RICE UNIVERSITY

Funding Disability: Ambivalences in Nonprofit Fundraising in the United States

By

Ellie Vainker

A THESIS SUBMITTED
IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE

Doctor of Philosophy

APPROVED, THESIS COMMITTEE

Cymene Howe
Cymene Howe (Apr 12, 2021 08:26 CDT)

Cymene Howe
Professor, Director of Graduate Studies
Department of Anthropology

James Faubion
James Faubion (Apr 12, 2021 08:17 CDT)

James Faubion
Radoslav Tsanoff Chair, Professor
Department of Anthropology

Rosemary Hennessy
Rosemary Hennessy (Apr 12, 2021 14:21 CDT)

Rosemary Hennessy
L. H. Favrot Professor of Humanities
Department of English

HOUSTON, TEXAS
April 2021

ABSTRACT

Funding Disability: Ambivalences in Nonprofit Fundraising in the United States

by

Ellie Vainker

This ethnographic study discusses the ambivalences, complexities, and contradictions involved in nonprofit fundraising practice, based on three and a half years of fieldwork in a disability-focused nonprofit and CDFI in the United States. I show how Loans for Independence (LFI) must balance competing pressures in delivering services and in securing funding for those services. Chapter One discusses the legacies LFI emerges from, including the Independent Living Movement as well as postwar rehabilitative medicine and barrier-free design. Chapter Two explores how LFI balances different portrayals of disability in order to reach people who qualify for services but who do not recognize themselves within the rubric of disability and considers the ramifications of this individual framing of access. Chapter Three focuses on client stories in fundraising and the challenges of meeting the conventional form of telling client stories while avoiding the charity model of disability; I link the discussion to humanitarian imagery and urge for a greater attention to the field of action open to nonprofits. Chapter Four addresses the marketization of nonprofits through reference to two institutional forms that LFI occupies, which carry competing demands and best

practices; I show how LFI carves a line through this space that satisfies the form but exceeds what is imagined within it. Chapter Five analyzes how LFI depicts disability in grant applications in order to meet funding conventions and expectations; I draw attention to the creative practice involved in this endeavor of incorporating disability into a space where it is not imagined to belong. Throughout I frame the dynamics in terms of friction (Tsing 2005) and note the fraught lines that LFI follows, seeming to bend toward logics of rehabilitative medicine and cure (Clare 2017) to secure the necessary resources to pursue a different kind of project. I argue through this dissertation that we cannot talk about NGOs without talking about NGO funding and we cannot fully engage in critique regarding NGOs without attending to this central problematic that NGOs face: the fact they need to secure resources in order to deliver programs.

Acknowledgments

First and foremost, I am grateful to the staff, board, and committee members at Loans for Independence, from whom I have learnt so much. Thank you all. Harrison's commitment to understanding LFI's role and responsibilities within disability community, his attention to shaping programs and services so they can best meet needs, and the seriousness with which he stewards the organization will continue to be an inspiration for many years to come.

This dissertation on funding and fundraising has been made possible thanks to many resources that have supported my graduate education. Thanks to the Social Science Research Council and, at Rice University: the Department of Anthropology; the Center for the Study of Women, Gender, and Sexuality (CSWGS); the Humanities Research Center's Mellon Research Seminar; the Center for Critical and Cultural Theory; and the Social Sciences Research Institute.

Cymene Howe has been a model in demonstrating that one need not be confined to a particular field of research throughout the course of one's intellectual career and that shifting focus can allow for renewed interests and newfound possibilities.

James Faubion has been an encouraging presence throughout my time at Rice, always open to hearing thoughts and providing reflections that highlighted the knots in my thinking without untangling them for me. I am ever grateful for his support.

Rosemary Hennessy's willingness to serve on my doctoral committee has from the outset made me confront capital and capitalism in a way that I would otherwise likely have shied away from; I am so grateful for the challenge as well as the tools she offers in meeting it.

Eugenia Georges imparted an enthusiasm for the deep possibility that resides in each grant application and encouraged both precision and levity in approach, understanding what is at stake while also understanding the limits of one's own control over the process.

Zoë Wool led the first seminar where I formally engaged with disability studies and her orientation regarding anthropology and disability, queer, and critical theory has been an inspiration. I am grateful for her continued interest and investment.

Thanks to Andrea Ballestero for stoking my curiosity and Dominic Boyer for seminars that have shaped my thinking, as well as Jeffrey Fleisher, Susan McIntosh, and Beverly Mitchell for the friendly corridor chats.

Altha Rodgers always seemed to have the answers and I am thankful to have crossed paths with her. Thanks to Altha, Joanne Carpenter, and Addison Verger for all the administrative support.

CSWGS was a second home on campus, and I am grateful to Brian Riedel for an early introduction to fundraising (even as I still struggle to emulate his organizational prowess!). Carly Thomsen offered a critical perspective in developing my research and has influenced my thinking. Thanks also to Susan Lurie, Myrna Perez Sheldon, and Angela Wren Wall.

Consulting through the Center for Academic and Professional Communication helped refine my understanding of grants and how best to approach them—I am so thankful to have connected with Elizabeth Festa early in my time at Rice.

A Mellon Seminar led by Jeffrey Kripal returned my attention to the United States as a field of study. I am grateful to him for the opportunity, as well as Elliot Berger, Sharde’ Chapman, Jade Hagen, Nathanael Homewood, Benjamin Mayo, Gregory Perron, and Erin Prophet for their perspectives.

This dissertation itself emerged thanks to a strong network of support. I am indebted to Elitza Ranova, whose facilitation of different coaching groups over the past year provided a space to move through the varied experience of writing without dwelling (for too long) in blockage. Her encouragement and guidance to follow the process and to be led by my own commitments and investments leaves its mark on this dissertation, and I am sure it would look very different without her. Thanks also to my fellow students in the groups.

Svetlana Borodina visited me in Seattle in November 2019 and gently broke through my prickliness around not having started writing my dissertation, encouraging me to finally confront it. I am so grateful that she did. Her friendship, feedback, and scholarly acumen has shaped me and this dissertation in more ways than I can count. A *настоящий друг* indeed.

Víctor Giménez Aliaga has been a stalwart fellow traveler, always offering an encouraging word. I miss Valhalla chats (and beers) but am thankful for them all. *¡Es posible!*

Sveta, Jing Wang, Eliza Williamson, Drew Winter, and Helena Zeweri have made this past year more connected, and I am thankful for their wisdom and fellowship. Writing during a pandemic has also been made much less isolated thanks to Laura Heath-Stout’s initiative to start a coworking group. Thanks also to Julia Holloway, who has kept me both grounded and open to inspiration.

I am grateful for the perspectives and generosity of my Rice peers in seminars and beyond. In addition to those mentioned above, this includes Justine Bakker, Jessica Bray, Baird Campbell, Camille Cohen, Trevor Durbin, Melanie Ford, Reza Hashemitaba, Maureen Haver, Marcel LaFlamme, Charlie Lotterman, Ian Lowrie, Rebecca Mantel, Rachel Schneider, Sólveig Ásta Sigurðardóttir, Magnús Örn Agnesar Sigurðsson, Eliot Storer, Elizabeth Rodwell, Katie Ulrich, Nathanael Vlachos, Yifan Wang, Adam Webb-Orenstein, and Ethan Wilensky-Lanford.

Aster Gilbert, Catherine Jacquet, Liam Lair, Corinne Schwarz, and Elizabeth Stigler have been sources of encouragement and much laughter for many years, and I am ever grateful to be an honorary member of Team Hustle. Stephanie Krehbiel, Eric Cook-Wiens, Oniel Chambers, Tami Albin, and Sherrie Tucker also made Lawrence a second home and have encouraged me over the years.

Eloisa Noble and Charlotte Williams are lifelong friends who have long supported me—thank you for all the encouragement and I look forward to our next adventure!

ICASSI has been an important force in my life and has shaped my understanding of the world, particularly Bettina Bildhauer, Catherine Conway, Andrea Hillenbrand, Annette Krüger, Jean Kummerow, Sabine Landscheidt, Frank Mabley, and Bruce Tate. I miss Annette dearly and am thankful for all the joyful time we spent together but wish there could be more still to come.

Seattle has become home thanks to the many people who make it so: Kelsey and Chris Barrans, Patrick Lennon and Randy Coté, Erika Earp, Melissa Munn and Christy Romo, Maria Williams, Sarah Dupras and Darren Monk, Sue Pierce, and, of course, Harrison. They have made this year more bearable, have moved me through graduate school, and have helped to steer my course. Thank you all.

To my family: Brenda Vainker, François Vainker, Ed Vainker, Stephen Vainker, Emily McKenzie, Clare Wallace, Maxwell, Madigan, Minnie, and Vincent—thank you for your support over the last eight years as I worked through graduate school and this dissertation. Discussions with Steve helped focus my thinking and he always urged me to persevere. Special thanks to my mum, Brenda, for all the encouraging chats, offers of support, and commiserating over this past year of writing. Joan Dodd has been a source of much support, and Graham Dodd's love of information has long inspired me.

Ashley Mog has been my partner, confidante, and champion for almost fourteen years. Over the past year, she has picked up the pieces of our home and my fractured self as I have switched between writing and working, being of little use outside the confines of my desk. Her confidence and steadfastness have sustained me through graduate school, and her fierce encouragement has taken me far further than I ever dreamed I could go. I am so grateful to share this life with someone who urges reflection, thoughtfulness, and accountability, as well as fun, adventure, and joy. I appreciate the multiple lenses she gives me, the reflections she offers, and the wisdom she shares. I don't know where I'd be without her and I'm ever fortunate that I don't have to find out. Thank you for everything.

Table of Contents

Introduction

On my first day of fieldwork in the office at Loans for Independence (LFI), Deputy Director Harrison provided me with a recently submitted federal grant application. This, he said, would serve as a good introduction to LFI's work and the issues it seeks to address as a nonprofit loan fund. The application was to the U.S. Department of the Treasury's CDFI Fund, which requires narrative responses to questions of need and approach alongside numeric breakdowns of LFI's current and historical lending and organizational finances. The application covered significant ground, from the *high rates of poverty* among the population of people with disabilities in Washington and Oregon and the *low workforce inclusion rates* to the underwriting model and outreach activities that drive the Assistive Technology Loan Program, LFI's *most longstanding program*. It demonstrated the *barriers people with disabilities experience* in a variety of domains, culminating in the argument that *people with disabilities have limited financial capability* that therefore demands a nonprofit loan fund *that accounts for the high levels of debt—particularly medical debt—high debt-to-income ratios, low credit scores, low levels of saving, and intermittent employment histories that people with disabilities often experience*. With LFI's financing, which uses *a proven methodology in lending to people with disabilities*, people with disabilities *can access the assistive technology and economic opportunity they need to live, work, and play within our communities*.

I put these terms in italics as they are both direct quotes and concepts that form the basis of LFI's raison d'être; they float from grant application to grant application, meeting to meeting, and annual report to thank you letter. They have become embedded in the organizational assumptions, self-presentation, and mindset of LFI. They are clipped and expanded as needed, part of an ongoing iterative process of refining the message that LFI broadcasts—*iterative*, too, is now part and parcel of grants, showing how LFI is able to *quickly respond to emergent community needs*. And over the past three years, *live, work, and play* has morphed into *thrive*.

As the organization's Development and Outreach Director of the last two years and de facto grant writer for the year before that, these terms and framings trip off my tongue—or rather, flow from my keyboard—forming a succinct account of why LFI exists, what needs it responds to, and how it does so in an equitable manner. *As we primarily offer financial services to people with disabilities, we strive for equity through centering low-income people with disabilities in our programming. In so doing, we recognize that low-income people with disabilities are disproportionately people of color*. Depending on the venue of articulation, we—Harrison and I, representing LFI—might disaggregate "people of color": . . . *are disproportionately people of color, particularly Black people with disabilities and Native people with disabilities*.

As the organization's resident anthropologist of the last three years and counting, these words catch in my throat as I have to dissociate from the structural inequities and white supremacy that undergird these *facts*. Depending on the day, deadlines, and character count available, the backspace is used far more, second-guessing this framing and trying to imbue the account with more context and complexity than the grant form can hold or will reward. I then come back to the audience and the purpose, reference the well-worn studies, and submit a straightforward response that both represents and wholly disavows *the financial complexities that people with disabilities must navigate*.

This experience of clear articulation and dissociation is not unique to my particular perspective as an ethnographer-cum-fundraiser, however, but is shared by many of those with whom I have spoken over the course of the last three and a half years. In order to secure funding for a nonprofit—in order to secure the capital that allows one to move in the world and, according to some, move the world—there are certain terms on which nonprofit professionals must engage, including being able to situate one's organization within a problem area that can, to a greater or lesser extent, be remedied by the very services that the organization provides. For example, in the case of LFI, a low-interest loan tailored to the financial capacity of low-income people with disabilities provides a remedy for the fact that people with disabilities have limited access to financing from mainstream financial institutions due to lower levels of income, lower rates of employment, higher rates of poverty, and increased expenses compared to those without disabilities. There is often no room in a grant to articulate that these facts might be effects of a much broader milieu—effects of processes and actions that the funder might themselves be implicated in—and so no further extrapolation is made. Indeed, if one follows conventional understandings of grantmaking and writes in line with what is widely understood to be a fundable proposal, no further extrapolation can be made.

The grant form is one of several elements of fundraising that I consider in this dissertation, which is informed by three and a half years of fieldwork at LFI in Seattle, Washington. During this time, I have learnt from countless colleagues at LFI and beyond, in Seattle and beyond. I did not intend to become a full-time (or now, to allow for writing this dissertation, part-time) staff member at LFI, but circumstances, staff, and indeed life changed, and I found myself during fieldwork fulfilling the role of the so-called development staff member at LFI and then formally segueing into it. Harrison became the Executive Director of LFI four months into my fieldwork, just as two other staff members left the organization, including the experienced Development Director whom I was primarily shadowing. For the next twelve months, then, I worked together with Harrison—an old college friend who had facilitated my research within LFI—as we sought to figure out the riddle of fundraising, or what nonprofits generally term development. We had mentors and received much advice along the way, but mostly we had manila folders filled with previous applications and printouts of historical correspondence with prospective funders. These served as our primary guide as we navigated both securing the funding for LFI's $600,000-plus annual budget and attaining the programmatic targets that existing funding awards demanded. After a year at LFI, I became the Development and Outreach Director, still working in partnership with Harrison but also working more independently in locating and applying to possible sources of funding.

Indeed, *figuring out* how to do fundraising is not an uncommon process. As the presenter at a training in Portland, OR noted, "very few children say they want to be a fundraiser when they grow up." Rather, I have found that people fall into it and are drawn into it, are recruited for their expertise in one area and then find that their new role's main demand is securing funding to effectively carry out work in their area of expertise. Development is also a way that many recent college graduates find their way into nonprofit work, given that development is one thing that almost all nonprofits with paid employees have in common and requires many of the skills that are thought to be synonymous with a college education. In finding myself partly responsible for securing over half-a-million dollars annually, then, I was following in the footsteps of many other people who fall into the work. In gatherings with other nonprofit fundraisers—conferences, workshops, brown bags—answering “How did you get into fundraising?” (or sometimes a more resigned, “How did you *get yourself into* fundraising?”) has almost taken on the air of a coming out story, where divergent paths and lives come together to marvel at how we ended up here and now, sharing this common-yet-strange activity of asking people for money and carrying an unspoken burden of anxiety about what would happen if we fail.

Fundraising is a topic that, to the best of my knowledge, has largely escaped anthropological attention, even as I would hazard to guess it permeates field sites and research objects. Anthropologists have considered funding in relation to international development projects, practices, and policies (e.g., Riles 2000; Mosse 2005; Mosse and Lewis 2005; Tsing 2005; I. Feldman 2007; Anders 2009; Redfield 2013), and examined funding impacts in global health initiatives (e.g., Rees 2014; Erikson 2015; Nading 2015) and U.S. education policies (e.g., Baltodano 2012, 2016; Brown 2015). Yet I have not seen reflected to me in academic prose the kind of work I have witnessed and have become subsumed in at LFI. In contrast with accounts of international development, at LFI there are no clear policies to which nonprofits must pin their program and where technolegal bureaucrats hash out the program intricacies to meet specific policy goals and guidelines. Rather, fundraising as I have seen it, heard it portrayed, and practiced it is more a matter of prospecting: tentatively reaching out, articulating your services in a manner that *just happens* to fall in line with a funder’s stated priorities, and waiting to see if you have struck gold.

Yet fundraising is also pervasive in anthropological practice, even if it is rarely put in such indelicate terms. Doctoral students, after all, spend much of their time in coursework and beyond securing research funding, crafting succinct accounts of their work that can hold only a finite amount of complexity and that also *just happen* to align with stated funding areas. Research is articulated in line with reigning academic trends and the best grant proposals, we are told, should convey competence, expertise, and just enough ingenuity. Doctoral research takes shape through these grant forms, with research projects iterated and reiterated until it meets standards of academic taste (Bourdieu 1984) and fits with broader conceptions of what is "smart" (Williams 2004), worthwhile, fundable, and perhaps even *good* academic work.[1] And then, of course, there is a lot of waiting and second guessing—and anxiety about what will happen if it fails. (From what I have heard, this does not stop upon graduation.) But just as fundraising is only one part of anthropological practice with implications that reach throughout the enterprise, so is fundraising with regard to nonprofits.

In this dissertation, I offer an account of the fraught work of fundraising as I have come to understand it, which necessarily emerges from a particular historical context and stretches into a broader account of the work of LFI as a nonprofit and Community Development Financial Institution (CDFI). This is informed by my fieldwork at LFI and my professional development in becoming a fundraiser (two things that are hard to separate), as well as from informal conversations with nonprofit professionals in the Seattle region and beyond. In this introduction, I introduce LFI, situate my project in

---

[1] For an account of the academic evaluation process of fellowships and research grants, see Lamont (2009).

terms of research approaches in charity, development, and nonprofits or nongovernmental organizations (NGOs), and reflect on my particular place within the work. I conclude with offering a roadmap of this dissertation.

Fundraising and *The Gift*

Given that fundraising drives many of the programs and projects that anthropologists tend to hang their projects on—linking to broader processes and significance is often understood to be a requirement in securing research funding, after all—it is surprising how little is returned in database searches about "fundraising," "funding," "grantmaking," or "grant writing" in anthropology or related disciplines. Results consist of articles and guides about how to secure funding for one's own research, about the precarious funding position of the discipline in the neoliberal university, or about the discipline's nefarious past and entanglements with geopolitics. Little appears in relation to the processes and negotiations that are part of fundraising for nonprofit work, yet I imagine one would be hard-pressed to find a faculty member or doctoral student who has not themselves engaged deeply with grants and been subsumed in funding concerns. Funding is not only central for scholars in relation to the practical completion of their research, but it is, too, a force across numerous fields of anthropological enquiry. After all, given that anthropologists tend to gravitate toward wishing to somehow *do good* (or we might reframe this as producing *broader impacts*, in line with the National Science Foundation's demands) and to questions of *justice* and of *care*, we time-and-again see engagements with actors and institutions whose work is driven by external funding: supranational organizations, nongovernmental organizations (NGOs), charities, activist groups, and so on. And yet even as there are studies of funding agencies such as the International Monetary Fund (Harper 1997) and the World Bank (Griffiths 2003; Goldman 2005), and the *effects* of funding have been investigated, the *processes* involved in NGOs securing that funding have received little attention.

In designing this research, I came from a vantage point of considering philanthropic activities and its effects. I was inspired by this initially after seeing the complex workings of Western funding flowing into Russian LGBTQ spaces and movements; during predissertation fieldwork in St Petersburg, Russia in summer 2015, I came to know a group of mostly young activists who organized different public spectacles aimed at spreading awareness, and ultimately acceptance, of LGBTQ people and identities. At the same time, I also came to know a number of lesbian-identified teachers from across Russia who were spending some of their summer vacation in the city and staying at the same reasonably priced, gay-friendly (signaled by the term *joyful*) hostel that I also called home. On walks around the city with four different women, I found myself hearing a recurrent story: the work of these activists was making their daily lives in cities small and large more challenging, narrowing the acceptance they had previously found and closing some of the spaces where they had once gathered without problem. Now that LGBTQ issues had become a site of political contestation, they found their lives more difficult—no longer could one envision picking another woman up in McDonald's—and where once there was tacit acceptance of their partners at different school functions, now there was none, and their lives were impoverished for it. A significant force within this complex landscape was Western influence and Western funding; this force aligned with a preliminary conclusion that rather than a rise in anti-gay sentiment in Russia, it was primarily an anti-Western sentiment as LGBTQ activists increasingly expressed Westernized sexual identities—and launched many of their actions with the aid of Western funding. This influence in Russia can be seen within a broader historical perspective of Western funding flowing into the former Soviet Union in the 1990s (see, e.g., Hayden 2002; Mendelson and Glenn 2002; Henderson 2003; Hemment 2007). Again here, there were clear reverberations that had presumably not been anticipated by those distributing the funding, as many found their lives narrowed as they were almost made to become closeted, an epistemology (Sedgwick 1990) that had not previously been operative. This was an early fieldwork lesson in my graduate training in the ambivalences, complexities, and collateral effects of channeling capital to do good.

In shifting doctoral research toward philanthropy, I focused my attention on the Gates Foundation and the ethos of "impatient optimism" that Bill and Melinda Gates put forward as guiding their activities at the foundation. The Gates Foundation is a leading example of the activities associated with the Giving Pledge, whereby billionaires have made a "moral commitment" to dispensing at least half of their wealth within their lifetimes or in their wills, a scale of giving heretofore unprecedented (McGoey 2015). I sought to trace the machinations of the Gates Foundation within Seattle and Washington State, where much of its U.S.-based work is focused, and to understand how their "catalytic role" (as the Gates Foundation would frequently invoke) in generating social change played out on the local scale. I found this to be a fertile ground with imbrications in a variety of areas of study, including development, humanitarianism, ethics, and, of course, capitalism and neoliberalism. As is often discussed in the anthropology department at Rice, however, projects can and should change in the course of fieldwork and further research, and this present focus on fundraising rather than philanthropy is a result of following promising paths that emerged and my own interests that developed in the course of the research. Nevertheless, philanthropy remains a presence throughout this endeavor, even if it remains mostly in the background.

