensuring that you are creating a culture and a space where every voice matters, where you're ensuring that there are different kind of voices included in that process, that there's an ability to be promoted and rise through the ranks, that people know that they're heard and safe in the environment. It's all about ensuring that we're bringing our best selves to the workplace every day so that we can produce more outcomes for the companies within which we work.

LuAnn Heinen:

That reminds me that we often talk about inclusive benefits and very often that refers to race and gender. How do we ensure that disability is part of that discussion and is always part of DEI?

Crosby Cromwell:

It's a part of the reason that organizations like Valuable 500 and other people who are working in this space matter, because so often disability is still left off the inclusion agenda. We found that only 4% of organizations in the FTSE 100 had fully mapped out a disability agenda even if they had broad DEI agendas. It needs to be a focus. You started it at the initial part of our conversation with one in four in the U.S., one in seven in the world. How do you have a population that large and not think about it from your employee-base perspective? Again, it's taking a pause in a moment to understand where you are as a business and what you need to run the best workplace possible.

LuAnn Heinen:

Thanks for that. For our listeners, FTSE, I believe refers to Financial Times Stock Exchange.

Crosby Cromwell:

Yes, thank you. It's basically the stock index out of the UK.

LuAnn Heinen:

Great. 4% is a very low number.

Crosby Cromwell:

Yes and out of all of the companies on the FTSE 100, not a single CEO identifies as disabled publicly, but you have to know with the statistics that that's inaccurate, right? One, either we're not creating safe spaces for our leaders to even come forward, or two, it's about what we talked about earlier of re-understanding, re-imagining what disability actually is.

LuAnn Heinen:

It's very hard for leaders to telegraph anything that could be read as weakness.

Crosby Cromwell:

A hundred percent and that's a part of where and how these power images of disability matter so much. For example, with Richard Branson coming out with his story around being neurodiverse thinker and Steve Jobs himself. These kind of stories really matter when we think about the leaders and what it looks like to be leading in multi-national companies at this point in time. LinkedIn actually just included a toggle on your profile where you can toggle on and off if you identify as a dyslexic thinker and the positives that come from being a dyslexic thinker.

LuAnn Heinen:

Terrific. Well, Adam Grant had a podcast saying it's time to stop ignoring disability and it sounds like you're saying we have been ignoring disability.

Crosby Cromwell:

Ignoring or pushing to the side or pushing to the background. It's so fascinating, I've been in this space for two decades, to watch the change. I really do believe that this is a tipping point. The conversations that are being had, and some of this was actually brought on by the death of George Floyd and the rise of the Black Lives Matter movement. It pushed the DEI landscape forward in a different way than what I'm seeing come out of corporations. At the same time, disability was having a turning point in the momentum of big, bold thinkers that we've got influencers that we've got on social media who are speaking out in a different way. It's becoming harder and harder to ignore and I'm beginning to see more and more images in everyday ads and commercials. If you think about Microsoft and their Super Bowl ad that they did for one of their new gaming systems, that included a main character, a main focal point with a disability. It was a watershed moment, a turning point for how we think about ad and spending dollars in major moments.

LuAnn Heinen:

I'm speaking with Crosby Cromwell, Chief Partnerships Officer at the Valuable 500, a collective of 500 companies committed to driving change for people with disabilities. These companies come from 64 industries and 41 countries, representing 22 million employees. We'll be back in a moment.

League

Founded in 2014, League is the platform technology company powering next generation health care consumer experiences. Employers like Unilever, Uber, Shopify, and Lush Cosmetics build on League to deliver high-engagement, personalized health care experiences employees love. League's health OS helps enterprise organizations tackle and solve three of their biggest business challenges: the outdated health and benefits experience, rising costs, and poor employee health. Today, League supports millions of people in living healthier lives and they're on a mission to change the lives of millions more worldwide. To learn more about how League is powering the digital transformation of health care, visit <https://league.com/>.