Given Marcel Mauss' (2000) anthropological theorization of *The Gift*, one might imagine that charity and fundraising are well-worked terrain for the anthropologist. And yet, while the charitable gift (Laidlaw 2000; Tonkin 2009), the social function of giving (Bornstein 2009; Kuah-Pearce, Kleinman, and Harrison 2014; Mittermaier 2014; Malkki 2015; Theodossopoulos 2016), and the antagonistic relationship between a giver and a recipient (Rice 2007; Guinea-Martin 2014; Qian 2014) have been much discussed, granular studies of grantmaking, fundraising, and the organizational solicitations behind individual giving has nevertheless largely escaped anthropological attention. Teresa Odendahl (1990) investigated the practices of elite philanthropists through interviews with 140 wealthy frequent donors and with foundation workers; her analysis pointed to a fertile ground of enquiry for anthropologists, but it has largely yet to materialize. Furthermore, while there have been in-depth accounts of development projects administered by NGOs, there has been little attention to *how* that particular NGO came to be funded to deliver that particular project in that particular locale. In this dissertation, I seek to provide an account of nonprofit fundraising in an effort to produce greater understanding of the negotiations, logics, dynamics, and pressures that go into the funding and development of those projects to which anthropologists have long pinned their accounts.

Linking Mauss' theorization with charity might seem strange given Mary Douglas' (2000) rejection of charity as falling within Mauss' rubric: "Charity is meant to be a free gift, a voluntary, unrequited surrender of resources. Though we laud charity as a Christian virtue we know that it wounds. . . . Foundations should not confuse their donations with gifts" (vii). According to Douglas' reading, a donor's intent to give and to be exempt from any gifts in return does nothing to enhance solidarity and, therefore, should not be considered a gift at all. Charity, in this light, breaks the social and economic foundations of gift exchange identified by Mauss: the triple obligation to give, to receive, and to reciprocate. Mauss' (2000) text itself appears equally damning of any charitable enterprise: "Charity is still wounding for him who has accepted it, and the whole tendency of our morality is to strive to do away with the unconscious and injurious patronage of the rich almsgiver" (65). At the same time, there appears ambivalence in Mauss' own dealing with almsgiving. Drawing from an example related to rich Hausa in Sudan giving corn to the poor, Mauss comments:

> One can see how a theory of alms can develop. Alms are the fruits of a moral notion of the gift and of fortune on the one hand, and a notion of sacrifice, on the other. Generosity is an obligation, because Nemesis avenges the poor and the gods for the superabundance of happiness and wealth of certain people who should rid themselves of it. This is the ancient morality of the gift, which has become a principle of justice. (18)

The charitable gift might then be a ruse and a detriment to solidarity or might fall within proper conduct when faced with wealth inequality.

Following Mauss, the idea of a "pure" or "free" gift had largely been rejected by anthropologists on the basis of failing to do anything to enhance solidarity, but in "A Free Gift Makes no Friends," James Laidlaw (2000) sought to recuperate the concept. Following Jacques Derrida's (1992) outline of the paradoxical nature of the free gift (but stopping short of accepting it as an impossibility), Laidlaw suggests that *gocari*, a practice of almsgiving to itinerant Shvetamber Jain renouncers, is as close to a free gift as we might expect to reach ethnographically. Laidlaw notes that where it might err from being a free gift it nevertheless remains a highly formalized, impersonal process, and as such far from the Maussian gift: there is no direct obligation to give or to receive, and any reciprocity involved is simply that “it is expected, by an entirely impersonal process over which no one has any influence, to bring its own reward; although one cannot know when or in what manner the resulting good fortune will come” (Laidlaw 2000, 624).

Other analyses of charitable gifts also seem to wish to separate the charitable gift from the more antagonistic nature of Mauss’ theorization. James Rice (2007), for example, discusses the place of the charitable donation within the anthropological exchange spectrum based on fieldwork in Mæðrastyrksnefnd, an Icelandic charity which accepts donations from the public in order to provide material and financial assistance to senior citizens, women, and single men with children. He asks whether, when investigated in practice, the charitable donation can truly sit within the rubric of the gift, where it is most often placed, or whether it should be its own distinct category (7). Holding closely to Mauss’ account in his discussion, Rice suggests that there is no social obligation to give in Iceland (9), and that in fact donating seems to simply be a more convenient mode of waste disposal than anything that might be considered a gift: “It is difficult to conceptualize what is essentially the elimination of household waste as a benevolent act intended to assist the poor” (12). He goes on to suggest that the inability for those receiving aid to reciprocate places the donation even further from the gift, and, coupled with the poor quality of donations, speaks more broadly to the “inherently demeaning and disempowering” practices of material charity (13). Whereas social welfare is an entitlement based on citizenship and contributions to state assistance schemes, Rice asserts that exploring charity in terms of the socially generative Maussian gift demonstrates it to be less empowering:

> The clients become not rights-bearing citizens, as those claiming pensions or benefits, but supplicants who must ask for help from private citizens and who are often unable to reciprocate in kind. The charitable relationship is one that is built on inequality in several regards, with the donation-as-gift being one among others. (18)

Yet the challenges to framing charity in terms of Mauss' theorization seems to derive most from a felt opposition to the pragmatism inherent in Mauss' highly ethnographic enterprise. Rice's article, for example, reads in a certain light as a catalogue of disappointment regarding human generosity, or the lack thereof. This is indicative of a broader move in scholarship related to charity and philanthropy—the tendency to begin with an idealized view of charity: as a selfless act of moral purity that is wholly good. The desire, it seems, is to place charity outside the exchange flows discussed by Mauss and thereby to view charity as a distinct, isolated, and perhaps selfless practice. Scholarship on philanthropy and charity in its actually existing forms (anthropological and otherwise, explicitly or implicitly) shows that this view is untenable, and so when translated into the world of action, the inevitable response is sore disappointment.

Sociologist Victoria Alexander's (2014) study of institutional funding of arts organizations in the United Kingdom offers the clearest demonstration of how *The Gift* is an appropriate rubric for understanding the enterprise. Alexander demonstrates that the dynamics Mauss points to in gift giving—among them antagonistic, self-interested, and socially generative—are clearly evident in corporate and governmental funding of the arts. She not only uses Mauss to note "the inseparability of self-interest and disinterestedness in the donations" (371), but most importantly the framework gives Alexander access to the broader system in which the exchange takes place. She effectively demonstrates that corporate philanthropy (and increasingly government grants) involves not only the particular gift in question but also a broader transmission of ideas: to receive funding organizations must follow a neoliberal, market-oriented mindset and management must be in accordance with "business-world logic and tools" (375)—"part of the bargain involves *the exchange of politico-cultural beliefs for funding*" (375–76 emphasis in original). She summarizes:

> The gift itself, in the context of institutional giving, remains an inseparable combination of interest and disinterest, and is supported by and constructed with ideologies and actions from different aspects of the wider cultural and economic systems. As in the archaic system, benefits may accrue more directly to those at the top of the group or organisation than to those further down in the hierarchy. (376)

In this dissertation, in considering fundraising practices and its (hopeful) result in the charitable donation, I do not explicitly engage Mauss but nevertheless take Alexander's framing of funding within Maussian terms as a starting point, noting the broader system that LFI must operate within and attending to the demands and conventions that accordingly must be satisfied when LFI solicits funding.

Situating Development in the United States

The *development* of my fieldsite might seem at first far removed from other anthropological engagements with development, which have generally focused on the work of international development projects taking place in the global South and funded by Northern, Western countries and multilateral institutions. This transnational flow of aid, resources, expertise, and discourse—we could say this flow of power, knowledge, and domination (Escobar 1995)—is the first point of difference with this research. LFI is undoubtedly part of countless transnational flows, the most present in this research perhaps being the development and manufacturing processes of the technology that LFI finances. But at least the direct sources of funding with which I engage in this dissertation, and which power LFI's operations, are decidedly U.S.-based and the direct disbursements that LFI makes are almost always direct to U.S. vendors. Following the money (Marcus 1995; Pakula 1976) is not within the scope of this research, but if it were, I imagine this too would bring the funding within transnational perspective. In focusing on a U.S. nonprofit that is funded by U.S. sources, this project upends the historical valence of the anthropology of development, where projects are typically located in countries removed from the funding that initiates it or, if not, focused on migrant populations within Western countries.

Situating development in the United States seems also to upend the imaginary of development, exemplified by President Truman's oft-cited inaugural address of 1949:

> We must embark on a bold new program for making the benefits of our scientific advances and industrial progress available for the improvement and growth of underdeveloped areas. More than half the people of the world are living in conditions approaching misery. Their food is inadequate. They are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and a threat both to them and to more prosperous areas. The United States is pre-eminent among nations in the development of industrial and scientific techniques. The material resources which we can afford to use for the assistance of other peoples are limited. But our imponderable resources in technical knowledge are constantly growing and are inexhaustible. I believe that we should make available to peace-loving peoples the benefits of our store of technical knowledge in order to help them realize their aspirations for a better life. And, in cooperation with other nations, we should foster capital investment in areas needing development. (Truman 1949)

However magnanimous development might be portrayed here, it links to American exceptionalism and American expansion; coming in the wake of 1948's European Recovery Program or Marshall Plan, it cannot be separated from the onset of the Cold War and the urgent desire to expand the United States' sphere of influence and limit the Soviet Union's socioeconomic spread. In the light of this dissertation, focused on a U.S. nonprofit providing services to people with disabilities, we already see how disability is conjured through disease and poverty, external to the United States and in need of intervention. Hauntingly for Part I of this dissertation and the history of medicalized violence associated with disability, we see immediately that intervention in this domain does not come in the form of material support but rather expert knowledge.[2]

Arturo Escobar (1995) states Truman's vision (which he notes derived not only from the United States) was to:

> bring about the conditions necessary to replicating the world over the features that characterized the "advanced" societies of the time—high levels of industrialization and urbanization, technicalization of agriculture, rapid growth of material production and living standards, and the widespread adoption of modern education and cultural values. . . . Only in this way could the American dream of peace and abundance be extended to all the people of the planet. (4)

Truman's speech, of course, obfuscated the rampant inequities within the United States. If development is indeed aimed at replicating the model, considering a U.S. direct-service nonprofit within the same frame as international development does not appear so strange.

---

[2] This links of course with Michel Foucault's account of the management of difference (particularly 1965, 1973, 1977, 1978). Foucault is not explicitly engaged in this dissertation, but his thinking, frameworks, and tools in approaching and interpreting the world are evident throughout. I engage with many scholars explicitly taking a Foucauldian framework, and the primary fields of scholarship that I engage with are heavily influenced by his conceptualization of society and the forces that populate it.

Marc Edelman and Angelique Haugerud (2005) describe a new development phase beginning in the 1970s with a series of policy changes accompanying the rise of economic neoliberalism. Rather than striving to bring so-called developing countries into parity with wealthy nations, the aim became rather “institutional changes in the global economy and financial system” (17) such that all countries could participate in a global market economy. David Harvey (2005) defines neoliberalism as “a theory of economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade” (2), and notes that it is marked too by state withdrawal in order to “bring all human action in to the domain of the market” (3). Edelman and Haugerud (2005) note that what was in the rest of the world termed neoliberalism was in the United States “so taken for granted—so naturalized by institutions of power—that it was seldom labelled or debated at all” (7, citing Korten 2001, 78). With this in mind, it makes sense to expand development beyond its present geography. LFI’s focus on providing an avenue for people with disabilities to purchase assistive technology can be seen firmly within this global rubric of development—it is, after all, a *Community Development* Financial Institution.

In the 1990s, anthropologists brought a critical perspective to the practice and ideals of development. Whereas earlier studies had been split between a “tradition of seeing the ‘development’ apparatus as a practical tool for the solution of universal problems” (Ferguson 1990, 10) or alternatively following neo-Marxism and dependency theory in understanding development projects as “aid[ing] capitalist exploitation in a given country” (11), James Ferguson (1990) turned to the development apparatus itself.

He showed how development at once expands the power of the state while depoliticizing the whole project. I keep this in mind in this research, and indeed the fundraising practices discussed in Part II (as well as the programs that LFI offers) can be seen as participating in this depoliticizing framework that portrays poverty as a solely technical problem. My focus, however, is not on the ramifications of the work that LFI carries out per se; rather, the story this dissertation tells is of the creative practice of having to frame LFI's work within these technical terms even as it is an ill fit—and what such a move gives rise to.

Nonprofit Funding

Incite! Women of Color Against Violence's (2007) volume *The Revolution Will Not Be Funded* offers an account of nonprofit funding dynamics, logics, and practices that I seek to build on in this dissertation. In her introduction, Andrea Smith (2007) describes how mass social movements have been co-opted and tamed as they were folded into state funding mechanisms and/or driven by foundation-based funding; many of the pieces in the volume expand this argument and describe the challenges of moving toward radical social change when nonprofits, often positioned as the institutional form that will produce such change, operate under compromised funding structures, dictates, and goals. Informed by discussions within the volume of the intractability of the nonprofit industrial complex (Gilmore 2007; Hawk 2007; King and Osayande 2007; Rodríguez 2007), the tactical use of funding and nonprofit status (Bierria 2007; Guilloud and Cordery 2007), and the possibilities for other kinds of approaches (Kivel 2007; Pérez 2007), I consider in this dissertation the complexities of the field in which LFI operates and the competing pressures it must balance. In the Conclusion, I consider its place within disability advocacy and activism today.

Victoria Bernal and Inderpal Grewal (2014), the editors of *Theorizing NGOs: States, Feminisms, and Neoliberalism*, call attention to how "NGOs remain poorly understood despite their ubiquity" (1).[3] Informed by discussions on the NGOization of feminism (Lang 1997) and the incorporation of NGOs into neoliberal policies (Kamat 2004), the volume asks us to consider what NGOs do beyond this co-optation into neoliberalism.

> We know by now that women all over the world have become prime targets of neoliberal restructuring and development. The essays collected here take that context into account but also demonstrate powerfully that neoliberalism can look very different across the world, and that neoliberal conditions do not dictate everything that an NGO does or practices. Like capitalism, neoliberalism has not eliminated all the desires and projects that might be associated with goals of social justice, equality, and democracy that can be imagined outside of its capitalist and consumer-oriented framework. Feminist struggles may be altered, but they continue to proliferate—shaped by, but not completely governed by—states, neoliberalism, and the rise of NGOs. (Bernal and Grewal 2014, 2)

I take this framing to heart in this dissertation, where I consider the ways that LFI must conform to different neoliberal tenets and conditions as well as give an account of the room for maneuver within these forms and dictates. My central contention is that LFI, like any other nonprofit, is not separate from the capitalist economy in which it seeks to

---

[3] David Lewis and Mark Schuller (2017) note the term NGO "masks great diversity and assumes an unproblematic boundary" but is also "productively unstable" (634). Through this dissertation, I use the term nonprofit in reference to LFI and other 501(c)(3) organizations in the United States, following emic uses, even as I recognize that within anthropological literature it would more likely be referred to as an NGO. Given that NGOs are mostly in transnational perspective within anthropological literature, however, I hope that the deliberate use of "nonprofit" draws attention to the geographical specificity of LFI and the funding practices I discuss in this dissertation.

intervene. Here, too, I follow Bernal and Grewal.

> One important contradiction masked by the broad umbrella term is that despite the diversity of states, markets, and institutions through which NGOs come to be legible as different, NGOs are not separate from the state or from markets. The designations "nonprofit" and "nongovernmental" should be taken instead as pointing to complex relationships that need to be investigated and analyzed. Such relationships are complex not simply because of the diversity of NGOs or states, but also because NGOs exist in a geopolitical context of the knowledge and power frameworks of the modern expanding West. This context includes new and old networks of finance, communication, and knowledge that take for granted and promote assumptions about the nature of states, markets, and civil society, as well as other issues such as gender relations. (8)

In the final section of the volume, contributors consider "how, despite the imbrications of NGOs in neoliberal and corporate logics . . . feminist struggles and movements remain alive—or are reinvented and restored" (16). Much of this dissertation tells a story of the ways that LFI is closely hewn to capitalist logics of growth, output, and productivity, and how it is at times uncomfortably close to walking well-trodden paths of disability as tragedy, as pity, and as in need of cure (Clare 2017). And yet I have also strived to show that this is not the whole story.

As Saida Hodžić (2014) states in a chapter of *Theorizing NGOs* entitled "Feminist Bastards: Toward a Posthumanist Critique of NGOization," criticism of the NGOization of feminism—the "NGOization paradigm" (222)—"hinges on an anti-institutional critique, while having itself become a stable and closed circuit of truth claims" (223). Hodžić points to ethnographic scholarship on NGOs (including Fortun 2001; Riles 2000; Hemment 2007; Murdock 2008; Phillips 2008) as offering the analytical space to sidestep these truth claims and consider the actual role of NGOs in feminist movements. I am inspired by these accounts here and a through line in this dissertation is a grappling with

LFI's role in the wider field of disability activism.[4] I hope to show through this dissertation that even within these capitalist logics, there is also something else—room, perhaps, for some freedom. Whether this comes from unrestricted funding or whether it is smuggled into grants submitted to banks and, occasionally, the federal government, I have tried to show that linking LFI to such logics through grant and funding applications does not mean it becomes a facsimile. Taking a lead from feminist anthropologists of NGOs, then, I consider what it means to take seriously the view that LFI is engaged in disability activism—a view that Harrison fiercely holds.

This is not to say that I wish to romanticize LFI as a nonprofit or to bracket its place within today's system of financialized capitalism (Fraser 2016): "Globalizing and neoliberal, this regime promotes state and corporate disinvestment from social welfare, while recruiting women into the paid workforce—externalizing carework onto families and communities while diminishing their capacity to perform it" (112). Indeed, recognizing LFI in this milieu is particularly important given the place Nancy Fraser ascribes to debt and LFI's role as a nonprofit lender to disabled people and households: "It is increasingly through debt . . . that capital now cannibalizes labour, disciplines states, transfers wealth from periphery to core, and sucks value from households, families, communities and nature" (112–113). In Part I of this dissertation, I offer the histories and legacies related to disability from which LFI cannot be separated. I note that in many cases, it is only through assistive technology loan programs that people with disabilities can acquire different kinds of assistive technologies; given that we live in a

---

[4] In considering LFI as an NGO engaged in some way in disability activism, I am also informed by Ryan Thoreson's (2014) ethnography of the International Gay and Lesbian Human Rights Commission.

world of financialized capitalism, LFI offers an avenue into participation into this broader system. That such an avenue needs to exist in the first place is a further haunting presence through this dissertation, and one that I never manage to reconcile.

In focusing my attention for the most part on nonprofit funding and fundraising rather than a critical reading of nonprofit projects or programs—elements that have more often been the object of scholarly attention—I risk perhaps implicitly endorsing the current allocation of resources and "the neoliberal appeal to community and charity as the new basis for public welfare" that "has become a route to dismantle the state's role in welfare provision and disempower citizens" (Evans, Richmond, and Shields 2005, 78). To put it in as plain terms as possible, I do not. Indeed, through this dissertation I strive to add an ethnographic perspective to accounts of the marketization of nonprofits (S. Feldman 1997; Eikenberry and Kluver 2004; Hwang and Powell 2009; Maier, Meyer, and Steinbereithner 2016; Lord 2019; J. Alexander and Fernandez 2020; Sandberg, Elliott, and Petchel 2020) and the proliferation of market-driven governance (Somers 2008; Varga 2016), particularly in Chapter Four where I engage with funder demands for growth, efficiency, and commercialization (Walsh 1995). Rather than an endorsement of the nonprofit industrial complex (Incite! Women of Color Against Violence 2007), I seek instead to offer a rich account of fundraising with the understanding that by shedding light on dynamics and processes that I suggest are pervasive in the world today, we might have a greater understanding of it and, accordingly, a greater capacity to respond to it. In this way, I see this account as contributing to a growing archive of ethnographic research on compassion, care, welfare, and neoliberalism in the United States (Rouse 2009; Garcia 2010; Mattingly 2010, 2014; Adams 2013; Walley 2013; Knight 2015; Mulligan and

Castañeda 2017; Buch 2018; Kenner 2018; Coe 2019; Stout 2019) and around the world (Fassin and Pandolfini 2010; I. Feldman and Ticktin 2010; Bornstein and Redfield 2011; Ticktin 2011; Bornstein 2012; Gupta 2012; Fassin 2012; Han 2012; Muehlebach 2012; Redfield 2013; Giordano 2014; Stevenson 2014; Malkki 2015; Caldwell 2016).

Friction

In *Friction: An Ethnography of Global Connection*, Anna Lowenhaupt Tsing (2005) shows how difference does not necessarily result in incommensurability but can be generative in itself. Rather than differing understandings of supposed universals ending possibilities of collaboration and action, Tsing shows how it can be the very thing that allows different actors to engage with one another, creating "zones of awkward engagement, where words mean something different across a divide even as people agree to speak" (xi). The story within this dissertation takes shape through friction: "the awkward, unequal, unstable, and creative qualities of interconnection across difference" (4). Whether regarding competing approaches to ensuring access (Chapter One), differing conceptions of disability (Chapter Two), thorny mobilizations of client stories (Chapter Three), incompatible institutional forms (Chapter Four), or obscuring grant applications (Chapter Five), friction appears throughout this account of LFI and its place within the messy flows of capital.

Friction is also helpful in capturing LFI's fraught position within the broader movement for disability liberation.

> It is essential to note how protest mobilizations . . . rely on universalizing rhetorics of rights and justice. Through these, they make their case to the world; through these, too, they are shaped by liberal logics. Yet they must make these rhetorics work within the compromises and collaborations of their particular situations. (5)

In operating a loan program for people to purchase assistive technology—which includes a wide range of equipment that many would claim one has a right to—LFI might seem to have given up on the language of rights and justice, stretching instead toward a blunted language of access to and inclusion within a global economy that does not imagine disability within its purview. LFI could be seen as complicit in capitalist expansion and extraction (27)—and indeed, in many ways, it surely is. But it is also something else. Rather than solely being indicative that LFI is subsumed within neoliberal renderings of market liberation, I contend that this framing that emerges around access and financial inclusion in fundraising is rather an aspect of the "compromises and collaborations" that are necessary to make LFI effective in securing operational capital and being in a position to address the unmet needs that financialized capitalism produces (Hennessy 2013; Fraser 2016)—however imperfect a solution. After all, "we find ourselves hemmed in by the specificity of rules and practices, with their petty prejudices, unreasonable hierarchies, and cruel exclusions. We must make do, enmeshing our desires in the compromise of practical action" (Tsing 2005, 85).

Tsing's theorization emphasizes the links between friction and motion, and this carries heightened significance when thinking of the links between motion, mobility, and access. Rather than flows happening in isolation, Tsing shows us that they depend on friction.

> How we run depends on what shoes we have to run in. Insufficient funds, late buses, security searches, and informal lines of segregation hold up our travel; railroad tracks and regular airline schedules expedite it but guide its routes. Some of the time, we don't want to go at all, and we leave town only when they've bombed our homes. These kinds of "friction" inflect motion, offering it different meanings. Coercion and frustration join freedom as motion is socially informed.

> Speaking of friction is a reminder of the importance of interaction in defining movement, cultural form, and agency. Friction is not just about slowing things down. Friction is required to keep global power in motion. It shows us (as one advertising jingle put it) where the rubber meets the road. Roads are a good image for conceptualizing how friction works: Roads create pathways that make motion easier and more efficient, but in doing so they limit where to go. The ease of travel they facilitate is also a structure of confinement. Friction inflects historical trajectories, enabling, excluding, and particularizing. (5–6)

The metaphor takes on particular resonance when thinking of disability and the ways in which roads can only create pathways for some—if the roads are not designed with disability in mind, they might not be able to be traversed and can only be travelled by people with a certain level of access.[5]

Loans for Independence (LFI)

This dissertation takes shape around more than three and a half years of fieldwork at Loans for Independence, a nonprofit and CDFI located in Seattle and serving people with disabilities across Washington and Oregon. LFI was founded as a loan fund for people with disabilities to purchase assistive technology and at its core it remains today a community loan fund. Over the two years before I began fieldwork, LFI piloted a financial coaching program, providing free individualized coaching services to people with disabilities where the coach is well-versed in the financial and benefits systems that people with disabilities navigate. This pilot was formally established as a program at LFI by the time my fieldwork began. I expand on the loan and the coaching programs in the course of this dissertation, but in general I skirt any attempt at fully accounting for them.

---

[5] This reading—and indeed much of the overall framing of this dissertation—is influenced by Sara Ahmed's (2006) *Queer Phenomenology: Orientations, Objects, Others*.

Rather, in Part I, I consider the background against which they operate and the complexities of marketing the loan program, and in Part II, I consider the fundraising practices that drive LFI's programs and operations.

In presenting this somewhat oblique account of LFI, I seek to follow the contours of what Cassandra Hartblay (2020) has labelled disability anthropology.

> Disability anthropology, in my definition, refers to research in which disability is not only a subject matter for study but also is a kind of vantage point from which to theorize broader questions of sociological concern: personhood, redistribution, moral life, and care. I distinguish disability anthropology from anthropology of disability: the former constitutes a theoretical and methodological perspective, while the latter describes merely the subject matter of research. (86)

In so doing, I situate this ethnographic account within disability studies scholarship, using its tools and analyses to provide a crip and queer (Sandahl 2003) perspective on nonprofits and nonprofit fundraising. As Robert McRuer (2006) describes crip theory, it builds on a queer theoretical approach and provides tools to "question the order of things, considering how and why it is constructed and naturalized; how it is embedded in complex economic, social, and cultural relations; and how it might be changed" (2).

I also strive to make this ethnographic account of a disability-focused nonprofit contribute a helpful perspective to disability studies scholarship and disability activism. LFI is at once a disability organization and an organization that presses at disability's boundaries. In the process of delivering services, LFI's staff members recognize and try to respond to the expansiveness and contestation (Kafer 2013, 12; see also Wong 2020) around disability while remaining a firm part of the disability community and, in Harrison's view, engaged in disability activism. Alison Kafer (2013) argues that, "Part of the work of imagining this kind of expansive disability movement is to simultaneously engage in a critical reading of these very identities, locations, and bodies" (12).

> Thinking through this collective "we," this forging of crip communities, means accounting for those who do "have" illnesses or impairments, and who might be recognized by others as part of this "disabled we," but who do not recognize themselves as such. This group would include the largest proportion of disabled people: those folks with hearing impairments, or low vision, or "bum knees," or asthma, or diabetes who, for a whole host of reasons, would claim neither crip identity nor disability. Even though most people with impairments might fall into this camp, it is actually the hardest group for me to address in this book; indeed, I think it is the hardest group for disability studies and disability rights activism to address. Given my (our) focus on disability rights and justice, on radical queercrip activism, on finding disability desirable, how am I (how are we) to deal with those who want no part of such names? (13–14)

LFI provides a helpful vantage point from which to think through this challenge, as much of the work of the loan program that I describe in Chapter Two involves figuring out how to make it legible to those who are not in the "disabled we." As I describe throughout this dissertation, in delivering and fundraising for services, LFI must balance competing forms and approaches. In marketing services to prospective clients and describing services to prospective donors, I describe how LFI at times shifts toward a view of disability that appears out of sync and out of time, reaching back to a view of disability steeped in rehabilitative medicine or charity. I suggest this is partly because LFI must reach people outside disability systems and identity and partly because the language of individual needs remains steeped in the medical and charity models of disability. Accordingly, through this dissertation, I seek to contribute to unravelling the complexities around disability, charity, and rehabilitation (Kafer 2013; Longmore 2016; Clare 2017), and to a more incisive understanding of what it means and involves to meet individual needs within our present system (Erevelles 2011; Longmore 2003, 2016).

Scholar to Professional

On some level, this dissertation is an account of a critic having to grapple with the world at hand, forced to engage in it and take the best steps available. In this sense, it is an ethnography of pragmatic action, and throughout I try to show the hard choices, the complexities, and the contradictions that are part of fundraising practices. Much of this dissertation is written from my own perspective, although it is based on days upon days of conversations and collaborative work with Harrison and my other colleagues at LFI, and numerous trainings, coffees, and drinks with development and nonprofit peers. It is further informed by a wide range of disability advocates in Seattle and beyond. Much of the dissertation is written from my viewpoint, but it is one that has been formed by three and a half years of fieldwork and the thoughtfulness and perspectives of many interlocuters and colleagues.

Harrison and I met in college in 2007, when I was an exchange student at a local Seattle university where Harrison was completing his undergraduate degree, and where we were both involved in different ways in student activism. Harrison went on to complete a professional master's degree, during which time he was engaged with queer and disability advocacy at the university and in the city more broadly, and upon graduation he started working at LFI. I went on to a visual anthropology master's program, time in the documentary and film industry, and then to Rice University for my doctoral studies. My research interests at Rice, and the productions I was involved with prior to matriculating, could be glossed as focusing on efforts to change the world, with queer activism in some guise being the proposed object of graduate study.

Working on a documentary showing the (or at least *an*) experience of British soldiers in Afghanistan was an early lesson that representations take on a life of their own when released, and that the intention behind something does not always translate to how it is received when put out into the world. Then shifting to a production company that I had greatly admired showed me that seemingly sophisticated, thoughtful representations of a given subject might in practice stem from a fraught and at times ethically dubious production process. I decided then that a scholarly, intellectual approach to the world would provide a firmer footing from which to engage in it, emboldened indeed by an applied anthropology course that I had taken with Holly Barker that showed that scholarship and action could be combined.

The dissertation that follows has returned me to these ruminations on scholarship, activism, representation, and ethical engagement. After predissertation fieldwork in St Petersburg, it became clear to me that queer activism in Russia was not my project to pursue, and shifting gears I turned instead to philanthropy, initially conceptualizing it as a kind of activism in itself. Yet after a sporadic year of predissertation fieldwork as I completed my major papers and tried to access philanthropy from different vantage points, I kept coming back to the work of nonprofits in relation to that philanthropy and brought this into my research design. I had planned to spend only six weeks at LFI but found that six weeks provided me with a lot of questions and only a blur in place of any answers, so I remained at the organization rather than shifting the field site to another nonprofit. After shadowing the Development Director for two months and then working with the outgoing Executive Director for the annual fundraising event that still had to take place in the Development Director’s absence, Harrison offered me a full-time position at LFI with the caveat: “I need to hire you, or you need to leave so I can hire someone else." This raised numerous questions related to scholarly ethics, but after speaking with various colleagues who noted they had been compensated by the organization where they conducted fieldwork[6]—and at the same time seeing the realities of the academic job market which my partner had been locked in for two years and counting with only low-paid, adjunct work to show for it—I decided to accept the position.

The resulting vantage point from which this dissertation emerges is one aligned with many anthropologists of development, who have often bridged research and professional engagements (e.g., Nolan 2002; Mosse 2005; Gardner and Lewis 2015)—in the United Kingdom, this is often directly due to funding considerations as development agencies are a valued source of research support (Edelman and Haugerud 2005). This is perhaps less the case for doctoral research, of course, but nevertheless throughout my time at LFI I have brought a critical eye and reflexive praxis to my everyday work. As will be seen through the dissertation, Harrison and I worked closely together in figuring out fundraising and in crafting funding application materials. From the beginning of exploring this research, Harrison has been a para-ethnographer (Marcus 2000), interested in reflecting on the work he does, the work LFI does, and how it articulates with his background in activism and organizing. Informed by Didier Fassin's (2012) and Peter Redfield's (2013) accounts of Médecins Sans Frontières, we discussed the unintended

---

[6] Despite finding that being paid for fieldwork activities was relatively common, it strikes me that this remains taboo in the field (cf. Kulick and Willson 1995). I both recognize the potential compromises that this kind of funding arrangement can have on the rigor and critical sharpness of resulting work, and through this dissertation also seek to argue for a deeper reflection within anthropological scholarship on its own funding/fundraising conventions and the implications for anthropological practice and knowledge production.

consequences, inflationary pressures, and impossible choices of our work;[7] as we wrestled with the issues discussed through this dissertation, we debated our work at LFI as a kind of activism and its relationship to the coalitional movement for disability justice (see Piepzna-Samarasinha 2018; Schalk 2018; Sins Invalid 2019).

As much as this account might seem to come from a fairly singular viewpoint (my own), it did not play out in isolation. Yet my position as now a long-term staff member at LFI at this time when so much information is archived online means that there is very little chance for the kind of protection that our interlocuters are generally afforded in ethnographic writing. Pseudonymizing Harrison, which I have done, offers little privacy when timelines are either present or can be inferred, and creating a composite character does not seem to be an option when an organization has only seven staff members, of whom only two are engaged in fundraising. As much as I have changed names so that this dissertation would not appear on internet searches of the organization, I am also aware that this will be a document available for public consumption for years to come and all staff would be easily identifiable to a motivated reader. This is one reason that prompted my decision to foreground my own experience and narrative viewpoint throughout the chapters that follow.

Moreover, in writing this dissertation I was always uncertain as to how much Harrison and other staff members should feature. Ethnography is often the stuff of intimate details and, as Dominic Boyer would often remind us in seminars, of biography, and yet I always erred when putting intimate personal details and biography of Harrison,

---

[7] Today, scarcely a board meeting goes by without "unintended consequences" being invoked if not discussed in depth.

who features most heavily in this dissertation, on the page. Even though he facilitated and engaged with the research process, as I worked on this dissertation, I kept not putting intimate details down as it felt that it went against the grain of the argument I was reaching for. My argument through this dissertation is that if LFI is to attract the resources that keep its programs running, fundraising applications and materials must fit the different forms and conventions expected by funders; an underlying theme through this dissertation is a yearning for the possibility of alternative approaches. In Chapter Three, I turn attention to the place of client stories in fundraising, noting that the commodification of beneficiaries (Krause 2014) within funding systems in large part dictates the presentation of those "needy subjects" (Timmer 2010) that have long been critiqued. Yet as Leslie Butt (2002) argues, the "suffering stranger" of humanitarian imagery can have an analog within anthropological scholarship (see also Robbins 2013). In compiling this dissertation, including intimate personal details seemed to serve only fitting the conventional form of ethnography rather than helping to elaborate the argument I sought to present; contrary to the representations that are part and parcel of the fundraising work I present, I felt there was an alternative available. I have tried to walk a line of providing interesting details and ethnographic richness and complexity without unnecessarily telling intimate stories of my interlocutors that, if included, would be done more to satisfy the norms of the ethnographic form than to further the discussion.[8]

---

[8] In this respect, I have the luxury of not only emerging from an unconventional department (and indeed, with Rice University's tagline of *Unconventional Wisdom*, university), but also of not being dependent on or in pursuit of academic employment and, as such, not needing to worry about any disciplinary punishment such a breach might incur beyond graduation.

My position as at this stage more of a practitioner than an academic also leaves its mark throughout the dissertation, not least in my own investments in the topic and accordingly in the attention I pay to different aspects of my fieldwork and the different literatures I turn to in making sense of it. I am aware that there are many threads that could be pulled, and if I was gearing up to package myself for an academic career, I am sure that different narratives (a more strategic narrative?) would be elaborated, and a greater attention paid to the theoretical implications of what I have found to be a fertile ground of enquiry that could result in highly portable analytics (Boyer and Howe 2015). As I noted to begin this section, this dissertation could be read as a reckoning with my own actions and my own choices, almost an extended exercise in catharsis. In this respect, it is an experience that is not uncommon with my student activist peers of fifteen years ago who also graduated into the financial crisis of 2008, many of whom are today also subsumed in the salaried comfort of Pacific Northwest nonprofits and similarly reckoning with these choices.[9] I am not sure what, if any, future iterations this research will take, but I hope this represents a contribution in itself. I have sought throughout to provide an account that will be accessible and of interest to fellow practitioners as well as contributing a useful perspective to diverse areas of scholarship and identifying promising areas that warrant further investigation.

Chapter Outline

In Part I, "Framing Disability," I consider the background against which LFI

---

[9] There is resonance here with Miranda Joseph's (2014) suggestion that much of her contribution in *Debt to Society: Accounting for Life Under Capitalism* might stem from "a sometimes embarrassing exposure of and reckoning with my own attachment to normative striving as well as that attributed to others" (xvi).

operates and the challenges it faces in marketing its services. In Chapter One, I introduce the fraught legacies of rehabilitation and accessible design that LFI cannot help but be connected to, as well as the Independent Living Movement which spurred its founding. In the first ethnographic chapter, Chapter Two, "Am I Eligible?," I describe how LFI reckoned with its rendering of disability in marketing materials and outreach activities focused on trying to increase the loan volume. I note the challenges in delivering services to those who qualify—notionally, people with disabilities—when people do not recognize themselves within the rubric of disability, and the complications this takes on in relation to the position of community advocate that LFI has long envisioned itself as holding. I explore here the tensions between disability advocacy and disability-related service delivery, and in reading LFI's programs alongside disability studies scholarship, I suggest that the broadscale societal and community work of access has taken precedent over a consideration of the individual costs of access to that broader infrastructure.

Having set up the required background to understand the fraught nature of fundraising for disability and the stakes of LFI's work within disability worlds (Ginsburg and Rapp 2013), I turn my attention more fully to the practices and processes of fundraising in Part II, "Fundraising Practices." In Chapter Three, "Fundraising, Unrestricted," I look at the place of client stories in individual fundraising and the challenges of meeting the fundraising form and best practices while avoiding the legacies of harm, trauma, and violence that accompany depictions of people with disabilities. I suggest that, rather than laying responsibility for "needy subjects" (Timmer 2010) at the door of nonprofits, we must acknowledge the broader milieu in which such depictions take place. Chapters four and five work in tandem. In Chapter Four, "Institutional

Conventions," I consider the marketization of NGOs through reference to the challenges that LFI has in occupying two different institutional forms in relation to the U.S. federal government (and accompanying funding): that of a Community Development Financial Institution (CDFI) and an Alternative Financing Program (AFP). The grants that flow through these two forms have been the lifeblood of LFI but have competing demands and competing best practices. I note here the constraints in fundraising and delivering services for people with disabilities that is focused on economic concerns, as the imagined subjects of such grants are often productive, entrepreneurial subjects, and how LFI meets this challenge. In Chapter Five, "Grant Forms," I expand on this conversation by turning to the audit culture (Power 1997; Strathern 2000) of and primacy of indicators (Merry 2011, 2016) within nonprofit funding. I note the ways disability is—or indeed, must be—depicted in grants in order to meet funding conventions and expectations, and how this depiction does not lie easily alongside the programs, the strengths, and the envisioned outcomes that LFI staff members hold. I offer an understanding of fundraising for disability as an exercise in creative practice, having to bend yourself to a world that is nevertheless not designed with you in mind. In so doing, I highlight how grant writing requires a process of emphasizing that which may be tertiary—or even an unintended consequence—in making programs fit with funding priorities. In the Conclusion, I review the discussion and consider the ramifications of this research in terms of scholarship and activism.

By carefully tracing this work, I seek to show the complex processes that LFI navigates to secure funding for its programs *and* to best meet the needs it identifies as addressing. The argument that I present in the course of the different chapters is that in securing the resources needed to operate, LFI must bend to meet different conventions established by funders or donors, but I also show that within this space there is room for movement, for action, and for creativity beyond what is imagined within these institutional forms. In presenting this account of nonprofit funding and fundraising from the point of view of a small Pacific Northwest nonprofit, I ask for a deeper, more complex, and more imaginative reading of the NGO form than is most often afforded. I argue through this dissertation that we cannot talk about NGOs without talking about NGO funding and we cannot fully engage in critique about NGOs without attending to this central problematic that NGOs face: that they need to secure resources in order to deliver projects. In this way, I seek to bring this development work, this fundraising work, into the same view that development practice has long been held.

PART I:

FRAMING DISABILITY

Chapter One:

Situating LFI

In the 1990s, as Harrison tells it, assistive technologies were proliferating at a great rate, providing a glimpse into a technological future where people with disabilities could go about their daily routine unencumbered by obstacles—except that they needed a way to pay for it. And so, Congress passed the Assistive Technology Act, with the aim of getting these fantastical technologies into the possession of consumers. Some aspects of the act provided a way for people to learn about different technologies and trial different devices, and some focused on getting devices into the possession of consumers. This included reuse programs and low-cost financing programs, such as LFI.

Linking assistive technologies to the technological boom of the 1990s and their proliferation to the years immediately following the passage of the Americans with Disabilities Act (ADA) at once connects LFI to 1990s imaginaries of innovation and to the contours of the disability civil rights movement. It portrays LFI as active in delivering on the promises of the ADA and in bridging the gap between industry and the disability community. In this telling, repeated frequently at meetings with potential funders, LFI becomes a perfectly virtuous conduit for banks and other corporate donors by helping people with disabilities access the neoliberal marketplace. Harrison describes that whereas there were promises circulating of how lives could be changed and of independence finally being within reach, it was not until technology financing programs that there was an opportunity for consumers to actually get a hold of assistive technologies and be able to use them in their own lives. With LFI's programs, people with disabilities are now able to access all kinds of different technologies—technologies that mean people can *thrive*.

In Part II of this dissertation, I turn attention to the practices, the stories, and the framings that fundraising for LFI involves, and I argue that selective representation and strategic positioning is a key element of the endeavor. I suggest that such stories are not told whereby the narrator—often in this dissertation, myself—is unaware of this selective practice, but rather assert that it is a necessary part of securing capital, or at least that it is understood in such terms. I suggest the same interpretation in relation to this introduction to LFI's work, which elides the histories of disability, access, and technology that shape the present moment, as well as the deep imbrications of disability with race, class, and gender that continue to determine who has access to the promises of technological freedom—who, indeed, can thrive. Furthermore, it sidelines the contestations around this very vision of technological freedom in relation to disability, whereby technology is often uncritically celebrated as a solution to the "problem" of disability by restoring or normalizing the body (Kafer 2013, 108).

In this chapter, I seek to provide a deeper account of this background that might appear to be omitted from LFI's worldview but that is inextricable from it. I first consider the rise of assistive technology and accompanying supports as prompted by the needs of and state responsibilities for disabled veterans, and then read the development of barrier-free design in the United States through three recent books that explore the histories and politics of disability and design (Hamraie 2017; Guffey 2018; Williamson 2019). I suggest that the post–World War II focus on rehabilitation as prizing an independent, resourceful individual who fits themselves to the world leads to a fraught link between disability and technology, particularly when taking into account how the Independent Living Movement reimagined and redefined the medicalized and individualized model of rehabilitation while maintaining a focus on the built environment.

Veteran Benefits and Fears of Excessive Support

In her account of the history of disability in the United States, Kim E. Nielsen (2012) describes how, since the Revolutionary War and the establishment of a new nation, wars and disabled veterans have contributed to a complex and contradictory relationship between disability and who has been seen as fit for belonging in the United States. Immigration policy kept many with bodily difference out of the United States and voting restrictions for those under guardianship kept people deemed “of unsound mind” from full citizenship. The physical disabilities of veterans signaled patriotism and devotion, yet “for most other residents of the new nation . . . disability rendered the full exercise of citizenship highly unlikely and unattainable” (77). Indeed, historian Douglas C. Baynton (2013) argues disability discrimination lies at the heart of major citizenship debates in U.S. history—women’s suffrage, African American civil rights, and immigration policy. Not only was discrimination against women, Black people and other people of color, and some prospective immigrants couched in terms of diminished ability, but arguments against such exclusions were themselves premised on the notion of the false imbrications of each group with disability. Baynton thereby highlights how throughout these struggles, disability has not only been central to discrimination but also to arguments against such discrimination—it was only the categorization of who and what falls under disability that was challenged, leaving standing and unquestioned the very notion that disability is a correct and justifiable grounds for exclusion.

While disabled people were thus excluded from the United States, segregated in asylums and other institutions, or otherwise kept on the margins of society, with experiences varying according to one’s access to “familial resources (economic as well as physical), race, legal status, gender, and class” (Nielsen 2012, 47), the experience of disabled veterans somewhat interrupted this pattern. Disability pensions were introduced after the Revolutionary War and expanded after the Civil War, providing some support for disabled veterans—previously healthy men who had proved their masculinity through war but were now injured and unable to support themselves and their family. The conception of disability used in determining access to these supports came to be deemed as those unable to perform manual labor, which excluded from the category of disability those able to carry out some manual work and reinforcing the idea of disability as linked to an inability to work (86). Nielsen emphasizes the ways in which this “definition of disability, as it became increasingly regulated by law and the medical profession, became more gendered, raced, and class-based” (86). White Union veterans with a visible physical disability had easier access to supports and employment, for example, while Black veterans had less access to the pension system as well as to the nonmanual employment positions that middle- and upper-class white men occupied. Disability pensions thus established a federal commitment to caring for (a certain part of) the disabled population and set the stage for the ways in which governmental disability benefits were inextricably linked to capacity to labor, as well as being marked from the beginning by uneven access to their benefits.

At the same time as disability benefits were expanded based on the recognition that men injured in war were owed support from the nation, significant advancements in assistive technologies occurred after conflicts, beginning even with the Civil War when prosthetics were provided to soldiers (Nielsen 2012) and their development funded by the U.S. federal government (Dreyfuss 1967, cited in Hamraie 2017, 51).

> Veterans routinely traded prosthetics that did not work, trying to help others while seeking a proper fit for their own limbs, and crafted or modified their own. Other disabled veterans sought adaptive equipment such as canes or glass eyes, in order to increase comfort, continue with employment, or for aesthetic reasons. In the years between 1861 and 1871, the number of patents issued for prosthetic limbs and assistive devices increased three-fold from the previous fifteen years. (Nielsen 2012, 85)

Aimi Hamraie (2017) describes how prosthetics were designed "to return disabled soldiers to productive labor" (58), although they also became available as consumer objects in the early twentieth century. Hamraie describes technology becoming "a form of fashion and a desirable marker of social status—in other words, a lifestyle brand" where adverts reinforced gendered ideals and "suggested that a fashionable product could remedy the supposed deficiency of disability by offering enhancement beyond a user's prior socioeconomic coordinates" (54–55). Considering the emergence of prosthetics and other assistive devices highlights that from the beginning access to them differed along axes of race, class, and gender, as well as showing the deep imbrications of disability, technology, warfare, and production. Investments into the research and creation of adaptive equipment and the commitment to providing tools to help disabled veterans with activities of daily living helped spur the development of many technologies that are still used today.