LuAnn Heinen:

For employers who could think that people with disabilities are going to incur higher expense for the organization in terms of time and money, tell us about the upside: the incredible problem-solving, fresh insights, the potential to open new markets, all that can be learned from people with this kind of lived experience.

Crosby Cromwell:

It's such a good question and I think some of the misunderstandings, the myth that need to be busted around disability, can be tapped into when you think about accommodation specifically, because I think some of the misunderstanding is when you're thinking about hiring disabled talent, I'm going to have to spend extra money, I'm going to have to spend extra time, what is this going to cost me, instead of what is this bringing me. There's a common data point that's understood that only 50% of individuals who identify as disabled actually require or ask for accommodations in the workplace. Of those 50%, the cost requirement of those accommodations are under \$600 a year. That could be a special chair, that could be a keyboard, but essentially

those dollars spent is what is allowing that individual, that employee to be their best selves in the workplace, to complete what's needed to do their job on a daily basis. What we do know from the disability community is it's not a monolith. It is this broad, diverse, beautiful spectrum of different kind of thinkers, different kind of individuals who come from every race, every gender, every socioeconomic background. When you're bringing disability into your workplace, you're bringing a wealth of experiences, you're bringing individuals who've had to innovate on a daily basis just by the way that they move around the world. There is some thinking and research that shows "more loyal, more retained." I would really be careful about some of those statistics. A disabled employee is no more bright and shiny than any other employee, but there is wealth and depth and experience and potential living inside this community that needs to be understood, that needs to be hired, that needs to be protected in the workplace. That comes from being curious. That comes from understanding what the potential is that lives inside disability.

LuAnn Heinen:

Crosby, that really resonates and really makes the case for disability inclusion as part of DEI and corporate strategy. I'd like to also chat a little bit about mental health and disability. Mental health is one of the major reasons for short- and long-term disability, but also disability can lead to mental health challenges. We have that with many health conditions. It's a mutual feedback loop. What are some employer best practices in this space?

Crosby Cromwell:

Mental health has been such a hard topic for forever basically, but the growth that we've seen in the mental health conversation over the past three years with what came out of the pandemic that we've all lived through is the silver lining to Covid, if there is one for me. Companies are reimagining what mental health policies look like, what work structures look like from an hour basis in order to create flexibility so that we're happier in the jobs we have. There was research that came from Intel in 2021 that 75% of adults felt too overwhelmed to perform the daily functions of their job at any given point. We have been through, in some ways, hell, the past couple of years as we've had to restructure the way that we live. We've also found really beautiful moments in understanding that we don't have to be sitting in one cubicle, at one desk, to perform the best as we can for our companies.

Really what's changing is the change in conversation, the change in workplace policies, for example, Google took deep reflection of their workplace adjustment policies because they were seeing triple in the ask they had around mental health accommodations and requests. They took the time to restructure their policies in order to better protect their own employee base.

LuAnn Heinen:

Let's talk a little about invisible disabilities. What are they and is it true that one in three Gen Zers self-report having an anxiety or related disorder?

Crosby Cromwell:

When you talk about hidden or another word, invisible disabilities, it really is a common phrase. It's if you think about any disability that you can't see. So anxiety, dyslexia, mental health conditions, long-term medical conditions, all of those qualify as hidden or invisible. That is the largest. 80% of individuals who identify as disabled have a hidden or invisible disability. Again, we keep saying the same phrase over again, but as you think about disability, it's different than what you've understood it to be. Also, with the rise of Covid, those statistics really started to come into the forefront that one in three Gen Zs are identifying as having anxiety. It is the pressures that we are living under, the uncertainty that we're living under right now at this moment globally, be it economies or changing politics or changing landscapes. It's causing a rise in how people are dealing with the everyday.

LuAnn Heinen:

Companies that champion disability inclusion have reported 28% higher revenue, 30% higher profit margins, lower turnover, equal or greater productivity, and fewer safety incidents. What do you think about that?