Nielsen (2012) describes a growth in governmental benefits for disabled veterans after wars, with for example vocational training for disabled veterans being introduced after World War I. These programs could also expand to the civilian population, such as when similar vocational supports were established for disabled civilians in 1920 and expanded in 1943. Supports grew significantly after World War II, when many who had been seriously injured were now able to survive those injuries due to medical and technological advancements.

> Underlying the creation of such programs, and postwar educational and employment policies in general, were debates about the role of government and citizenship rights. Were people with disabilities entitled to employment? Was disability a question of charity? Could employers restrict employees based on disability, race, and sex? What obligation did the nation have toward creating guaranteeing its citizens equal access to education, housing, and/or employment? (150)

Nielsen describes how in the following decades disability increasingly became framed as a civil rights issue rather than a question of welfare or of individual supports (150): "The ideology and language of rights, discrimination, and citizenship increasingly dominated discussions of disability" (155).

Throughout Nielsen's account of the history of disability in the United States, there is a more or less apparent tension between the status and linked benefits accorded to disabled veterans compared to the status and benefits provided to the rest of the disabled population. In *Accessible America: A History of Disability and Design*, Bess Williamson (2019) explores and interrogates this tension through focusing on a technology she notes has been at the heart of public discussions around disability: the prosthetic limb.

> Prosthetics have played a distinctive role in the history of disability, not only as a category of tools that replace the function of a body part (including arms, legs, eyes, fingers, breasts, and even skin), but also as a symbol of the possibilities of technology to replace or extend human capabilities. These limbs have been particularly prominent in discussions of disability during and after modern wars, visibly and tangibly representing both a soldier's sacrifices and a government's response to it. (17)

Williamson argues that tracing the development of postwar coverage of prosthetics provides a window into the principles that would lie at the heart of ideas of access in the United States in the latter half of the twentieth century.

> First, prosthetic limbs, cars, and houses all started with the individual veteran. While cars and houses may be used by more than one person, the explicit goal in government support was to support a veteran in occupying the role of head of household. Second, this was a distinctly masculine individualism in which both medical technologies (prosthetics) and domestic ones (cars and houses) assured one's freedom from dependence on caretaking women. In future policies, this gendered aspect of technology was not always made explicit; however, advocates often raised the specter of dependence as a point of argument. Third, in each of these areas of technological support, veterans were given the freedom to choose for themselves among available options, acting as consumer-citizens in constructing lives of middle-class masculinity. In succeeding decades, as access became linked to a broadening agenda of disability inclusion, these characteristics of individual focus and consumer orientation remained present even in public forms of design. (18)

Williamson goes on to note a final principle: "a feeling of hesitance around government support, particularly when these programs seemed to have any hint of luxury and excess" (19).

> The fear that providing cars and houses would give an unwarranted "bonus" to veterans enters these technological benefits into the longer history of skepticism, surveillance, and denial when it comes to public benefits for disabled people. In these early moves of support for accessibility, the figure of the independent, masculine user of technology was always balanced with the figure of a lazy or coddled disabled person, a threat to the best of American citizenship rather than a figure of accomplishment through rehabilitation. Much of the history of creating access in America can be found in the narrow space between these polarized figures. (19)

Williamson charts the transition in supports for disabled veterans from providing limited disability pensions and prosthetic coverage that Nielsen notes of wars past, to the post–World War II government providing returning servicemembers "access to the best of American society: jobs, education, and houses in model middle-class, mobile, and self-directed lives" (19), although these benefits were experienced differently along lines of race, class, and gender. Rehabilitation thus focused on returning a veteran to a normative middle-class life, and it was this drive that allowed disabled veterans to argue in favor of increased supports that stretched beyond prosthetic devices to include vehicles adapted to accommodate their disability and homes where they could live with a level of independence. Accessible vehicles and homes, the argument went, "were comparable to seeing-eye dogs, wheelchairs, and prosthetic limbs" (33).

Whereas prosthetics were supported for disabled veterans from the beginning with no question as to the appropriateness of their coverage, Williamson notes that these arguments for increased supports in the form of housing and transportation received mixed responses, with both the Veterans Administration and the U.S. Congress worrying about providing too many supports, thereby emasculating veterans and removing any hope or drive for a more complete reintegration into society; policymakers feared that "too much support would hinder veterans in finding their own places in postwar society" (41). The arguments that prevailed hinged on an understanding that disabled veterans should have access to the lives of middle-class comfort that was increasingly emerging in postwar America; anthropologist Zoë Wool's (2015) account of Walter Reid's Fisher House demonstrates the continued commitment to a restoration of heteronormative middle-class life within veteran rehabilitation systems today. Williamson's (2019) history shows the basis of long-standing arguments for limiting the public supports provided to people with disabilities, with policies enacted around disabled veteran access to technologies being accompanied by an emphasis on the need for self-reliance and marked by anxieties around the provision of excessive support.

Coverage for transportation and accessible homes was thus added to veteran disability benefits—although only the more privileged veterans had access to them, with for example redlining precluding Black disabled veterans from qualifying for any mortgage on a home loan, even one subsidized by the government. Such individual supports also never made their way beyond the disabled veteran population. Williamson's history of postwar debates around technological benefits coverage thereby highlights a "dynamic of 'deserving and undeserving' citizenship between disabled veterans and the disabled population as a whole" (Williamson 2019, 42)—a dynamic that continues today in the allocation of technological supports for disability.[10] A key example here relates to adaptive vehicles, the Department of Veterans Affairs' (VA) coverage of which was described to me by a mobility dealer as being central in keeping a flow of relatively new, low-mileage vehicles available for resale. The first time a disabled veteran acquires an adaptive vehicle, the VA will cover the cost of the vehicle itself (the chassis) up to around $20,000, as well as pay for the access modifications that need to be made to it, which can run to the same amount as the vehicle itself, if not more. The VA will then cover new modifications to a vehicle every two years (no more than twice in a four-year period), such that veterans will often resell their adaptive vehicle once they become eligible for another round of adaptations so that they can afford to purchase an all-new chassis and conversion with the proceeds from the sale of the previous vehicle. The

---

[10] I by no means intend to suggest here that veteran benefit systems are straightforward to navigate, but rather that there are sources of support available for some disabled veterans that are not available to the civilian population.

mobility dealer told me that the VA system is a challenge to navigate but emphasized that VA benefits were the main reason he had a frequent supply of two- to three-year-old vehicles in good condition available for resale to other people with disabilities. For the rest of the disabled population, there are relatively few sources of support to acquire transportation. Certain people might qualify for the Department of Vocational Rehabilitation (DVR) to pay for adaptations to a vehicle where it is deemed necessary for employment, but in these cases the individual must purchase the chassis themselves. Outside of DVR—that is to say, outside of disabled subjects deemed as potentially productive but sufficiently disabled to qualify for services—there are few resources available, and the grant funds that do exist generally cover only a small proportion of the cost of the vehicle. This shows the continuation of disparities between systems set up for disabled veterans and those provided for the rest of the population, as well as highlighting LFI's place within this ecosystem. LFI can approve more people than a mainstream financial institution might be able to and keeps interest rates lower than can be attained elsewhere, particularly for those with a low credit score, a history bankruptcy, or no credit history—categories that people with disabilities often fall into. In this way, LFI provides support for acquiring adaptive vehicles, but as with other supports described in this section, access to them remains uneven.

Rehabilitation and Barrier-Free Design

Three recent books discuss the history of and contestations around disability and design in the twentieth century—Aimi Hamraie's (2017) *Building Access: Universal Design and the Politics of Disability*, Elizabeth Guffey's (2018) *Designing Disability: Symbols, Space, and Society*, and Williamson's (2019) *Accessible America: A History of*

Disability and Design. Disability studies scholar Hamraie (2017) examines the history of Universal Design and how, “since the mid-nineteenth century, specific relations of knowing-making—situated histories of embodiment, ideology, science, technology, and design—have shaped the possibilities for and the politics of accessible world-building” (6). Design scholar Guffey’s entry point is the International Symbol of Access, which she places in historical, cultural, and transnational context, revealing in the process the particularities of the U.S. model of access in comparison with those operative in the United Kingdom and Scandinavia. Historian Williamson’s (2019) volume, introduced in part in the previous section, is organized around the theme of a history of accessible design in the United States; she shows that such features as curb cuts and ramps that are today ubiquitous are “artifacts of a period in which many Americans revised their perceptions of disability and the place of disabled people in U.S. society” (2), revealing how “national ideals of individualism and rights came to shape the material environment” (5). All three books offer a rich background for this account of a nonprofit loan fund for assistive technologies; I focus here on their complementary accounts of the rise of barrier-free design in the United States.

In offering a history of the International Sign of Access, Guffey (2018) too offers a history of the technology that is central to the symbol—the wheelchair. Guffey describes how early versions of wheelchairs were at first used by and available to only the wealthy and were effective only in certain environments,[11] and then the wheelchair

---

[11] Iterations of the wheelchair were used by King Philip II of Spain and the court of Louis XIV (Guffey 2018, 22–24), and Bath in the United Kingdom was “remade into a city reconfigured for disabled people” (27), with the “Bath chair” in common use there among those who could afford it.

became medicalized in the mid-nineteenth century as it became more common as a mode of transporting patients within hospitals (30–33). It was not until the 1930s when Herbert Everest and Harry Jennings produced a foldable wheelchair that would fit easily into a car that wheelchairs came into wider circulation; “This new wheelchair was anchored to the interconnected, sped-up world of modern mobility” (38). Guffey’s account of Franklin Delano Roosevelt’s movements around the Capitol and the country in an E&J wheelchair illustrates how “ill-fitted Roosevelt’s surroundings were to his impairments” (42) and that only his “wealth and power allowed him to make special accommodations necessary to use a wheelchair” (41). The folding wheelchair that fit in a car thus promised more mobility, but up until the end of World War II access was nevertheless still planned and provided on an individual basis; when Roosevelt died toward the end of the war, the ramps that had been created for his use were removed (Gallagher 1985, 209, cited in Guffey 2018, 42), even as injured veterans returning from World War II were issued E&J chairs (Guffey 2018, 42).

As the wheelchair promised increasing mobility for disabled people (although the built world did not yet accommodate it), the notion of rehabilitation was also gaining prominence in the mid-twentieth century.

> “Rehabilitation” had, by this time, become an umbrella term for a range of new medical specialties established in the 1910s and 1920s, including orthopedics, physiatry, and physical and occupational therapy, that attended to the stage beyond immediate injury or disease. This so-called third phase of medicine following preventative and curative efforts was a medical application of Progressive-Era values of efficiency and social reform, with close links to social programs focused on poverty reduction, education, and moral uplift. Rehabilitation advocates argued that a combination of physical and social treatments would have the effect of salvaging the “human wreckage” of people who might otherwise end up on the “scrap

> heap" of charitable dependence. (Williamson 2019, 45)

Rehabilitation began in medical settings, but Williamson describes them stretching beyond them, too, with rehabilitation centers proliferating in the 1940s funded by both government and philanthropic funding. Rehabilitation encompassed a variety of programs including educational and social activities for an increasing demographic beyond injured veterans or industrial workers, including women and children (46). Yet where disabled veterans were the recipient of resources to access middle-class life, this was justified on the basis of the debt the country owed them. Other people with disabilities, however, had no such robust support.

> Disabled veterans traversed the uneven ground of government support in a system where patriotic generosity was always held in balance with pressure for veterans to prove their individual strength and willingness to surmount barriers. For civilians, the ground was even more treacherous, as disabled people faced significant barriers with fewer official measures to alleviate the logistics of mobility, housing, and work within inaccessible environments. The rehabilitation treatment they received instead echoed broader societal messages about individual self-determination, with increasing pressure exerted on those who needed assistance—the poor, the disabled, women, nonwhite people—to provide their worthiness of support. (47)

Williamson reports anxieties over welfare dependence in connection with the development of rehabilitation programs for civilians, with the argument that it is economically advantageous to rehabilitate disabled people prevailing (47–48).

> Rehabilitation, like welfare and military service, proved to be a site of class, race, and gender training, in which "overcoming" disability also included building or rebuilding a life according to measures of normalcy that were both social and physical. Just as government allocations for disabled veterans emphasized masculine activities such as driving, smoking, and hunting, civilian rehabilitation presented highly gendered versions of mobility and independence. (48)

Williamson goes on to describe a pioneering program developed by Howard Rush in founding the Institute of Physical Medicine and Rehabilitation with a mix of government and private support, where Rusk brought many of the techniques developed in veteran rehabilitation systems to civilians. The emphasis was placed on the individual helping themselves, and rather than a hospital or medical setting, Rusk created an environment for rehabilitation that recreated the world outside and focused treatment on performing "Activities of Daily Life" (49). The onus of the program remained on the individual in its focus on "self-help," although elements of accessible design in the home and in public nevertheless started to emerge as key to allowing a disabled person to go about their daily routine (48–57).

Hamraie, Guffey, and Williamson all note the importance of the rehabilitation program at the University of Illinois–Urbana-Champaign (UIUC), led by Timothy Nugent, in the move toward systematically building an accessible environment for wheelchair users. His approach continued Rusk's emphasis on the individual "overcoming" their disability, with "access as a tool for the resourceful person with a disability" and measuring success "through a person's ability to perform, seemingly at any cost, the familiar activities of middle-class, white, and gender-appropriate life" (Williamson 2019, 58). Nugent nevertheless "understood that wheelchair users' problems were not solved through new technologies, like the E&J wheelchair, alone. In many ways, the build environment—and by extension society as a whole—plays a profound role in determining who can access spaces, and who cannot" (Guffey 2018, 56). He began modifying the built environment on campus to accommodate wheelchair users, such as widening doorways, lowering drinking foundations, and adding ramps to certain buildings (59), although the accessible routes remained unmarked, placing the onus on the students to find and remember accessible entrances, and often having to follow circuitous paths to get where they needed to be. Other students were barely aware of these accessible features or even the presence of a leading rehabilitation program on campus. Nugent thereby "approached accessible design as a component of an individually oriented rehabilitation program that delivered tough lessons in 'self-help'" (Williamson 2019, 59); "Framing his stern approach as realism, he imposed restrictions on behaviors he considered to be signs of dependence," with students only being admitted if they could demonstrate "complete autonomy from assistance" (60).

The UIUC program became a center of research that greatly influenced the barrier-free design that emerged in architecture and industrial design in concert with this approach to rehabilitation. The President's Committee on Employment of the Physically Handicapped worked with Nugent to identify accessibility guidelines that could be implemented more widely, thereby allowing wheelchair users to become productive citizens.

> Barrier-free design was enmeshed with state projects of granting inclusion to disabled people who proved themselves as good workers and citizens deserving of rights in a liberal democratic, capitalist order, and whose membership in this order entitled them to spatial access as a condition of belonging. . . . Following World War II, proponents of barrier-free design argued against the widespread institutionalization of disabled people, not as a matter of civil rights or economic equality but because institutionalization was a loss of 'human resources,' preventing the nation from absorbing citizens' labor; likewise, once made productive and provided environments that support their rehabilitation, disabled people would no longer be costly 'burdens' to society. (Hamraie 2017, 70–71)

Nugent conducted research with students at UIUC, enlisting "hundreds of (mostly white and male) disabled students, many of whom attended the university through the funding from the G.I. Bill, who engaged in experiments with accessibility technologies and building features" (73). The stipulations that were generated coalesced into the American National Standard Institute 117.1 (ANSI 117.1)[12] in 1960 and were eventually made law in the Architectural Barriers Act of 1967. Hamraie demonstrates how these guidelines, suggested as being of benefit to "all," focused on "smoothing out the relations between laboring bodies and environments" (71), and were built around and thus benefited the imagined user of a white, middle-class, young male, rather than the everyone it claimed to include.

Guffey (2018) describes Nugent traveling internationally to share this approach, and his ideas of a "barrier-free world" represented a far more wide-ranging approach to accessible design than had heretofore been envisioned in the United Kingdom and Scandinavia (67). Yet as his ideas were received, they were also transformed to fit the ideals operative within the different countries: "Unlike in the United States, where easy access was spearheaded by disabled people and related organizations, in Europe, government welfare and health authorities were equally invested in bringing services to their disabled citizens" (67). Rather than hiding accessibility and depending on the resourceful user to find and make use of it, as in Nugent's model, the design approach that took shape was instead "spurred by the logic of the social welfare state" (68). U.K.-based Selwyn Goldsmith moved from being a stout supporter of Nugent's to finding issue with his paradigm, particularly in relation to the lack of signage of the accessibility

---

[12] The American National Standards Institute is "a private group responsible for setting non-binding industry standards" (Guffey 2018, 68).

features being introduced into the built environment.

> At first, Goldsmith interpreted the failure to take signage into account as simply an oversight on Nugent's part. But the more he studied Nugent's recommendations [as given in ANSI 117.1], the more he came to believe this oversight epitomized a more fundamental problem with the entire American approach to disability (Goldsmith 1983). In contrast to what he called the secretive, "self-help" design culture of the United States, Goldsmith developed what has come to be called the "architectural model of disability," an approach steeped in the socially minded ideology of the welfare state (McIntyre 2013). Applied to Europe and especially the UK, he went so far as to argue, these recommendations were, themselves, a cultural and political misfit. (Guffey 2018, 69)

Guffey goes on to demonstrate many salient differences between the approach taken in the United States and that in Europe. Nugent's model centered around the ideal of independence and was developed with a young, fit, disabled veteran in mind (even as it purported to carry relevance for all), whereas Goldsmith suggested "most wheelchair users needed more help than Nugent's cohort of young and highly motivated college students" (85). Rather, Goldsmith pushed for design standards that accommodated not only autonomous individuals but also those who required assistance. Far from the seamless assimilation Nugent pushed, Goldsmith argued instead for visibly marked changes that demonstrated the state's care for its disabled citizens by accommodating a greater range of disability and taking a more pragmatic approach to the lived experiences of those who would likely use the accessible features. In tracing these transnational contestations around disability and access, Guffey makes clear the distinctly American ideals at the heart of barrier-free design in the postwar United States.

Independent Living and Technology Loan Programs

In the early 1960s, Ed Roberts became the first physically disabled student to take up residence in Cowell Hospital at UC Berkeley, and he was slowly joined by other disabled students of predominantly “white, middle-class, educated backgrounds,” some of whom had been previously living in institutions and most of whom “had received rehabilitation and social services that pushed strongly an idea of ‘overcoming’ disability” (Williamson 2019, 99). The group of students began calling themselves the Rolling Quads, and the already-politicized Berkeley campus provided the backdrop for their organizing that would lead to the creation of the Independent Living Movement. Williamson tells the story of the students pushing back against a new rehabilitation counselor’s mandates around academic performance and attempts to constrain the freedom they had heretofore enjoyed (100) and asserting instead that they should be in control of their own lives.[13]

They applied for funding from the federal government to start a Physically Disabled Students Program (PDSP) and successfully lobbied for a twenty-five-cent addition to the student fee for all UC Berkeley students to maintain operations, appealing to support from the student body by invoking a need for housing and transportation (Williamson 2019, 101). Through the program, the students shared information about accessible housing and reliable attendants, set up a wheelchair repair shop on campus, and drafted plans for increased accessibility across campus and the city more broadly (104). In 1972, in response to considering life beyond campus, the first Center for Independent Living (CIL) was founded out of the PDSP (111). Hamraie (2017) describes how the students strategically used the language of “independent living” that was

---

[13] Nielsen (2012), Hamraie (2017), Guffey (2018), and Williamson (2019) all provide accounts of the inception of the Independent Living Movement at Berkeley which inform the basis of my discussion here.

prominent in the rehabilitation field to secure the funding.

> Previously, the term “independent living” referred to rehabilitation activities for those who were not eligible for vocational rehabilitation and thus required attendant care. The CIL’s focus on access, wheelchair repair, and technological training addressed vocational employment, in one sense, but also challenged the imperative for productive citizenship by providing skills that would benefit disabled people regardless of their employment status. Consequently, the California Department of Rehabilitation, on which the CIL had expected to rely for funding, initially objected to the nonvocational nature of access activities. Despite philosophical differences, however, the CIL eventually received a $50,000 grant in 1972 from the regional office of the Rehabilitation Services Administration, initiating a flurry of activity that included connecting disabled people to service providers, finding accessible housing, and doing community advocacy. By 1972 and 1979, the CIL served 6,600 people and provided 813 different services, including attendant referral, blind services, computer training, counseling, D/deaf services, legal resources, housing assistance, job assistance and training, mechanical training, technical assistance, architectural barrier-removal, transportation, and wheelchair design and repair. (115)

The Independent Living Movement quickly gathered pace across the country, and by 1978 there were sixty to seventy CILs nationwide (115).

Williamson (2019) describes the CIL as redefining independence from one based around autonomy to “a notion of independence in terms of being free to make life decisions for themselves, particularly in reference to living on their own rather than in institutions” (97), with the movement premised on the idea that disabled people are best placed to identify and address their own needs (111); as such, the CIL was a “client-driven alternative to rehabilitation services” (112). For Hamraie (2017), the focus was on interdependence.

> Despite its title, the movement invested in an ethics of interdependence; personal assistants included nondisabled people hired to help with daily activities, as well as other disabled people

> who provided one another formal or informal services. This subtle shift from independence to interdependence challenged dominant rehabilitation norms, which dictated that nonproductive bodies were dependent and dysfunctional misfits in need of correction. (112)

Hamraie notes that the CIL's goal was nevertheless to work within the existing rehabilitation systems rather than replacing them entirely.

> The CIL's early objective was not to reject rehabilitation but to transform its medical expert cultures and paternalistic power from within. These transformations of the rehabilitation regime drove the paradigm shift that the CIL intended to produce. For instance, rather than shutting down rehabilitation hospitals, in 1974 CIL members acted as consumers, providers, and social workers in a rehabilitation program at Herrick Memorial Hospital in Berkeley. (114)

In this way, the Independent Living Movement and Centers for Independent Living across the country took up much of the work of rehabilitation systems but shifted control from being entirely led by expert knowledge and medical intervention to one informed by self-determination and consumer control.

The proliferation of CILs in the 1970s also set the stage for the burgeoning disability rights movement: "Disability activism, community, and empowerment grew as people with disabilities increasingly insisted on having a voice in shaping their own lives, the policies that affected them, and the institutions in which they lived, worked, and learned" (Nielsen 2012, 179). As calls for access increased nationwide and accessibility regulations passed in the 1970s and 1980s, Williamson (2019) describes a backlash with critics suggesting that the costs of such environmental interventions were not in proportion to the benefit to a comparatively small number of disabled people. In response, activists "adopted the language of civil rights and solidarity that increasingly characterized disability rights speech" (134), with collective rights to access being centered. The disability rights movement thus came to focus on collective rather than individual access; in Chapter Two, I discuss how LFI's focus on equipping an individual with the technologies needed to make use of accessible infrastructures can in this way seem to put the organization at odds with disability advocates.

Assistive technology loan programs, such as LFI, also took their lead from the Independent Living Movement. In "A Policy Analysis of the Assistive Technology Alternative Financing Program in the United States," Joseph Wallace (2003) describes in the philosophy behind assistive technology loan financing programs.

> Programs such as these denote a new trend away from traditional welfare systems, which base participation and services on income, age, type of disability, educational or employment needs, or, worst of all, consider themselves funds of last resort.[14] Assistive technology loan financing programs are often both consumer developed and consumer directed. They are based on the concept of individual choice and credit-worthiness. They treat the individual applicant as a person in control of his or her finances and understand that this technology is critical to the applicant's personal independence. (74)

Wallace invokes here much of the language of the Independent Living Movement, and indeed Centers for Independent Living were central to the creation of programs in Maine and Wisconsin and were partners with programs in Virginia and Kentucky (80). AT loan programs were designed to be a consumer-led initiative that addressed the fact that "all too often, the purchase of needed equipment must come from the individual's own pocket, creating a hardship on persons of middle and low income who are desperately in need of AT" (Wallace 2011, 295).

---

[14] Funds of last resort in this sense refers to loan programs that require an applicant to have been denied financing through other systems before they will consider an application. This is understood to limit consumer choice and place unnecessary burdens on people with disabilities trying to acquire technology.

In outlining the critical features of successful loan programs at a time when programs were still being established, Wallace, Marka Hayes, and M. Nell Bailey (2000) highlight again the importance of a "commitment to a consumer-driven program":

> Active involvement at all levels of program development, operation and oversight by invested stakeholders with disabilities is the single most common feature that sets these [successful] programs apart. Participation by those who have a personal stake in the outcomes for loan program recipients creates the necessary balance to ensure program stability and fiscal responsibility. This is essential at the design stage where the individual model is developed and the potential partners are identified. Consumer involvement in the loan application review process brings with it an understanding and sensitivity necessary to ensure that the program serves those for whom the program is intended. Lastly, this is also critical at the policy development and program oversight component stages. (20)

Other features the authors outline include a commitment to serving low- and middle-income borrowers and having a clearly defined scope of program, such as eligibility criteria, loan parameters, and the particular suite of services on offer (20–21). LFI was founded only the year before this article was published, and the founding director noted to me how helpful Joey Wallace was in setting up the organization. Consumer involvement and consumer control remains a central tenet of LFI, but through this dissertation I show that other features that are listed here as being critical for an AT financing program are in constant negotiation as the organization tries to effectively deliver its program in a way that conforms to the competing pressures of the funding landscape it must navigate. In so doing, it risks seeming to move away from the Independent Living Movement philosophy and embracing postwar rehabilitative imaginaries in the name of reaching more people, as I discuss in Chapter Two.

Conclusion

Whereas Harrison might commonly track LFI's origins to the 1990s, then, it is entangled in much deeper histories, some of which I have explored in this chapter. It connects to the origins of AT in warfare and to debates around what support would be appropriate to provide to disabled people. It connects with the curative imaginaries of postwar rehabilitation and with the American model's ideal of independence and "self-help." It connects too with the Independent Living Movement and the associated emphases on community control and self-determination. Yet as much as assistive technology loan programs might have emerged from this model, and those who have been more longstanding members of the AT financing domain often celebrate it in such terms, both Harrison and I have found LFI to hold a more ambivalent positioning. Perhaps this is exactly because the Independent Living Movement itself does not represent a clear break with rehabilitation, but rather a shift within it—a shift perhaps from the individual to the collective. As LFI operates largely on the level of the individual, and increasingly strives to reach those not already folded into disability identity and disability support systems, it seems almost to be out of place.

Reading these histories with assistive technology itself placed at the center—rather than a social and cultural history of disability (Nielsen 2012) or accessible design (Hamraie 2017; Guffey 2018; Williamson 2019)—we begin to see how inextricable assistive technology is from the imperative toward productivity (Hamraie 2017), from logics of cure (Clare 2017; Kafer 2013), and from ideas of "overcoming" disability. It links with the medical model of disability that holds disability as a problem located solely in the body and technology as a means of intervention if not eradication, as Stuart Blume

(2009) demonstrates in relation to fears around the eradication of Deaf culture due to the enforced use of cochlear implants for deaf children. Indeed, assistive technology in relation to disability is in this way inextricable from eugenics and from reproductive technologies that give prospective parents the choice to screen for disability (see, e.g., Rapp 1999; Gammeltoft 2013), reinforcing an idea that disability is a future that nobody could want (Kafer 2013). As S. Lochlann Jain (1999) conceptualizes it, in so far as technology is enabling, it is also wounding. At the same time, Clare (2017) notes the multiplicity of technology.

> All these realities, ranging from the ways the CIs [cochlear implants] exert pressure on deaf people to the longing for more-effective cancer treatments, exist at the same time. Like cure itself, the evolution of its technologies sparks ambivalence. We fear the shifts. We resist them. We welcome them. We need them. (94)

In this regard, LFI occupies a fraught position, not wishing to be linked to such ideas of technological cure while nevertheless centering the importance of technology for the individual and seeking to provide better access to *the assistive technology that makes an immeasurable impact on the day-to-day lives of people with disabilities*. As described in the following chapter, LFI provides services to and fields calls from people who might be considered newly disabled but who themselves are turning to technology as a means of cure and as a means of reclaiming a nondisabled self. There is friction between the self-presentation of LFI, the philosophy of its leaders, and the wide range of clientele that it seeks to provide services to. This results in a “zone of awkward engagement” (Tsing 2005) for LFI, moving across several (often competing) registers of understanding and value regarding disability in enacting its programs and securing its funding. It balances the promotion and celebration of technology, a close referral relationship with rehabilitative medicine and associated providers, and a desire to be linked with other disability organizations that aspire to progressive politics in relation to disability. In so doing, as I discuss in the remainder of this dissertation, it also balances a fraught relationship between being a pragmatic remedy for the limited access to and high cost of assistive technology in the contemporary United States and being a disability organization that seeks to advocate for increased programs, funding, and services for people with disabilities.

Chapter Two:

"Am I Eligible?"

"Loans for Independence, this is Ellie." On the other end of the phone was a woman calling from the Oregon coast. She had heard about LFI through her husband, who had come across a brochure in the course of his work as a social worker. She, her husband, and two children were about to move in with her parents, but the house needed updates: new flooring to better accommodate her father's wheelchair and a new bathroom on the ground floor including a roll-in shower so that her father could safely bathe, as well as new lighting so that her mother, who was experiencing vision loss, could better navigate the home. She had tried to arrange for a HELOC (home equity line of credit) and other kinds of financing, but for various reasons this was not possible. She noted that the four adults together had enough income that they could take on a loan but was concerned for another reason.

> "My father had a stroke and before that was already suffering from memory loss due to dementia and my mother is losing her eyesight, but they do not have disabilities—can we still apply?"

By the time I fielded this call, I was familiar with the question and the framing. Whereas once I would have responded by noting that LFI takes a broad view of disability and includes *x*, *y*, or *z* within its purview, after a year of answering the phones, I knew to simply respond, "Yes, we can accept an application."

The listing of health conditions and ailments followed by a denial of disability echoed numerous conversations with prospective loan applicants. It reflects the widespread negative connotation that disability holds in the popular imaginary as well as the notion of disability as something other—"a 'sense-making' device . . . used to make sense of all that which troubles us in contemporary times" (Titchkosky 2011, 5) and against which one's own sense of self and identity can be secured. As Faye Ginsburg and Rayna Rapp (2013) put it, "Disability is a profoundly relational category, always already created as a distinction from cultural ideas of normality, shaped by conditions that exclude full participation in society of those considered atypical" (54). The caller from Oregon, indeed, noted that whereas one of her children has disabilities, her parents do not—"they are just getting old." The caller thus drew lines between her child and her parents, between disability and aging, and more specifically between *unnatural* disability and *natural* aging.[15] She was doing so because she wanted to be as transparent as she could, ensuring that LFI had the whole background to make the determination of whether her family would be eligible to apply. The home updates would run to upwards of $25,000 and the family's income level meant that they did not qualify for the limited state support that exists; she wanted to ensure eligibility for this disability-specific loan fund "before I invest time and hope" in the application.

The denial of disability also reflects the ways in which disability is a slippery category, something that can be moved in to and out of over the course of a life.

> Unlike the categories of race and gender from which one can only enter or exit very rarely and with enormous and conscious effort . . . disability has a distinctive quality: It is a category anyone might enter through aging or in a heartbeat, challenging lifelong presumptions of stable identities and normativity. (Ginsburg and Rapp 2013, 55)

As much as disability is distinctive in this way, this transience also renders it thoroughly

---

[15] Eli Clare's *Brilliant Imperfection: Grappling with Cure* (2017) helps me to elucidate the distinctions at work here.

indistinct. Disability is something that one can claim or reject without there being clear delimitations that might otherwise serve as a guide. In the United States, there is no easy overarching definition of disability operative at the federal or state level that could be pointed to.[16] Indeed, Ellen Samuels (2014) points to the paradox whereby “disability resists identification through classification because of its instability and particularity” (13) and, at the same time, “individuals with disabilities must nevertheless navigate social and governmental classifications of disability to obtain resources necessary for daily existence” (13–14). My time at LFI reflects this paradox, showing me that while people may seem to enter disability as a life experience, this is not to say that they then conceive of themselves within any imagined community (Anderson 1991) of *people with disabilities*. This presents a challenge in delivering programs and services to people with disabilities as there can exist a disconnect between the self-image of prospective clients and the population imagined by LFI. This chapter examines this disconnection and its effects.

Framing Disability

In meetings, Harrison would often note that “LFI follows the social model of disability,” which squarely locates the barriers associated with disability not in the individual but in broader society. His framing in these terms has been influenced by his undergraduate degree in disability studies during the mid-2000s, when the social model

---

[16] In discussing the state, disability, and welfare, Deborah Stone (1984) argues that: “The concept of disability is fundamentally the result of political conflict about redistributive criteria and the appropriate recipients of social aid. Instead of seeing disability as a set of objective characteristics that render people needy, we can define it in terms of ideas and values about distribution” (172). Considering LFI in relation to the welfare state in the United States is largely beyond the scope of this dissertation but is certainly an area in which to expand this research.

of disability was still prominent (Oliver 1990, 1996; Oliver and Barnes 1998; Shakespeare and Watson 1997; Shakespeare 2004) and the academic field of disability studies was cohering (Linton 1998). Within such an understanding, there is a sharp distinction between *impairment* (as physical limitation located in individual bodies) and *disability* (as social oppression associated with bodily difference), or as Alison Kafer (2013) explains, "impairment refers to any physical or mental limitation, while disability signals the social exclusions based on, and social meanings attributed to, that impairment" (7). This social model was a departure from the medical model of disability that had previously been prevalent, which conflated disability with impairment and framed both in purely medical and individual terms: as a problem located in individual bodies that needed to be cured or otherwise treated. Disability studies thereby shifted the terrain on which disability took shape, placing the so-called problem of disability not in individual bodies but in societal conceptions of the norm around which the world takes shape (Davis 2013).

Disability studies is both an academic field and a project that stretches beyond the academy, emerging in the United States out of the disability civil rights movement of the twentieth century and taking in academic, activist, and artistic elements. These are all embraced by Harrison, whose office has a bookshelf replete with disability studies volumes and a framed ADAPT poster on the wall, and who worked in disability activism and advocacy on campus throughout his tenure at university. Upon graduating from his Master of Public Administration program he came straight to LFI, where he worked first administering a matched-savings grant program for people with disabilities to save toward, and then receive a matching grant in the amount saved for, assistive technology for employment purposes. Providing direct services to LFI's clients provides him with a base understanding of LFI's clients' needs, and he frequently points to this experience and those of the clients he worked with in explaining LFI's programs to funders and other stakeholders.

During this time of administering the grant program at LFI, Harrison's understanding of disability in terms of the social model was both confirmed and challenged. It was confirmed in that he saw the ways in which the built world and the systems that govern it are organized for and around the "normate" (Garland-Thomson 1996),[17] rather than being designed to account for the human variation that exists. But it was also challenged in that in working one-on-one with disabled people, he saw that not all problems associated with disability are located in the social realm and that the community advocacy he had been involved with did not solve many of the everyday problems that individuals encounter.[18] As such, he came to see the world as far more complicated, and the individual barriers people experience as far more diffuse than a strict social model of disability allows. I have come to understand his adherence to speaking in such terms with stakeholders and funders as a means of introducing people to disability not as an individual problem but as something that is linked to ableist structures. For even as Harrison continued to invoke the social model of disability in meetings, he himself complicated that model in his daily work at LFI. Sorting through and discerning this disconnect between a somewhat-outmoded way of framing disability

---

[17] Rosemarie Garland-Thomson (1996) coined the term normate to designate "the veiled subject position of cultural self, the figure outlined by the array of deviant others whose marked bodies shore up the normate's boundaries" (8).

[18] This follows many scholars of disability who have noted the limits of the social model of disability (see, e.g., Honkasalo 2001; Shakespeare 2006; Kafer 2013; Patsavas 2014; Price 2015).

with funders on the one hand and a careful process of navigating different ways of explaining, determining, and representing disability with clients and community partners on the other hand was a preoccupation of my first years of fieldwork.

Defining Disability through Technology

In November 2017, I was first tasked with fielding phone calls to LFI. I shared an office with Sarah, the matched-savings program manager at the time, and so had a rough understanding of how to deal with different inquiries, but one question I kept returning to was how LFI determined that people were eligible for services, particularly when LFI's services were for the most part delivered remotely via phone, email, fax, and mail. For the Assistive Technology Loan Program, I soon heard that it was fairly straightforward: "For the most part it's clear based on what someone wants to buy that they have a disability," Mary, who runs the program, told me. If someone is wishing to purchase hearing aids, a modified vehicle, a mobility scooter, or a hospital bed, for example, the presence of disability could be established through the need for the technology itself, nothing further was required.

"Loans for Independence, this is Ellie." On the other end of the phone was a woman who needed a computer for her daughter. She told me at length the importance of having a computer at home: It would help her daughter keep up with schoolwork, be in touch with friends, and speak to family. The woman was also telling me about her financial situation—she could afford a loan repayment, she said, but had recently had to move and had a few bills she was not expecting, so she couldn't afford the computer outright. It was just so important that they get one quickly. "Can you help me?"

Other than offering sounds to show I was listening and following what she was saying, I had said very little since picking up the phone. Now, I remembered the guidance that I had been given: Computers are always considered assistive technology for people with disabilities, which makes it both easy to determine eligibility for the loan program (as computers can be purchased) and makes it one of the few technologies that requires some kind of verification of disability. Wanting to ensure that I effectively screened people who called and didn't send out applications to those whose applications would not be accepted for review, I had pressed Sarah on how to get this verification. Sarah hadn't found a singular way of approaching this, but she told me that she took the steps of explaining that LFI offers loans for people with disabilities to purchase assistive technology and then asking the person on the phone, "Do you have a disability?" or perhaps, "Does that apply to you?" And so on this day, I responded:

> "Yes, we have a loan program for people with disabilities to purchase assistive technology including computers. Do you or your daughter have a disability?"
>
> "Yes, my daughter has cerebral palsy."
>
> "Oh, that's great! I can send an application by email or mail, or you can apply online."

Even before the pause and then the tentative answer that mail would be best, I had caught myself in the strange act of openly celebrating that a stranger's daughter had a diagnosis of disability. My response was largely related to the fact that I was pleased to hear that LFI's services remained a possibility for the caller, as in many cases someone had been looking for a loan for a computer but had not had a disability. Such a response, though, had also been cultivated in me, I think, beginning with my time at a local university as an exchange student when the Disability Action Committee—run at the time by Harrison—had produced t-shirts emblazoned with "CELEBRATE DISABILITY." Wearing it home one day, I stopped at Trader Joe's and was asked by a seemingly angry cashier (an oddity for Trader Joe's) to justify its sentiment. I stumbled through the response that time, but after I paid closer attention in campus meetings and events. In the years since, being partnered with a disability studies scholar, receiving a copy of Eli Clare's (1999) *Exile and Pride* from the university's Q Center upon graduation, being in disability community in Seattle, and rejecting the "grim imagined futures" that Alison Kafer (2013) describes as circulating in relation to disability further developed in me this celebratory sensibility, resulting on that day in the perhaps overly enthused response. Whereas I generally tempered such responses at LFI, on this phone call it overflowed. In 2017–2018, LFI would show up on several online resources as a place to get low-cost computers and so I would field a high number of calls from people wishing to purchase computers or sent a free computer, many of whom were confused and disappointed when they heard about what they seemed to interpret as an arbitrary line of eligibility. As such, I was relieved that I would not be disappointing another caller.

After I hung up the phone, I rolled my chair backward and leant round the door to see if Harrison was available in his office. He laughed. "How did that go?" Kindly, he suggested that the person on the other end of the phone perhaps found it a refreshing response, as few people were likely to respond with such enthusiasm to a disclosure of disability. Nevertheless, Harrison noted that it was probably safer to go with a more neutral response next time. We discussed further how to determine over the phone whether someone had a disability for the purposes of accessing LFI's programs, particularly given that LFI purposefully stays away from requiring medical documentation of disability as this presents an unnecessary burden for some and a complete barrier to entry for others. He suggested offering up simply that LFI's services are for people with disabilities and to then leave it for the individual calling to rule themselves out. In so doing, Harrison rejected widely circulating ideas that people would fake disability in order to access services, an aspect of what Samuels (2014) has labeled "fantasies of fakery."

> I've found that there are very few people who will claim to have a disability in order to access our services—if anything, people probably decide that they are not eligible when we would say they are. I'm not worried if a few people get through who do not have a disability. If they've found us, they probably need us.[19]

Those applying for a loan would, in any case, have to name the disability the technology would help with during the application, and so in the course of the application process there would be some kind of disclosure.

After taking Harrison's advice and simply offering up information about the loan without requesting further information from the person calling, things went much more smoothly. When callers would come in search of computer funding and I noted that LFI had a loan that was specifically "for people with disabilities to purchase assistive technology, including computers," enough people would count themselves out of eligibility that it indeed became clear that people were not quick to assume the mantle of disability in order to access a low-interest loan. Nevertheless, this approach of offering disability as the parameter for services revealed that many people whom LFI imagined within their client base did not envisage themselves as *people with disabilities* at all. As Harrison had suggested was perhaps the case, many thereby excluded themselves from

---

[19] This quote was recreated from memory after the fact, and so I have not used direct quotation marks around it.

accessing services. Furthermore, the mention of disability on brochures and in communications proved to be a barrier for people even becoming aware of LFI in the first place.

Marketing Hearing Aid Loans

After a letter went out to hearing aid providers (audiologists and hearing aid specialists)[20] across Washington addressed from me at LFI, I started receiving a number of calls about who exactly was eligible to apply for these loans to purchase hearing aids. The packet that I sent included an introductory letter, three brochures, an annual report, and a jar-opener branded with LFI (a "low-tech assistive technology," as Harrison had trained me to quip when distributing them at events). The mailing was designed to make sure that those needing hearing aids who might not be able to afford them were aware of LFI's financing. Looking at the previous loans that had been made, the main referral source for hearing aid loans was the service provider—the audiologist or the hearing aid specialist—who at least in Washington and Oregon both diagnoses the hearing loss and sells the hearing aid. These providers would often offer Care Credit financing,[21] which

---

[20] Both audiologists and hearing aid specialists can fit people for hearing aids, with both being licensed at the state level in Washington. Audiologists must have a master's degree with postgraduate experience or a doctorate. Hearing aid specialists must have completed a two-year degree or a nine-month course with a practical examination approved by Washington's Board of Hearing and Speech. Previously LFI had required an audiologist examination in order to make a loan for hearing aids, under the understanding that audiologists would be able to diagnose cases where hearing loss is linked to other health factors that must be addressed. This requirement was removed in 2018, in part because of outreach to hearing aid vendors and recognition that there is uneven access to audiologists based on class, race, and geography. Given that LFI's loan funding is notionally designed for low-income people, it seemed counter to the mission to require more expensive healthcare as a condition of entry.

[21] Care Credit is a line of credit that is interest-free for a certain period, remaining free to the borrower as long as minimum monthly payments are made and the whole amount is paid off within the interest-free period. Should someone not pay back the whole amount in that time or should they miss a payment, an interest rate of up to 27.5% will be retroactively applied to the date the credit was extended.

has minimum credit scores attached for approval. As we had in the letter: *LFI's 5% interest rate with no fees and with no minimum credit scores provides for an alternative to Care Credit, providing for an affordable monthly payment that fits within a client's monthly budget, allowing them to meet existing expenses alongside the assistive technology*. The mailing, then, was to alert providers to a nonprofit financing resource that they might not have been aware of, in order to in turn expand awareness of LFI's financing among its target population.[22]

A few days after around 150 packets went out to providers in Washington—a list generated by using Google maps to search for locations across the state—a line of inquiries started to trickle in. A few people were calling as they suspected it to be a scam, but for the most part providers had one question: "Do people have to use a wheelchair to qualify?" Initially this question came as a surprise, partly because hearing aids were one of the main pieces of assistive technology that LFI financed. But after speaking to colleagues at LFI, I learnt that this was a frequent question and was largely understood to reflect the way in which disability is widely seen in the U.S. as intimately connected to mobility disabilities and to the use of wheelchairs.[23] This interpretation was likely reinforced by the brochure that LFI used across its outreach work, which included an image of a wheelchair user on the front of the brochure and language inside that followed legalistic definitions of disability and assistive technology.

The trifold brochure included in this initial outreach mailing was the one that LFI

---

[22] This was a priority during my first year at LFI due to a CDFI Fund award that LFI had secured, which came with lending requirements that represented a significant increase on LFI's historic lending. I discuss this in greater detail in Chapter Four.

[23] An understanding that is informed by the inclusion of a wheelchair in the International Symbol of Access (Guffey 2018).

had been using for some time. The front cover featured LFI's logo and name at the top and then "for people with disabilities and seniors" underneath. There was then a photograph of a client of LFI—a white, late-twenty-something-year-old woman with pink hair, who used a wheelchair and was wearing a pink and black hooped top. Inside, the brochure had information about the loan terms and under the question "Need financing for assistive technology?" it offered the following:

> Our low-interest loans help people with disabilities and seniors in Washington and Oregon purchase the assistive technology they need to live independently and participate in their communities.

On the inside back fold, visible when opening the front flap, was the question "What is assistive technology?" The answer drew from federal definitions of assistive technology.

> Assistive Technology (AT) includes both devices and services. A device is any item or piece of equipment used to maintain or improve the functional capabilities of a person with a disability.