Crosby Cromwell:

That comes from Accenture research that was released I believe in 2018. It was the first study that was ever done around profitability and disability, and it is the beginning of this conversation that we are really looking to advance upon within the Valuable 500. So how do we highlight that disability and inclusion is a profit center? If we go back to what we were talking about earlier, when you think about inclusive design from the outset, the money saved in that, when you think about the lower turnover statistics and data that come from hiring individuals with disabilities, there's money here to be found for businesses that want to invest in this space.

LuAnn Heinen:

We've talked about disability as a justice issue, an identity issue, and we don't want to medicalize it. At the same time, there must be ways to improve the health care experience for people with disabilities because many of them do need to interact with the health care system. I'm wondering what your thoughts are about that.

Crosby Cromwell:

In no way am I an expert on the health care system, but what we do know from the last couple of years is that Covid really brought to light that there were outdated policies and practices that went to the level of Eugenics handbooks that were sitting inside hospital systems about who to treat first or who to treat last that were built during the Spanish flu epidemic. What came to light really during Covid is how we need to think about disability, treat it with equity and with dignity. Too many of the systems are too hard to access for individuals with disabilities, especially those who need ongoing medical care and who have chronic conditions. We all know that the health care system needs greater attention when it comes to protections, but it's a deep conversation that has a lot of brilliant thinkers in the disability space who are fighting every day to make these systems better.

LuAnn Heinen:

Are there misunderstandings and even microaggressions that can occur either in health care interactions or in the workplace that you'd like to reference or educate us about?

Crosby Cromwell:

Again, it goes back to educating ourselves into entering the world and entering our workplaces with empathy, asking questions, empathy and curiosity. Yes, there are microaggressions that take place every day. There are misunderstandings that take place every day. Asking someone if they need help without them asking for it is a misperception. Assuming someone can't do something because of a disability is a misperception. Not assuming that there's strength and resiliency and the actual equal ability as any other colleague are misperceptions. It's something that individuals have to face on a daily basis and we're just working to be better.

LuAnn Heinen:

Are there any communication suggestions or examples that you'd like to share for employers communicating with their employees and family members?

Crosby Cromwell:

There are great language guides that are readily available. If you take a chance to spend some time on the Valuable 500 website and find resources that we have on standards and practices and how to approach language. The International Labor Organization has phenomenal resources on their disability network, which you'll be able to find if you spend some time reading through their resources. As well, Arizona State University has a center on disability and journalism that has a complete guide to language. If you're thinking about, one, how you communicate, two, how you talk about disability, or if you're communications professional, finding the resources that will help you do that at a higher level.

LuAnn Heinen:

That's great. Tell us a little bit about the new mentorship program that you've launched at the Valuable 500.

Crosby Cromwell:

At the World Economic Forum in May of this year, the Valuable 500 announced what is going to be our first leadership development program for rising talent in the corporate sphere. It's called Generation Valuable. The first cohort will be 75 Gen Vs from our participating companies who will go through a year-long program being mentored by an executive within their own company, having a myriad of C-suite conversations with other leaders in their company to understand those leaders' journeys and how they rose to those ranks, how they stay in those ranks, as well as hoping that those C-suite leaders will have aha moments about what the disability experience looks like within their companies or where disability inclusion could possibly be missing within their own business units.

Additionally, those Gen Vs are going to go through this whole masterclass series on topics that are required and needed in 21st Century leaders, so strategic thinking, leading business for good with an ESG lens, creative leadership, your own personal identity, being able to tell your story as a leader, understanding how and why you want to lead and speaking to power. What we want to come out of this is a global group of ambassadors who are better equipped, better ready to move into the highest ranks of leadership, and we want the C-Suite leaders of today to better understand what the experiences of disability is within their companies. We're incredibly proud of this. It launches in January of 2023.