Underneath were different labeled icons, ostensibly outlining different kinds of AT: "hearing aids" (with an orange ear and a white almost-question-mark sitting inside); "home modifications" (with a green detached house, and a white doorway and three windows on the second level); "computers" (with a purple outline of a monitor, white screen, and purple lines indicating text); "vision" (with a green outline of a BrailleNote Touch); "modified vehicles" (with a purple van); and "mobility" (an orange outline of a hospital-style wheelchair).

In the brochures, the slipperiness that characterizes disability as a category (Clare 2017) carries over to assistive technology, with the brochure presenting a contradictory list in which it is hard to pinpoint a "principle of cohesion" (Foucault 1972, 149). Whereas hearing aids are a concrete technological device and adaptive vehicles and home modifications are catch-all terms for different kinds of technology,[24] vision and mobility signal areas of impairment rather than pointing to any particular kinds of technology. Computers, meanwhile, could be an assistive technology or could not be, depending on the nature of someone's disability and how someone anticipates using it. For someone to be confronted with the images and descriptions and to see in them coherence rather than disparity, they must already be familiar with the field of disability and the kinds of technology associated with home modifications and adaptive vehicles, and with vision and mobility impairments. They must already have a conception of disability such that the vagueness within the brochure—the way in which disability is signaled by "both indeterminacy and dynamic movement, both the imbrications of meaning and the wanderings among," as Trevor Durbin (2015, 3) theorizes vagueness—triggers recognition and understanding rather than confusion and disidentification.

Again, when starting to field these questions I noted that LFI takes a broad view of disability and includes those experiencing hearing loss as having a disability. Yet this often led to a stilted pause, with then a seemingly skeptical "Okay . . ." coming from the other end of the phone. As I spoke to more providers, and in conversation with Harrison about how to frame LFI's services, I increasingly switched to saying that "anyone who needs hearing aids or other assistive listening devices is eligible for our loans," completely sidestepping any mention of disability. This switch represented a shift away from the way in which LFI had talked about and envisioned its services, toward the language used by hearing aid providers and, from what we could tell, hearing aid users.

---

[24] For adaptive vehicles, this includes hand controls, ramps, and lifts, and for home modifications this includes ramps, grab bars, roll-in showers and walk-in bathtubs, flooring, and stair lifts.

For while providers explicitly asked whether applicants had to use a wheelchair, prospective borrowers had reportedly for a long time been calling up LFI to ask whether they qualified, even though they "only" needed hearing aids. After sending out an updated outreach letter (first to providers in Oregon, and then a second letter to providers in Washington) with this updated language and shifting language in subsequent conversations, LFI's hearing aid loan volume increased significantly. In the fiscal year 2018 (which spanned October 2017–September 2018), hearing aids became the most funded technology at LFI, both in terms of the number of loans given and the total amount lent out.

The experience of LFI's first formal mailing to providers across the dual-state service area showed that to effectively expand LFI's loan program—at least in relation to hearing aids—a broader change in outreach communication would need to be made. Increasing loan volume was one of the visions Harrison had set out in his interviews to be the Executive Director, and furthermore it was demanded by the goals and measures associated with a CDFI Fund award (expanded on in Chapter Four). The mailing, subsequent phone calls, and follow-up visits in person to offices in Seattle, Tacoma, and Olympia, WA, as well as in Portland and Salem, OR demonstrated that there was a clear disconnect between LFI's identity-based language and providers' and even clients' viewpoints: the use of "people with disabilities" in relation to those with hearing loss seemed to connect neither with hearing aid users nor hearing aid providers.

This meant that even as hearing aids are an expensive piece of technology that many have to pay out-of-pocket for—and as such are a key piece of technology funded by assistive technology loan programs across the country—many were not aware of LFI's loan funding as an alternative to using a credit card or using Care Credit, and LFI's own conception and portrayal of disability presented a barrier to increased awareness. Providers I met with consistently asked whether there were other materials we had to share with patients. LFI had none on hand, and this led to challenging questions when I approached Harrison with the suggestion of producing brochures that would specifically market hearing aid loans, for exclusive distribution to hearing aid providers. Whereas Harrison had been happy for me to mirror the language of providers and users in letters and phone conversations, producing and circulating new marketing collateral seemed to risk concretizing a compromise related to the idea of disability that LFI strongly held and purposefully projected. Central to LFI's self-presentation was that it was *run by and for people with disabilities*, stemming from its founding in line with the Independent Living Movement. What might it mean, then, to use language that explicitly omits reference to disability? Editing disability out of letters and brochures seemed to deny the political activism that had led to AT loan programs' very creation; keeping disability as the organizing term in outreach documents left hearing aid providers feeling confused and meant that many hearing aid users were not aware of—were not given access to—low-cost financing. In this way, LFI's will to uphold the primacy of disability community and value seemed to morph into a willfulness (Ahmed 2014) that prevented it reaching the very groups with whom it sought to connect.

From Disability to Functional Limitation

The topic of brochures was added to the monthly Marketing and Development Committee meeting in order to get input from LFI's board and community members. After sharing amazement that hearing providers did not understand hearing loss within the category of disability, the committee agreed to the proposed creation of technology-specific brochures, starting with brochures focusing on hearing aids. The brochures were to circulate only within particular settings where disability was not the key category in operation, and the change was ultimately seen as a common-sense move to follow the language that people used so that LFI would effectively serve its constituency of people with disabilities, whether they recognized themselves within such a rubric or not. LFI thus produced secondary materials that shifted away from the language of "disability" associated with disability advocacy and activism and rather to the language of "functional limitation" that has long circulated in medical settings and connects with rehabilitative medicine. In producing the new brochures, LFI pivoted from focusing on "services to people with disabilities" to "low-interest hearing aid loans," emphasizing the technology and focusing in on "financing" rather than the more nebulous "services." LFI thus worked to make itself and its own services legible to its target audience, framing itself in a more instrumental way of offering a specific loan product for a specific technology rather than as a broader *community* resource.

Where previously there was "Need help financing assistive technology?", the updated brochure had "Want to finance hearing aids?" The information below the emboldened question eschewed the categories of disability and assistive technology, offering instead a more specific descriptor of eligibility: "Our low-interest loans help Washington & Oregon residents with hearing loss afford the technology they need." To save any confusion, underneath was the added question, "Who is eligible to apply?" The first bulleted response: "Washington and Oregon residents who need hearing aids or assistive listening devices." Where the definition of assistive technology had been on the previous brochure, there were now statistics about LFI's lending history, average loan size, and customer satisfaction. This worked to convince the service provider and the prospective applicant of LFI's trustworthiness and affordability.

One of the biggest changes came in turning to a stock image for the front of the brochure, rather than using a photo of a client that had always previously been used. This decision was initially connected with LFI's web designer suggesting using stock images after being less-than-complimentary about LFI's client photos on the existing website, which, they noted, were often blurry and out of focus. It was also precipitated by there being only low-resolution images of clients who used hearing aids. In comparison with the shiny, studio photographs that adorned Care Credit brochures in surgeries across the states, LFI's brochure appeared out-of-place in waiting rooms, and so were often kept in reserve, seemingly brought out only when someone expressed trepidation affording technology and/or were denied financing through Care Credit. A stock image and a sharper message sought to sit alongside (if not compete with) other kinds of financing. The committee also endorsed creating a brochure holder that could be mailed out along with the new brochures, such that they could be easily be put on display when a provider received the collateral.

The stock photo that was chosen for the brochure showed a presumably white man lying on a sofa, looking at a phone and a computer (although both screens were blank). The side and back of his head were visible, showing salt-and-pepper hair and a visible hearing aid in his right ear. It was well lit, high definition, and the hearing aid was one in regular consumer circulation, rather than a larger aid that is often used in medicalized depictions of hearing aids. In this way, it seemed to depict someone who used hearing aids, rather than a model (although the same person was using many different kinds of technology across the stock photo portfolio).

The photo was seen as a way of inviting people into LFI more effectively than the previous brochure. For someone in a clinic having been diagnosed with hearing loss, it provided for the possibility of recognition in the photo on the front, rather than the dissonance that the previous brochure seemed to create. It was also seen as a way of presenting a legitimate company, one which was not looking to scam its applicants (a worry that was heard with regularity at LFI, given that it presents a somewhat counter-intuitive business model of low-interest rates, no application fees, and no required credit scores).[25] It showed a working-age adult who used consumer technology and had no other signs of disability, including mobility disabilities. In this way, LFI purposefully produced an image that was out-of-sync with its overarching vision of disability, portraying a productive consumer who looked "normal" except for their use of a hearing aid.

As much as this move was the subject of much debate, LFI ultimately decided to cater to the large proportion of its (possible) clients who had shown time-and-again that they did not identify with disability as a term and were confused as to their eligibility for services. The language that had been put forward on brochures, over the phone, and on the website might have fallen within state, medical, and activist definitions of disability, but in seeking to expand programming, LFI tried to reach people who were not already engaged with disability programs and services. In order to effectively reach them, LFI expanded beyond the kinds of images and representations that it had always put forward, just as it expanded its outreach work beyond the network of disability nonprofits and

---

[25] I explore this further in Chapter Four.

groups that it had always prioritized. In a sense, it sought to make itself legible to its growing audience.

Compromised Messaging

Conversations around the change in approach through the brochure also spilled over to other parts of the loan program, and particularly into the application form itself. The application form had once asked: “What is your disability that this will help with?” When taking applications over the phone, this question had caused applicants trouble as they were not sure how to translate the complex of health issues they were experiencing into a short answer. For hearing aids, it would often become “I’ll hear,” or “I’ll be able to hear,” sidestepping the question of disability altogether. Now, rather than requiring applicants to identify a particular disability on the application, changes were made to make the application more suited to the self-image of many applicants. The previous question became two separate questions: “How will the technology help you?” and “What is the nature of your disability, functional limitation, or health condition?”

On one level this change met conventional best practices in enhancing usability, informed by human design principles that emphasize making processes (such as loan applications) more intuitive to the end user. But on a deeper level, it again signaled a significant break in how LFI communicated its services and engaged with its stakeholders. LFI had conceived of itself as a *disability organization*, deeply embedded in disability community and a frequent attendee at community events where event-goers’ resonance with the term disability was not in question. At such events, there was little friction between how prospective clients saw themselves and the messaging that LFI broadcast of serving people with disabilities. However, seeking to expand hearing aid loan volume led to a more market-oriented approach, marking a break from this exclusively community-centered approach.

Loan volume had been steady in the four-hundred-thousand-dollar range annually for the previous five years. Now LFI sought to expand this loan volume—and indeed was compelled to do so due to a CDFI Fund award. The approach Harrison had pitched to the Board in becoming the Executive Director, and was now advocating for staff to follow, was going straight to assistive-technology vendors. An unexpected consequence of this was that LFI started coming into contact with consumers and service providers who were not engaged in disability community, did not subscribe to disability identity, and not only did not recognize themselves as potential clients but moreover explicitly understood themselves to be excluded from accessing services. The challenge LFI then faced was whether to compromise on its disability-first approach, and to then grapple with what it meant for the organization as a whole to move away from a foundational identity that was not only central to LFI but was also central to the broader community of Alternative Financing Programs (assistive technology financing programs). To change the language seemed almost to deny this history and to deny the importance of centering disability in broader narratives. By expressly courting those who actively dissociate from a disability identity, LFI seemed almost to compromise its standing as a disability organization.

Indeed, the way clients reported their experiences with assistive technology—and with hearing aids in particular—seemed to confirm that by sidestepping disability, LFI was falling into a trap that Bess Williamson (2012) outlines, of technology being used to "overcome" disability. This marked a trope that LFI sought to avoid in communications, as discussed in the next chapter. Where LFI would note that *assistive technology makes* *an immeasurable impact on someone's day-to-day lives*, clients who had purchased hearing aids would report back their experiences in what might conventionally be read as ableist and misogynistic tropes such as "I have my life back" and "My wife doesn't shout at me anymore." Rather than an improvement in day-to-day life, as LFI framed technology, hearing aids seem to mark a cure and a return to nondisabled and heteronormative life.

Hearing aid loan applications and annual surveys from borrowers who purchased hearing aids are full of notes on the importance of better hearing for someone's work and home life, and LFI would reproduce these quotes on different communications, including annual reports, brochures, and donation solicitations. Yet this importance was embedded in a notion that LFI explicitly eschewed in its communication: that of *overcoming hearing loss*—and, we might say by extension, overcoming disability. In moving away from the language of disability identity that had been honed through disability activism, then, LFI unwittingly harkened back to a framing that was antithetical to the broader project of disability liberation that LFI typically envisaged itself as participating in; LFI came to adopt the language of rehabilitation that emerged in the postwar period—a system against which the Independent Living Movement developed. Yet doing so opened up LFI as an organization to a significant number of prospective clients who would otherwise count themselves out of eligibility, and who needed assistive technology that they otherwise would not be likely to afford. In reaching this new constituency, LFI was able to significantly grow loan volume and ultimately secure further funding to increase its breadth and depth of services.[26]

---

[26] Indeed, providing more loans allowed LFI to secure increased federal funding, which in

Financing Technology: Materialism, Materiality, and the Disabled Body

Neither Harrison nor I were aware of the links between disability, technology, rehabilitation, and the Independent Living Movement as outlined in Chapter One, but we were very much aware that in changing the language as outlined above we were moving LFI away from its foundations. We were aware, indeed, that we were adopting and broadcasting more of a medicalized model of disability than sat comfortably within us. Disability studies scholar Dan Goodley (2014) describes the shift from the medical to the social model of disability as follows: "the social model turned disability-as-impairment (a classic medicalising strategy) into disability-as-oppression (in line with the sociologically modernist blueprint of many a political movement)" (7). He notes that the social model thereby provided new ways of thinking about disability and the world around us.

> The social model of disability gave me a new disability lexicon. The problematic lives of intellectual disabilities were not caused by intellectual disability: many problems of access, support, community participation and acceptance were problems of a disabling society that threatened the very existence of people who were cognitively different to the mainstream. (7)

This background in disability studies, together with its focus on disabling elements in society, had led to the unease that Harrison felt in moving away from the language of disability and toward the language of impairment, as it seemingly went against the current of the disability advocacy work that he had been engaged in and wanted to bring LFI more in line with.

Yet as introduced above, whereas through his undergraduate and graduate

---

turn increased capacity and allowed for the growth of the financial coaching program, a program that remains today focused on primarily meeting the needs of those who identify with disability and are enmeshed in the wider field of disability services.

disability activism Harrison had offered trainings and led discussions on the social model of disability, during his time at LFI he had been forced to grapple with the tangible impacts that disability has on people's daily lives in a way that is not afforded by the social model of disability. Harrison had started at LFI on a short-term contract to administer a matched-savings grant program, through which people saved for a particular piece of assistive technology for use in employment. He had to have a meeting and financial screening with each potential client, leading to a deep appreciation of the real costs associated with disability and the barriers that people face that cannot be cast entirely into a category of social oppression.

Having come from a similar background as Harrison, I also took this journey of understanding at LFI. Answering the phones and responding to queries from prospective applicants from all over Washington and Oregon required me to take a step back from my existing conceptualization of disability and of how to talk about disability. I had come to LFI with a strong idea of disability as a largely socially constructed entity that bore no valence in itself, but rather drew its force from its context, demanded an accessible world, and concomitantly demanded an ethic of radical inclusion. I saw disability identity as being rooted in identity politics, together with its logics of pride and, perhaps, shame (Clare 1999). Yet being on the phone and talking to more and more people, many of whom had recently acquired a disability, made me see the limits of this framework and required me to shift the manner in which I talk and, indeed, think about disability. For many, rather than disability being a rooted anchor that helps to make sense of and interact with the world (as I had experienced and understood it), disability was experienced as "really hard and really expensive," as a caller from Eastern Washington put it. Such ideas were echoed again and again. Perhaps in time other frameworks and ways of thinking would develop, but at least in that moment, people were calling up and looking for ways to exactly overcome this obstacle—to afford a technology, to return to work, to see friends, to get up in the morning, and so on. In these cases, disability was experienced primarily as debility (Puar 2017), and callers were looking for ways back in to engaging with the world on the terms they once had, prior to acquiring their disability.

Anthropologists of disability have repeatedly shown the ways in which disability is socially constructed: “It is not an impairment that creates a disability, but rather the incompatibility of impaired bodies with social norms and material environments that are determined by the able-bodied majority, and the discrimination that follows” (Devlieger 2018, 1–2). Seeing disability from the vantage point of LFI, however, offers another viewpoint onto this interface between impairment and disability: that the very notion of “compatibility of impaired bodies with social norms and material environments” is inseparable from the economic resources available to the individual experiencing impairment/disability.[27] For where many point to material environments as the concrete work of accessibility (including accessible infrastructures such as ramps, operative push buttons, working elevators, and so forth that allow disabled people to navigate space), this misses the fact that there still requires work and investment from the individual to make themselves—to make their impaired bodies—compatible with these infrastructures.

This lack of focus on the resources and work involved in acquiring and mastering assistive technology becomes clear when considering disability studies scholar

---

[27] In highlighting the link between disability and capital, I follow scholars including Nirmala Erevelles (2011), Alison Kafer (2013), David T. Mitchell and Sharon L. Snyder (2015), Jasbir Puar (2017), and Marta Russell (2019).

Rosemarie Garland-Thomson's (2011) "Misfits: A Feminist Materialist Disability Concept." Garland-Thomson offers *misfit* as a critical concept to "think through the lived identity and experience of disability as it is situated in place and time" (591). She draws on Judith Butler (1993) and Karen Barad (2003) in detailing a phenomenologically inspired "account of a dynamic encounter between flesh and world" (Garland-Thomson 2011, 592), between the body and the built environment.

> Misfitting serves to theorize disability as a way of being in an environment, as a material arrangement. A sustaining environment is a material context of received and built things ranging from accessibly designed built public spaces, welcoming natural surroundings, communication devices, tools, and implements, as well as other people. A fit occurs when a harmonious, proper interaction occurs between a particularly shaped and functioning body and an environment that sustains that body. A misfit occurs when the environment does not sustain the shape and function of the body that enters it. The dynamism between body and world that produces fits or misfits comes at the spatial and temporal points of encounter between dynamic but relatively stable bodies and environments. (594)

In invoking the *misfit*, Garland-Thomson strives exactly to provide an account of disability and disability experience that is grounded in the bodily experience of being-in-the-world and coming up against a material world that is structured for normative embodiments.

Garland-Thomson continues:

> Fitting and misfitting occur on a spectrum that creates consequences. To use the iconic disability access scene of misfitting as one illustration of those consequences: when a wheelchair user encounters a flight of stairs, she does not get into the building; when a wheelchair user encounters a working elevator, she enters the space. (595)

We see that for Garland-Thomson, the body is not just a body. In the example she gives, the body in question belongs to someone who uses a wheelchair to get around and who has access to a wheelchair that allows her to do this effectively. Furthermore, it is a wheelchair that may not be able to go up stairs (as some can), but nevertheless allows her to maneuver herself in such a way that she can reach the elevator call button and select a floor once inside. Yet many wheelchair users do not have this capability, and not only because of embodied capacities but because of the wheelchair's features or lack thereof. Wheelchairs, as my fieldwork at LFI has shown me, are not cheap commodities, and those that Medicaid or Medicare will pay for are usually base models with limited features. If someone wants added features—for example the ability to raise the height of their chair, thus allowing them to reach elevator buttons—they will often need to pay for them out of pocket, and such modifications can easily stretch to thousands and tens of thousands of dollars.

And so, while Garland-Thomson invokes the body and embodiment as being "dynamic but relatively stable" (594), she is never speaking of the body per se. Rather, the body here is always already one that is fused with assistive technology, belonging to an individual who has access to material resources to shape their embodiment in such a way that they can even get to the point of "fitting" or "mis-fitting."

> In one moment and place there is a fit [between body and world]; in another moment and place a misfit. One citizen walks into a voting booth; another rolls across a curb cut; yet another bumps her wheels against a stair; someone passes fingers across the brailled elevator button; somebody else waits with a white cane before a voiceless ATM machine; some other blind user retrieves messages with a screen reader. (595)

As well as wheelchair users, Garland-Thomson invokes "someone" with the education to read braille and the ability to navigate to and from the elevator themselves; "someone else" who has a white cane and the associated expertise to navigate to an ATM machine;

and “some other blind user” who has a cell phone (presumably) with screen-reading technology that can receive messages. Yet none of these are the marks of bodies alone, rather the embodiment is the result of a conjunction between body and technology—and thinking through the examples and the background against which they take place, the technology most likely required significant personal resources to attain, to maintain, and to be put into effective use.

In *Queer Phenomenology*, Sara Ahmed (2006) offers us a frame with which to pause at this scene and to consider this background more deeply. In discussing Edmund Husserl’s (1969) account of the world around him, starting from his desk, Ahmed (2006) notes, “we are reminded that what we can see in the first place depends on which way we are facing. What gets our attention depends too on which direction we are facing” (29). Here we might note the orientation of Garland-Thomson but also the orientation of the tradition from which Garland-Thomson’s scholarship emerges. Garland-Thomson as a white, tenured professor writes, presumably, from a place of economic and social security, but she also writes in the tradition of feminist disability studies (Garland-Thomson 2005; Hall 2011), and her work has been vital in thinking and fighting against notions of disability that see it as a pitiable state and an individual problem that can only be cured or otherwise can only be hoped to be in some way medically mitigated. At the same time, Sami Schalk and Jina B. Kim (2020) assert that within feminist disability studies, an “unacknowledged whiteness has shaped the boundaries and methods of the field thus far” (33).

> We can think . . . of the background not simply in terms of what is around what we face, as the ‘dimly perceived,’ but as produced by acts of relegation: some things are relegated to the background in order *to sustain* a certain direction; in other words, in order to

> keep attention on what is faced. (Ahmed 2006, 31)

In thinking more deeply about this background, we can understand how it is that Garland-Thomson might relegate the very real economic barriers that disabled individuals face in getting to the point of fitting or mis-fitting. Focusing on economic barriers cannot be addressed by working to dismantle the ableist physical barriers that stop people being able to move in the world, such as ramps and working elevators.[28] Yet highlighting the lived experience of economic barriers—for example the expense of technology—might risk moving us away from the focus on disability as a design problem (as it became framed during the latter half of the twentieth century)[29] and once again individualizing the problem of disability.

This represents an issue within disability community, for as Eli Clare (2001) argues, disability activism has historically rejected individualizing the so-called problem of disability in response to the charity, medical, supercrip, and moral models of disability that "unambiguously define disability and disabled bodies as wrong and bad" (360).

> In resistance to this, the disability rights movement has created a new model of disability, one that places emphasis on how the world treats disabled people: Disability, not defined by our bodies, but rather the material and social conditions of ableism; not by the need to use a wheelchair, but rather by the stairs that have no accompanying elevator. Disability activists fiercely declare that it's not our bodies that need curing. Rather, it is ableism—disability oppression, as reflected in high

---

[28] This links with Cassandra Hartblay's (2017) analysis of ramps in transnational perspective. Hartblay notes that "a ramp alone is only an indicator of access; it requires numerous other elements of the infrastructure to converge in order to provide access" (18). Hartblay notes that a ramp to a public building does little if, for example, someone cannot leave their home. LFI's work highlights that the efficacy of ramps in providing access rather than just signaling access not only depends on infrastructure but also requires other social systems to converge, such as appropriate coverage for assistive technologies.

[29] Hamraie (2017), Guffey (2018), and Williamson (2019) all demonstrate how this constellation took shape.

> unemployment rates, lack of access, gawking, substandard education, being forced to live in nursing homes and back rooms, being seen as childlike and asexual—that needs changing. (360)

Clare argues that locating social injustice in the material world rather than the body has been vital in developing frameworks to address it, but also urges that "we must not forget that our bodies are still part of the equation, that paired with the external forces of oppression are the incredibly internal, body-centered experiences of who we are and how we live with oppression" (361).

> In the end, I am asking that we pay attention to our bodies—our stolen bodies and our reclaimed bodies. To the wisdom that tells us the causes of the injustice we face lie outside our bodies, and also to the profound relationships our bodies have to that injustice, to the ways our identities are inextricably linked to our bodies. We need to do this because there are disability activists so busy defining disability as an external social condition that they neglect the daily realities of our bodies: the reality of living with chronic pain; the reality of needing personal attendants to help us pee and shit (and of being at once grateful for those PAs and deeply regretting our lack of privacy); the reality of disliking the very adaptive equipment that makes our day-to-day lives possible. We need to do this because there are disability thinkers who can talk all day about the body as metaphor and symbol but never mention flesh and blood, bone and tendon—never even acknowledge their own bodies. (364)

Clare's argument links with Nirmala Erevelles' (2011) insistence that before we can crip, reimagine, or celebrate the disabled body, we must first understand "how the body, particularly the disabled body, is constituted within the social relations of production and consumption of transnational capitalism, and . . . foreground the implications these social/economic arrangements have for making bodies that matter (or not)" (7). Paying attention to the social/economic arrangements for technological access, as this focus on LFI prompts us to do, is part of this project.

Indeed, Garland-Thomson's might be a feminist materialist analysis, but it is far from materialist feminism (Hennessy 1992; Hennessy and Ingraham 1997). Notions of class, of finances, and of unequal access to the technologies that allow for "fitting" or "mis-fitting" barely enter the equation.

> To fit and be fit, I have suggested, is to be ensconced in an environment that sustains the particular form, function, and needs of one's body. Although resources and privilege certainly mitigate misfits, the relationship between body and world is rangier than this. A misfit occurs when world fails flesh in the environment one encounters. (Garland-Thomson 2011, 600)

Resources and privilege are said to mitigate the effects of misfitting, and by all means they do. But resources and privilege are nevertheless a fundamental part of the flesh-fused-with-technology that Garland-Thomson invokes. Indeed, the orientation toward thinking about disability that fieldwork at LFI equips me with shows that a misfit occurs not simply when world fails flesh in the environment one encounters, but when social systems fail people in placing the burden of the cost of assistive technology—of disability—on the individual. Artist and design researcher Sara Hendren (2020) describes that: "Misfit states beg for art and engineering and *design*" (18, emphasis in original). The counterpoint to this, perhaps, is that misfit states also beg for capital, accumulation, and consumption; after all, central to Williamson's (2019) account of accessibility in the United States is the growth of consumer citizenship among people with disabilities through the latter part of the twentieth century.

In an edited volume designed as an introduction to disability studies for undergraduate students, Garland-Thomson (2018) again presents an image of people with disabilities as inextricable from assistive technology.

> Yet disability is everywhere once you start noticing it. A simple awareness of who we are sharing our public spaces with can be revelatory. Wheelchair users or people with walkers, hearing

> aids, canes, service animals, prosthetic limbs or breathing devices may seem to appear out of nowhere, when they were in fact there all the time. (16)

Garland-Thomson here, of course, was trying to signal the ubiquity of disability for a lay audience, but the way in which she frames disability is again telling. Garland-Thomson presents another image of flesh-fused-with-technology, of disability and the disabled body as at one with technology, and indeed as technology being the very marker of disability. This idea of assistive technology as being the gatekeeper of disability was echoed in the introduction and in other pieces in the volume (Davis 2018), but I focus on this passage in particular due to its concluding clause: "they were in fact there all the time." This takes on a haunting timbre in connection with my fieldwork, suggesting a kind of timeless disabled body that is always already in possession of the technology that affords access to public space. It again erases the huge barriers that people with disabilities have in accessing the technology that makes disabled bodies compatible with the material world. It also, perhaps, gives context to the fact that many of those who have newly acquired their disability, and who are in the process of acquiring and adopting assistive technology, might not recognize themselves as people with disabilities.

I linger on this scene to turn back to the ways in which LFI conceptualizes disability and the fraught links between disability and technology discussed in Chapter One. In defining disability through technology, LFI moves uncomfortably close to medicalized understandings of disability, to histories of rehabilitative medicine that have long taken away autonomy from disabled people,[30] and to the "curative imaginaries" that

---

[30] See, for example, Nielsen (2012), Kafer (2013), Clare (2017), Hamraie (2017), Guffey (2018), and Williamson (2019).

assistive technology gives rise to (Kafer 2013). In centering individual access to assistive technology, LFI shifts focus away from the work of dismantling ableist structures and systems—it focuses not on reshaping the built world but in equipping the physical body to meet that world. And in highlighting the importance of technology in day-to-day life, LFI brings attention to technology as an enabling, empowering force even as it is at the same time at the center of disability erasure and wounding (Jain 1999). As such, LFI might come uncomfortably close to a conceptualization of disability as an individual problem that falls within the medical model, but it does so because it operates at the interface of the body and technology. Often, this is a medicalized realm—the need for technology is often discovered or diagnosed in the office of a physiotherapist, an occupational therapist, an audiologist, an ophthalmologist, a denturist, and so on. And yet in so far as prescriptions for a particular type of technology (and associated insurance coverage for that technology) are rare, it is a blurred medical realm that promises a return to the social and sociality, to independence and interdependence. Yet it also promises treatment, fixing, and for some a return to nondisabled life. Once again, focusing on technology brings us cloyingly close to the insidious logics of cure, together with its neoliberal underpinnings (Clare 2017).

Yet as I discuss in Part II, LFI does not dwell in the space of overcoming or curing disability, but rather much of the way in which LFI presents its work is focused on the economics of disability, on the huge costs involved in accessing technology as well as medical systems and caregiving services, and the barriers to employment and accumulation that living with disability often entails. As such, LFI not only defines disability through technology and cost, but notably it hinges the “problem” of disability on the very cost of technology and disability. Erevelles (2011) argues that class analyses have often been absent from disability studies approaches (or even "disdainfully dismissed") and, instead, "scholars theorize disability through the medium of experience and textuality/discourse" (5). It is perhaps because of this bias that attending to the cost of disability risks individualizing the problem of disability, rather than drawing attention to the current system whereby "the value of one's life is correlated to one's financial status, bringing into play a hierarchy of survival embedded in the social relations of production and consumption in advanced capitalism" (14). LFI's dual focus on technology and finance, then, calls attention to an aspect of access that has often been overlooked in disability studies: the material cost to the individual themselves. Where scholars and activists have drawn attention to the materiality of the world and the urgent need to reshape it to better accommodate disabled bodies, they have given comparatively little attention to the material body and the socioeconomic processes and relations involved in shaping that body to become commensurate with the world. Accessible infrastructures are accessible only to certain embodiments, and while Garland-Thomson suggests these disabled bodies have always been there, each has had to labor in their own way to make this so.

In *Feminist, Queer, Crip*, Alison Kafer (2013) offers a counter to a wholly medical or wholly social model of disability by putting forward a political/relational model of disability that takes account of the medicalized systems which many people with disabilities must navigate. She pinpoints the problem with the medical model as proffering disability not only as an entirely medical problem based in the individual's body, but as presenting "such positioning as both objective fact and common sense" (5).

Kafer argues instead “for increased recognition of the political nature of a medical framing of disability” (6).

> Medical framings of disability are embedded in economic realities and relations, and the current furor over health care reform underscores the political nature of these questions. Moreover . . . medical beliefs and practices are not immune to or separate from cultural practices and ideologies. Thus, in offering a political/relational model of disability, I am arguing not so much for a rejection of medical approaches to disability as for a renewed interrogation of them. (6–7)

Kafer’s model offers a pathway to conceptualizing disability that maintains a view of the medicalized aspects of disability but that nevertheless places the “problem” of disability not in individual bodies but in social systems, structures, and processes. Kafer thereby offers an understanding of LFI’s individual rendering of disability and focus on technology not-quite-so-fraught and not as regressive an imagining as it perhaps at first appears. Instead, it becomes part of the political/relational model that accounts for the phenomenological experience of being-in-the-world, including the whole background against which this experience takes shape.

Taking into account this whole background demands, too, that we disaggregate the very idea of a singular disabled body—the kind of flexible disabled user that Hamraie (2017) has demonstrated took shape around a white, heteronormative, and productive ideal. This user was central to rights-based advances such as ensuring architectural standards for accessibility, but as Schalk and Kim (2020) argue, these rights-based approaches “tend to primarily benefit the most elite occupants of any given identity category while prioritizing assimilation into dominant institutions” (43). Erevelles (2011) describes how feminist disability scholars have “foreground[ed] (albeit unintentionally) the bourgeois nonracialized disabled subject with the ‘material’ freedom to offer a more transgressive reading of disabled subjectivity" (38). I argue here that the same kind of bourgeois nonracialized disabled subject is central to the way that disability and technology has often been unquestioningly combined. To focus on the barriers that an individual faces in acquiring and adopting assistive technologies is to acknowledge the differential access disabled people have to assistive technologies along axes of race, class, and gender—a differential access that can be traced back centuries, as discussed in Chapter One. Far from individualizing disability, this attention to the unevenness of technological access and to the resources that need to be gathered and deployed to create embodiments that allow for widespread access is a further aspect of the entanglements of disability and capital—and of the experience of living with disability in capitalism—that must be taken into account in our scholarship and activism.

Conclusion

In *Imagining Transgender*, David Valentine (2007) explores the emergence and institutionalization of "transgender" as a category of identity, as an organizing force in activism, and as an umbrella under which to collect and deliver social services. Valentine shows the ways in which transgender came to cohere through discursive practices and how this cohesion around transgender erased the experiences of some, particularly people of color and poor people, as activist and academic understandings took primacy in ontologizing the category. Rather than just describing a varied group of people with varied experiences, Valentine shows that these acts of describing and collecting came to create and dictate the very bounds of the category "transgender"—came to define and allow one to *know* it—limiting the experiences and expressions allowed to belong within it.

> In the end, I found I could not write a book about "the transgender community" because that community—even as it exists, and is real—is at the same time a product of imagined unity that, upon careful scrutiny, obscures the cultural, historical, and social forces of its origins and consequences of its use. (232–233)

Similarly, LFI invokes the "disability community" at various moments, as will become clear in the course of this dissertation. And at once this signals the ways in which disability has come to be reified through activist and academic work as well as institutional forms and definitions, and the ways in which disability remains a malleable category (both in the United States and at LFI). Thinking through Valentine's account in relation to my fieldwork brings to the forefront that in delivering loans for people to purchase assistive technology, LFI at once connects with ideas of disability whose boundaries are sharply defined, policed, and reinforced (such as in the context of accessing public benefits),[31] and with ideas of disability that are far more diffuse and messy, that allow for a more expansive understanding and a greater possibility for belonging within the category.

From its inception, LFI has held this greater capacity, offering loans for people to purchase items such as wheelchairs, adaptive vehicles, and Braille readers that few, I would imagine, would question as being used exclusively by people with disabilities. It has also offered loans for items such as scooters, hospital beds, and durable medical equipment where some may question a disability status—someone's parents might be "just aging," for example, rather than experiencing disability. Yet in such moments,

---

[31] Although definitions of disability still remain slippery in such venues, as Edward D. Berkowitz and Larry DeWitt's (2013) policy history of Supplemental Security Income demonstrates.

seeing brochures or visiting a website that promotes services for people with disabilities triggers a degree of recognition and identification; it is a partial one, perhaps, but enough seems to align that people make the call to see about their eligibility and find that their situation is included. And then LFI has made loans for computers, smart televisions, and in some cases nonadaptive vehicles and (nonsmart) home appliances. In these cases, the applicant must appeal to disability—they must describe the ways in which they cannot access public transport due to anxiety (sometimes with the support of a doctor's note), for example, or to note that multiple chemical sensitivities prevents them from using a laundromat—and it is hard to imagine that someone who has not already been folded into institutionalized or otherwise reified forms of disability would even recognize LFI as a possibility to approach.

And so, whereas LFI conceives of disability in a way that offers a greater capacity for belonging, there nevertheless exists cultural, historical, and social forces that obscure the effects of its use (to paraphrase Valentine, above). The example I concentrated on in this chapter was in relation to hearing aids. LFI had always disbursed a number of hearing aid loans, with referrals coming from a limited number of audiologists across the state who had happened to come into contact with LFI's founding director and were told about how LFI could provide their clients with financing. But in trying to expand the reach and use of its AT loan for hearing aids, LFI ran into dissonance and disjunction (Appadurai 1990; Tsing 2005) in publicizing its services. Suddenly LFI reached providers and clients who did not recognize even the possibility of belonging, and who presumed a narrow eligibility limited to those using wheelchairs. It seemed only because of a personalized letter and a level of curiosity that a handful of providers out of 150 got in touch after receiving an initial mailing that used terminology and language that did not circulate in connection with hearing loss.

For LFI to put this possibility of greater capacity for conceptualizing disability into operational use, it then turned away from disability as an organizing force, shifting to language that signals experiences and embodiments that fall under the category of disability without demanding individual identification as a price of entry. This opened up belonging and access to services for those who have not been knowingly folded into recognized forms of disability—for those who might be “descriptively disabled” but not “politically disabled” (Mingus 2011). But it could also be charged with concretizing distinctions between disability as loss, unnatural and incurable, and impairment as condition, normal and treatable (Clare 2017)—distinctions that disability advocates have long fought against. The justification for the shift was to expand reach, to meet people where they are, and to promote services such that the people for whom the services were designed could in practice have access to them. In prioritizing access, LFI followed familiar paths of inclusion that disability activists have so long fought for. And yet in so doing, it unwittingly reinforced ideas of disability as other, as that-which-one-could-never-want (Kafer 2013), and as a container for all that troubles (Butler 1990; Titchkosky 2011).

We might leave the story there, noting the ways in which the possibility for a greater conception of disability has been lost: where colleagues at LFI and I could have moved to educate providers in expanding their conceptions of disability, taking time to explain the breadth of diagnoses and experiences that can belong within the category, we instead shifted to mirror the language of providers and users. This could become another chapter in which a world of possibility was foreclosed, and the promise of a broader conception of disability was once again limited and confined (Dave 2012). This analysis feels familiar and even comfortable, offering a clear path through the messiness that is part and parcel of LFI's work in providing financial services to a population that has been foundationally excluded from participation in capitalism. Yet disability studies scholar Ashley Mog's (2017) analysis of the complex imbrications of access and comfort, driven by oral histories with disability and trans activists in Seattle, leads me to question this feeling of comfort. Invoking José Muñoz (2009), Mog (2017) notes that "the hard work of access, to bathrooms or any other space, happens through a complex negotiation with comfort in both a here and now *and* a then and there" (130). Here, she stresses the ways in which access work demands making "hard choices" in the present as well as striving toward a different kind of future. Taking seriously this hard work of access—to bathrooms or to loan programs—demands a deeper reckoning with these hard choices.

Ahmed's (2006) reflection on lines and conventions invites us, indeed, to follow a different kind of reading.

> After all, it is possible to follow certain lines (such as the line of the family) as a disorientation device, as a way of experiencing the pleasures of deviation. For some queers, for instance, the very act of describing queer gathering as family gatherings is to have joy in the uncanny effect of a familiar form becoming strange. The point of following is not to pledge allegiance to the familiar, but to make that "familiar" strange, or even to allow that which has been overlooked—which has been treated as furniture—to dance with renewed life. Some deviations involve acts of following, but use the same "points" for different effects. (176)

In this chapter, I have argued for including LFI's seemingly individualizing approach to disability within a broader conception of addressing technological needs; far from opposing a collective movement, I framed attending to individual needs as a necessary aspect of living with disability in capitalism. In the following chapters, I again seek to follow Ahmed (and anthropological tradition) in disorienting a familiar reading of nonprofits as limiting possibility and reifying exclusion, and instead offer an account of nonprofits—or this nonprofit, LFI—striving to balance the here and now and the then and there. As Harrison often notes, “I also want to live in a world where people don’t need to get a loan to have hearing aids or a modified vehicle, but right now that’s not the world we live in.”

PART II:

FUNDRAISING PRACTICES

Chapter Three:

Fundraising, Unrestricted

> "Some people like statistics, they like to know how many people you're reaching, what exactly their money will do, what tangible impact they'll have. And some people like the stories, they want to know that someone's hearing aids let them hear frogs again. I like the stories."

Such was the wisdom shared by a longtime development professional and grant maker: Communicate to donors in a way that works for them. In some cases, this means using statistics drawn from program outcomes—showing how many people you served, how many people you reached, and how many people you benefited. Each of these can be presented as exponentially larger numbers. Sometimes it means bringing together some fairly arbitrary numbers (that you could nevertheless reproduce if pushed) to present the cost of reaching one low-income person with disabilities in a rural area (for example). Sometimes it means showing the personal impact of a nonprofit's work, demonstrating that a client's life has been made exponentially better—exponential is a general theme—exactly because of the services that someone's donation afforded. A common theme across all these tends to lie in showing that a nonprofit is on the precipice of solving the problem its mission seeks to address—if only it had increased support, increased resources, and increased engagement. If only it had *your donation today*. In this way, it uses the narrative device of *crisis* (Roitman 2013), laying the ground for one particular, inevitable response.

As I argued in the Introduction to this dissertation, fundraising is pervasive not only within anthropological practice itself but also within fieldsites, and yet is rarely confronted in such base terms. This is particularly the case in the anthropology of development, which has long analyzed networks of donors and NGOs delivering development projects, as well as the consequences of such projects. Whereas different institutions have been given attention as the funders of international development,[32] cast as the drivers of development policy and therefore development projects, and significant attention given to NGOs' delivery of projects as well as their unintended consequences and effects (e.g., Ferguson 1990; Mosse 2005; I. Feldman 2007; Ticktin 2011; Redfield 2013), less attention has been paid to how the NGOs delivering different projects attract the funding from international donors.

Sociologist Monika Krause (2014) attended to this gap in scholarship in *The Good Project: Humanitarian Relief NGOs and the Fragmentation of Reason*. She follows many anthropological accounts in noting that humanitarian organizations have been either largely celebrated or criticized by scholars and arguing that neither approach takes into account the actual work that humanitarian organizations do (3). By focusing on the desk-based work of managers in large transnational relief organizations, Krause argues that there is a shared social field in which such organizations operate and where there is an evident logic of practice (Bourdieu 1990) that informs all aspects of operations, including whether a project will be funded or not. Krause's argument is twofold: first, that the pursuit of what has generally been agreed to be a "good project" shapes humanitarian practices and funders' resource allocation, and second, that the project becomes a kind of commodity that is consumed by the donor and where beneficiaries—those supposedly

---

[32] See, for example, Richard Harper (1997), Peter Griffiths (2003), and Michael Goldman (2005).

benefiting from the project—are themselves commoditized in that they are central to the project. Humanitarian agencies, and the managerial practices Western-based staff follow, thereby mediate between donors (mostly Western governments) and the amorphous "distant suffering" that development projects frequently invoke.

Krause refers specifically to economics when she asserts that "research on nonprofit organizations has not fully examined the implications of the fact that income comes from donations rather than from the selling of conventional goods or services" (44). But this is equally important in terms of research within anthropology—her account brings forth an element most-often missing from anthropological accounts of development, and indeed of NGOs more generally: the fact that NGOs have to fundraise to maintain their programs and to continue their operations, and that development projects are the vehicle by which they can do so.

> We have seen that the project is the primary unit of helping people. But it is also the primary unit of fund-raising. Agencies raise funds to do projects, but they can also do projects to raise funds. They have good reasons for doing that: only by bringing in money can the agency continue to exist, and only by continuing to exist can the agency provide relief to the needy. (47–48)

Organizations, then, are not "neutral conduits of funds between donors and the provision of public goods" (45), but rather part of a formalized marketplace of donor agencies on the one hand and distant suffering on the other, with the relief organization packaging and presenting different projects that bridge this connection.

In Part II of this dissertation, I consider exactly the practice of *development*—what U.S. nonprofits term fundraising—as understood from three and a half years of fieldwork at LFI. I trace the different sources of funding that LFI draws from and the different approaches that each funding source demands. I am informed by Krause's framework in considering fundraising as akin to entering a “market of projects,” with the donors as consumers, the projects—or programs, as they more often dubbed in U.S. nonprofits—as products, and beneficiaries of the programs being commoditized. I diverge from Krause in that her research emerges from the technobureaucratic work of professionals at large relief organizations designing and delivering projects in line with clear policies around international development set by mostly Western governmental funders, all guided by the pursuit of what has become understood as the hallmarks of a “good project.” LFI has no such unilateral funder and no such formalized marketplace, and furthermore while there are *best practices* in terms of program design, delivery, and evaluation, there are no clear policy positions to which LFI’s programs must conform. There is no such easily defined shared social space or field of practice, and concomitantly no such pervasive logic of practice at work that renders technical (Li 2007) the everyday work of fundraising.

Rather, there is a much wider field that LFI is a part of, alongside the more than 1.5 million nonprofits registered in the United States today.[33] LFI’s funding is drawn from a variety of sources, including federal, state, and county governments, foundations, corporations, and individuals. Procuring funding from each source requires different approaches and more or less finesse in matching the application to the formal requirements of the funder. There are different logics at work that inform the particular practice in each case, and in writing each chapter in Part II of this dissertation, I have sought to lay out the approaches required in different forms of fundraising, as well as the

---

[33] The Urban Institute (NCSS Project Team 2020) says there were 1.54 million nonprofits registered with the IRS in 2016.

underlying considerations and dynamics at work.

In differentiating this field from that of international development, I do not mean to argue that there are not productive similarities between the two. Indeed, there are many elements and logics that link the two. In this chapter, I consider how LFI has approached telling client stories in order to raise funds from individual donors—an activity that most often results in *unrestricted* funds that can be flexibly used for purposes beyond simply delivering programs (including, indeed, to fund more fundraising work). I consider how fundraising has been portrayed within anthropological scholarship and seek to bring to these discussions an analysis of the organizational and formal constraints that guide fundraising activities. In so doing and following Krause's framework, I urge scholars to consider the ramifications of nonprofits and NGOs having to engage in fundraising in order to continue operating; as media scholar Lilie Chouliaraki (2012) notes, "we do not (yet) have the privilege of an alternative" (17).