LuAnn Heinen:

Congratulations on that. One thing I just loved is the video on the Valuable 500 website. The introductory video is fantastic.

Crosby Cromwell:

Thank you so much. It really is about us telling our story and telling it in a way that disability hasn't been seen before. For example, the images on the website were a part of a photo shoot that we did in London last September with all disabled talent in front of and behind the camera. Everything from photographers to makeup artists to the models themselves who have worked for the likes of *Vogue* and done a myriad of things coming together. It just was an incredible experience to see all of these professionals, these creative professionals, together and creating a new image of what disability looks like.

LuAnn Heinen:

Truly a beautiful piece and inspiring. Are there any other employer examples we haven't talked about that you'd like to mention or share?

Crosby Cromwell:

There are so many amazing things happening within the Valuable 500. Companies that we're seeing that are really drilling down into the things that matter to their business objectives right now. For example, Autotrader, out of the UK, has gone really deeply into understanding their own employee base through self-identification, explaining why that data is important, asking for that data, and then coming out with a 14% number of their employee base who's identifying as disabled, then taking the step to release that publicly. That is critical and imperative. Microsoft is doing important things across the gamut, be it their own employee base or through product development. If you think about companies like Alstom who develops and builds trains. They acquired Bombardier within the past year. They are looking at the accessibility of those trains themselves. Essentially our companies are working far and wide across the corporate value chain on initiatives that are improving the work, the life, the opportunity, and the marketplace for individuals with disabilities.

LuAnn Heinen:

Are there ERGs, employee resource groups, or the equivalent for people with disabilities?

Crosby Cromwell:

In many companies there are and we do see that as a best practice. There's a brilliant organization based in the UK called Purple Space who specifically and solely focuses on the development of disability ERGs. I would

recommend that anyone take time on their website and get to know them. The Valuable 500 is happy to make a connection. We see a correlation between when you are growing and giving voice and opportunity for disabled leaders to be connected and sharing in ERGs to the growth and inclusion of the conversations in workplaces. So truly, truly believe in the adoption and development of ERGs.

LuAnn Heinen:

We have a lot of member companies in the Business Group, many of whom are already part of the Valuable 500, but for those that aren't, how can you get in?

Crosby Cromwell:

In May of 2021 we announced our 500 companies and quickly realized what we could do is move some brands up into their parents to create space. This work at the end of the day really matters, so we want to ensure that companies are active and involved and because of that there might always be a little bit of churn. We've also had a couple of companies that have had to step aside through bankruptcy or other issues, all of that to say we have some spots and we want to welcome companies into those spots who are committed to this space and want to be a part of this journey and the collaboration. All they need to do is reach out to us. There are partnerships at <https://www.thevaluable500.com/> or there's my email address at crosby.crowell@thevaluable500.com.

LuAnn Heinen:

Is there one thing that you'd like for employers to take away from this conversation?

Crosby Cromwell:

If you've listened to this hour, this time, this podcast, thank you for taking the time to try to understand this conversation, this topic, this employee base. It is growing and it's important for us to spend the time to understand how it can improve your business, what you're already doing to make sure that you're building amazing cultures or what you can do to build even stronger cultures. It's about taking the time to question, taking the time to educate yourself, and seeing where you can improve the everyday.

LuAnn Heinen:

Crosby, I've learned a lot. I'm so inspired by the conversation. Thank you very, very much for your time and energy.

Crosby Cromwell:

Thank you so much.

LuAnn Heinen:

I've been speaking with Crosby Cromwell of the Valuable 500, which launched at the 2019 World Economic Forum in Davos. Their mission is to use the power and influence of business leaders and brands to include and lift up the 1.3 billion people worldwide who live with a disability. Go to <https://www.thevaluable500.com/> to learn more about this movement and the iconic company's leading it. Also see the Business Group's new resource, Disability Inclusion in Health and Well-being. To access it, go to <https://www.businessgrouphealth.org/> and use the search term disability inclusion.

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