A Fundraising Year in Review

From the point of view of fundraising, a year at LFI has its own kind of rhythm. From the first two years of my fieldwork, January would see preparation for the Annual Report, including administering the annual borrower survey and collecting client stories. It would also begin preparation for the CDFI Fund's award cycle, which is (dependent on government shutdowns and other elements) generally released in January or February for submission in April. Every two years, another federal award opportunity is (dependent on congressional budgets) released, administered through the U.S. Department of Health and Human Services' Administration for Community Living. Early on in my tenure these two sources of funding were described as the lifeblood of the organization, resulting in large influxes of funding that could be spent down over several years, keeping LFI running until another larger award was secured. These undulations in funding resulted, David explained to me, in LFI operating as a kind of accordion, allowing expansions and requiring contractions in staffing while maintaining the same general shape of services—loans for assistive technology and related "development services,"[34] which for LFI during my fieldwork have included the matched-savings grant program, one-on-one financial coaching, and group financial workshops.

Scattered around these federal applications are grant applications to financial institutions, which are generally submitted from February through to late September. Whereas the federal grants largely support LFI's lending activities, bank grants are targeted toward the financial coaching and financial literacy programs that constitute LFI's development services. These bank grants are fairly similar in form although with subtle differences in each one, meaning that the first application serves as a template for the following, with framing and narratives developed and tweaked through each application. Over the past few years, added in the mix with bank grants have increasingly been grants to foundations that also have a funding priority area of financial literacy or financial education services.

Other opportunities can come up during the year, for example from state

---

[34] A requirement of certified CDFIs is to offer lending services and so-called development services. The CDFI Fund (2020) describes them as follows: "Activities that promote community development and are integral to the CDFI's provision of Financial Products and Financial Services. Such services shall prepare or assist current or potential borrowers or investees to utilize the Financial Products and Financial Services of the CDFI. Such services include, for example: financial or credit counseling to individuals for the purpose of facilitating home ownership, promoting self-employment, or enhancing consumer financial management skills; or technical assistance to Borrowers or investees for the purpose of enhancing business planning, marketing, management, and financial management skills" (8).

government departments or local county or city government. Dependent on the funding opportunity and how well-established a program is, it can take an afternoon to put together the application or it can spread out to take a similar amount of time as federal grants, involving weeks of drafting, discussing, and redrafting. Grant narratives are often drawn from prior applications, pulling on the common threads to provide a picture of community needs, of LFI's response, and of a close overlap with the general ethos that the RFP—the request for proposals, which describes the grant opportunity—outlines.

Starting fieldwork in August, however, meant that my first few months at LFI were taken up primarily with the annual fundraising event, a dinner that takes place in the fall. Planning for the event is a year-long activity, with the venue needing to be booked and sponsorship requests initiated almost twelve months before. When I started fieldwork in August, grant writing for the year had largely wrapped up and the business of getting people to buy tickets, to attend, and to donate at the event was well underway. In terms of development, the annual event was important because it was a source of unrestricted dollars—funds that could be used for any (legitimate) organizational purpose, rather than being restricted to certain programmatic activities. The title for this chapter comes from the categorization of staff time and direct costs incurred that are linked to such funding activities and that is scribbled across all receipts: Fundraising, Unrestricted.

There seems to be a separation in scholarship on development between soliciting support through grants and project proposals on the one hand and soliciting support from individual donors on the other. It is only the second that is glossed with the almost disparaging *fundraising*, whereas the first is part of the everyday work of development and the life cycle of the project. Perhaps this is exactly because anthropological research tends to focus on a contained project,[35] such that the broader workings of the organization and the totality of fundraising activities that drive it are obscured. In this dissertation, I consider all activities related to soliciting financial and in-kind[36] donations for the organization to be fundraising. Different activities have different pressures and different conventions, but I consider all to be part of the impetus that nonprofits experience and that Krause describes—having to raise funds to support the continuing work of the organization.

The way in which fundraising is often portrayed in development literature is well represented by the introductory volume *Anthropology and Development: Culture, Morality and Politics in a Globalised World* from anthropologists and development practitioners Emma Crewe and Richard Axelby (2012). It is worth quoting at length to show the general framing of fundraising within development.

> To make the subject of development 'newsworthy', the mainstream media tend to employ extreme and sensationalist images of suffering and despair. But such portrayals are not restricted to news reports. Fundraising drives and awareness-raising campaigns also rely on the evocation of despair to provoke a reaction. Shocking images are accompanied by passionate pleas for support.
>
> These invented pictures of despair are only one slice of the story. Set against situations of hopelessness, development agencies offer potential supporters an imagined future that will bring miraculous improvements in people's lives. Mission statements ask us to imagine "a world free of poverty and injustice". Others inform readers that "No child is born to die". . . . The battle against poverty may be a 'massive challenge' but 'we are winning the battle, right now, in all sorts of ways – big and small'. In rich countries, people are told that our support 'can,

---

[35] And perhaps in turn so that the research can be more easily recognized as a *good project* (Krause 2014) and itself secure funding?

[36] A term given to nonmonetary donations that nevertheless carry value, such as technology, food and drink, or indeed labor.

> and does, make a difference'. The message is clear: 'Dig down the back of the sofa. Empty your pockets. Raid the piggy bank. Why? Because every penny you give will help us realise our vision – an end to poverty'. Proposals and plans chart paths to better futures. Guarantees of a better world are supported with evidence of previous success stories, the tangible outcomes and past achievements that illustrate mastery and competence.
>
> Sensationalistic portrayals of development serve to attract attention, galvanise support and direct practice. But in making these dramatic claims, the realities of life are distorted—not just the 'everyday' experiences of poverty and marginality but other aspects of life are lost: work, play, fun, friends, as well as deals, gossip and quarrels. Nor does the impatient optimism of fundraising literature or planning proposals conform to the sometimes mundane realities of development work, such as the endless committee meetings, training courses and testing of toolkits. Such down-to-earth realities are not "news". Meanwhile "donor fatigue" encourages ever more extravagant claims to be made to save us all from the depths of despair with visionary optimism and hope.
>
> Rather than the polarised pessimistic depictions and exaggerated promises permitted by distance, in this book we will engage with a range of representations and realities through close-up examinations of everyday experience. (1–2)

Fundraising here is linked to "sensationalist portrayals," "shocking images," and affective extremes including despair and hope, finally summarized as "polarised pessimistic depictions and exaggerated promises." It is markedly set apart from the "sometimes mundane realities of development work," practices that are "down-to-earth" and as such far removed from the fantastical depictions that circulate. Later in their introduction, Crewe and Axelby consider the fundraising depictions that circulated in relation to the famine in Ethiopia in the 1980s and has been described as "pornography of poverty" (Plewes and Stuart 2006) and note that such depictions again emerged during the July 2011 famine in East Africa. They ask: "These images have a powerful hold over the public imagination and can prove highly effective in generating financial donations. But at what cost?” (Crewe and Axelby 2014, 13).

Crewe and Axelby follow a common trend of seeming to seek to separate out the mundane work of the development project and the spectacularized work of fundraising for projects and for the NGO as a whole. Yet this very framing of fundraising risks itself spectacularizing the very work it conjures. Just as the everyday work of development projects is far removed from fundraising campaigns, so is fundraising work far removed from the sensationalist images that are often invoked. I do not contend that fundraising can be laden with affective representations that use shock and spectacle to elicit a response, but I argue that scholars of development need to consider fundraising as inseparable from the operations of NGOs. Rather than distinct and able to be held apart from the whole, fundraising should be considered within a broader field of engagement with its own pressures, conventions, and mundane practices—a further element of, and inextricable from, development practice. I make this argument through considering the organizational work of telling client stories at LFI. In providing an account of how LFI and other organizations use these stories, I urge for a greater awareness of the pressures in producing fundraising solicitations, as well as the material constraints from which they emerge. I suggest that portrayals of beneficiaries that are often glossed as disconnected, unreflective renderings that belie development work should rather be understood within a frame of calculated portrayals that drive it. Based on my experience in assisting with the last months of event preparation during the beginning of my fieldwork in 2017, and two fundraising events in 2018 and 2019, I consider in this chapter the need to tell client stories in securing donations.

The Ask

A year before I started my doctoral fieldwork, I went to Loans for Independence's fundraising event with my partner, Ashley. Harrison had asked Ashley and I to attend as volunteers, and we were to arrive early, help check guests in, collect name badges at the end of the night, and generally be available to assist where needed. When we got there and found a well-staffed registration table, however, we found that there was in practice very little for us to do. We helped set out some programs onto the tables that were already laid for dinner and made sure that the event was well signposted at the different entrances where people might enter the building. After that, we settled at one of the cocktail tables set up in the reception area, available for further instructions that never came.

As guests started arriving and filling the reception area, I experienced it as being both immediately familiar and extremely distant from my previous experiences. Familiar because I was used to attending receptions after having been on Rice's campus for the previous three years where I tried to attend the various events and opportunities available. Familiar, too, because only seven years earlier I was working as an event server at various locations across London, where I got to know fantastic venues through the back entrance, in one case still labeled the *Servants' Entrance*. To be in another such event as some kind of helper made sense. But this was also where it felt so distant from any previous experiences: here I was with a view of the Puget Sound and the Olympic Mountains—"You must go out on the balcony before the sun sets!"—at an event that might have had the guise of a celebration of disability community but that I knew had the primary purpose of raising money for a nonprofit. And there seemed very little that I could do. Having recently submitted my application for a green card (and knowing that two further applications would be required in the following three years, each with an eye-watering cost attached) and moved from a city with one of the lowest costs-of-living to one whose cost had grown tremendously in the decade since I had lived there, the idea of being able to give to a nonprofit in that moment seemed out of sync and out of time.

Ashley and I, then, proceeded to try to look for different ways we could assist to make some sense of our being there, and so as the evening went on we led people to tables, led speakers to the stage at different times, collected name badges on the way out, and gathered detritus from tables at the end of the night. This included programs, unfilled donation cards, and menus. (Later during fieldwork, I realized it would all be thrown away later that evening in any case. If anything, collecting the items from the tables, where they would have been gathered and tossed by venue staff, meant we had created more work for LFI's staff.) But for most of the evening, we were largely just guests at the event. We spoke with those we knew—Ashley had been heavily involved in disability studies and disability advocacy when she lived in Seattle, and so had many connections—and met a few new people. For the dinner, we were seated at a table at the back of the room and made small talk with fellow guests, most of whom had, like us, some connection to Harrison.

The evening was organized around presenting awards to different people who had made contributions in relation to disability over the previous year, and much of the evening was taken up with this process. As guests we were helping to celebrate this work, we were told. We knew, though, that Harrison was giving *The Ask* at the event, and so we were aware that however much it might be presented as a celebration of community, it was also (if not primarily) a fundraiser for LFI. At some point, Harrison would move to the stage and would ask the hundred-and-fifty people present to donate. After the final award, the celebratory tone of the evening took an inward turn as we were treated to a video that updated us on LFI's progress over the past year and introduced us to a client who had recently purchased some assistive technology with a loan from LFI. The client in question was seated in the middle of the room, a fact that did not escape many of the guests who craned their heads to see the same person on the screen now sitting in front of them, eating her dinner. After the video, Harrison took to the stage and explicitly asked for donations, the first time in an over-hour-long program that the idea of donating to LFI had been introduced. Harrison asked the Table Captains at each table to pass around the envelopes with donation cards, and as Harrison's speech encouraged people to give as much as they could for this important work, the sounds of rustling envelopes and whispers filled the room.

Harrison had made clear to Ashley and me before the event that we were not required or indeed expected to donate, even though we would be offered an envelope from our Table Captain. I accepted it and sat with it in front of me, feeling the pressure of the room and of Harrison's words over the loudspeakers to donate but also feeling in a position that it wasn't remotely an option, however much pressure there might be. The parking in order to get close to the event space ran up to over $15, which already seemed a significant price to pay. I still remember, though, sitting awkwardly, almost ashamedly, as others at the table filled out their cards. The Ask seemed interminable, and it felt uncanny to be in the grandeur of the waterfront event space as Harrison listed different examples of the impact that our donation could have—addressing needs that would otherwise go woefully unaddressed. Writing now, I realize that there were likely those in the room who were in a similar situation to us but were more well-practiced in this drama and so likely occupied themselves with filling out the card, or simply doodling on the card, without pledging any donation.

It would not be until well into fieldwork that I would realize that merely being at the event, filling the cocktail hour and the dinner seats, being young (comparatively) and enthusiastic and interested in disability was its own kind of contribution, was its own way of showing some care for the organization and its clients. Although we were asked to be volunteers, I would come to understand that our key purpose at the event was to be seat fillers. LFI had paid long in advance for a minimum number of attendees in a fairly large venue, and so regardless of how many would eventually come, the cost would be the same. I would find out when helping with the event during fieldwork the following year that it was deemed to be better to give those tickets out for free than to have empty spaces in the room—and the justification for giving these tickets out for free when others had paid for them was that they were tickets for volunteers. Having empty spaces might suggest a lack of support, whereas a full room showed camaraderie and enthusiasm for the mission. Indeed, by the time of the event itself, huge amounts of preparation had already gone into the event, making sure that all paid seats were filled being only the last in a long line of requirements. One such requirement I focus on in this chapter is the overwhelming pressure to tell a client's story.

Eliciting Donations through Client Stories

Since the LFI event described above, I have attended other organizations' events, shadowed organizers of such events, and been responsible for putting on such events myself. From the perspective of an attendee, the evening begins at the registration table.

There you get a warm welcome, a name tag, and—depending on the technological features in place—will hand over your credit card so that transactions can be made seamlessly. Once inside, there is a happy hour and, generally, some different activities available. This could be a silent auction or a raffle—ideally getting attendees to "open their wallets"—or there could also be displays with information about the nonprofit in question.

For some events there is a sit-down meal of some kind and for others refreshments are limited to a buffet table or passed appetizers, or some combination of all of the above. The development staff roam around the room looking to make connections, show off the evening and the nonprofit's work, and make a good impression. Seat placings are carefully chosen, with *high-net-worth individuals* seated near the front. Whether a formal seated affair or a more casual event, once guests have arrived and mingled, there comes *the program*. This includes a welcome, which during the first two years of my fieldwork invariably involved a reflection about what an important time it is that we are gathered here, in Washington—*far away from that Other Washington* (delivered replete with an eastward point, and sometimes first a performative calculation of where exactly east lies in relation to where they are standing)—to strengthen our community and come together in protest. Or there would be another point eastward and noting that despite what is happening in *the Other Washington*, Washington State was still a place where people care and, indeed, where people *give*. The election of Donald Trump in 2016 triggered huge amounts of giving, after all, and noting the political climate was another way to get people to *open their wallets*.[37]

---

[37] Whereas Donald Trump's election prompted significant amounts of charitable giving (e.g.,

At most fundraising events for direct-service nonprofits—organizations providing services directly to clients—there is a moment during the event that attendees hear from the clients themselves. At the LFI event described above, it came through a video which featured a client in an interview interspersed with images of them going about their daily routine. Having a video allowed LFI to have a client voice present without them having to travel to Seattle for the event itself if they did not wish to, and without them having to appear and speak live in front of the audience. There was no compensation for appearing in the video except for a ticket to the event if they wished, as well as travel and accommodation to attend. This directive to feature clients came to me during fieldwork as a uniform message from various trainings, websites, and consultants dedicated to fundraising events. The message was always the same: You must tell a client's story. You must show people the impact of your work on individuals—on a specific individual, indeed, who can demonstrate and give testament to the power of people's donations.

Over the course of my fieldwork, I have attended many fundraising events. In one, featuring a client who had experienced a spinal cord injury through a mountain-biking accident, the client's voice was overlaid with images of a mountain bike going downhill, with the camera having the point-of-view of the rider. The client in question would appear periodically, the film moving from them receiving services at the nonprofit in question, being interviewed in a nondescript location, and this footage of handlebars, the rider's arms, and rough terrain. The video began with the client illustrating what their

---

Chokshi 2016), the Tax Cuts and Jobs Act of 2017 created ripples of panic through nonprofits, as it was feared that the higher standard deductible would make charitable giving less attractive for many individuals. Presentations, blog posts, and webinars on the subject proliferated, as professionals wondered how it would impact a vital source of funding. Anecdotally from my fieldwork, it seems to have had little effect.

life was like before their injury, a major part of which was mountain biking. Then they started describing the day of their accident, and as we listened the image of the mountain biker remained steady on the screen and ominous music starting to rise. The screen abruptly went blank as the client described the moment of the accident, and then faded back in over pictures of the crash site. The music was mournful as the client described the pain of the recovery and the depression they felt as they adjusted to life with paralysis. The music became hopeful as the client discovered the nonprofit's services, and then joyful as images of the client accessing those services were shown over a description of the richness it brought to their life.

The video was displayed on a large screen suspended from the ceiling above the stage. The client in question had taken their place on the stage before the video started. The ramp up to the stage was steep and narrow, which had meant that several of the wheelchair users who were taking the stage over the course of the evening had become stuck on their way up. The nonprofit's staff came to assist, and this performance of caring and assistance seemed to become another choreographed part of the event, demonstrating how vital the nonprofit is in their clients' lives. Once the clients were then firmly on the stage, the video would start, with the client facing the audience unable to see the video beaming above them. The audience were all seated at tables around the room, with heads bobbing up and down as viewers switched their gaze from the video to the client and back again. After the video one of the organization's staff members came up on stage and thanked the client for their courage, embraced them, and sometimes they would shed a tear together.

Whereas I had attended several events that lent heavily on the pain and suffering of clients, this was the first one I attended that took such an overt tack in relation to disability. I was taken aback by the focus on the moment of injury and the explicit narrativization of a client's life in terms of trauma—a narrativization of disability as trauma—and I could scarcely believe that this display was happening in a room replete with wheelchair users. Such a display, I thought, was surely too close to ableist representations stemming from a charity model of disability that "declares disability to be a tragedy, a misfortune, that must be tempered or erased by generous giving" (Clare 2001, 360) and that situates people with disabilities as "the natural objects of charity" (Longmore 2016, 71)—a model of disability that has been wholly rejected by disability advocates. Paul Longmore (2016) describes how it was through charitable appeals that disability entered the public sphere in the twentieth century, representing a shift away from the ugly laws (see Schweik 2010) that sought to remove disability from sight and mind but, in its place, teaching the public to offer a particular response to disability based in fear and pity. He highlights how close these charitable spectacles, exemplified through the telethon, were to logics of cure and of overcoming disability (see also Clare 2017), and how central charity has been in depoliticizing disability and in cementing normative boundaries of acceptable personhood.

Yet as I glanced around the room, I was further alarmed that others in the audience did not seem to be perturbed by this display. Many audience members had tears rolling down their face, many were clutching the hands of their neighbors, and when the staff asked us to thank the client for their bravery, many in the room rose out of their seats in a standing ovation. This continued as the client had to reverse down the narrow, steep ramp with the assistance of the staff member, and then weave their way back to their table in the middle of the room. The staff member came back to the stage, tears still visible, and asked people to open the envelopes in front of them.

The atmosphere in the room was reminiscent of what anthropologist Kathleen Stewart (2007) has termed "ordinary affects." Whereas this is perhaps a more orchestrated happening than Stewart imagines, her analysis nevertheless fits the scene. Drawing inspiration from Lauren Berlant (2000, 2006), Stewart (2007) describes ordinary affects as "public feelings that begin and end in broad circulation, but . . . also the stuff that seemingly intimate lives are made of" (2).

> They work not through "meanings" per se, but rather in the way that they pick up density and texture as they move through bodies, dreams, dramas, and social worldings of all kinds. Their significance lies in the intensities they build and in what thoughts and feelings they make possible. The question they beg is not what they might mean in an order of representations, or whether they are good or bad in an overarching scheme of things, but where they might go and what potential modes of knowing, relating, and attending to things are already somehow present in them in a state of potentiality and resonance. (3)

The emotive musical cues over images of impending and inevitable trauma, the client sitting on the stage and looking out at the audience looking back at them, and the following display of open mourning and adulation came together in both a decidedly public but also intimate way. Watching the video in silence with the sound filling the room, each person in the audience was in their own world, left to their own imagining of this event which was presented in such a way that you were pulled into a vision of trauma and horror, followed by relief and adulation as the nonprofit was presented as being instrumental in turning the client's life around. In this context of a fundraiser (one that was far more overtly a fundraiser than LFI's described above), the video of an injury and the aftermath—a client newly paralyzed and depressed, needing assistance to move around the room—invited the audience into a new kind of attunement to the world. It perhaps offered those present the opportunity to imagine what impact it would have on their life to experience such an injury; recreating the moment of injury on screen was a way of inviting potential donors into inhabiting the lives of their clients, and to notice the moments of chance that meant that the people in the video and on the stage were wheelchair users and they were not. And the pernicious background to this narrative was that disability was "rendered as the sign of the future no one wants" (Kafer 2013, 46). With this sentiment looming, the ask for donations that followed made perfect sense, with the audience (I can only surmise was the intention) now possessing a visceral understanding of the issues the nonprofit addresses and presented with a productive action they could take in response.[38] I later heard that the nonprofit far exceeded their anticipated donations.

Sitting in the audience that day, I noticed a stark difference between the services that the nonprofit was offering and the story they were telling about their clients. The dramatic and emotional pull of the video was centered on the clients' injuries, yet in most cases these had happened well before the clients found the nonprofit and accessed its services. This was not clear from the timeline presented in the video, which had gathered injury, hospitalization, depression, and finding the nonprofit into a collapsed timeline, directly suggesting the nonprofit was inextricably linked to the tragedy of injury, to the immediate recovery in its aftermath, and to longterm recovery back a semblance of normal life. I use *back* as the video did not prompt the kind of vision of crip futures of

---

[38] At least, this is how I have come to understand it. One of the staff members later told me this approach was "the best way to elicit support for our work. Without it, people don't understand and don't connect with our clients. And then they don't give."

which Kafer dreams, “futures that embrace disabled people, futures that imagine disability differently, futures that support multiple ways of being” (45). Rather, the future that the nonprofit seemed to offer came in the form of what Zoë Wool (2020) has termed the “salvific promise” of rehabilitative medicine, a redemptive possibility shot through with cruel optimism (Berlant 2011).

Over the three years that has passed since this event took place, I have often revisited it, almost always doing so with unease. I see the layers that Longmore (2016) points to in charity events centered on disability: the overwhelming sense of pity and fear, the separation of “*able-bodied* benefactors from *abnormally embodied* charity recipients” (124, emphasis in original), the orientation toward cure and overcoming. And yet as I sat and watched this spectacle, this choreographed production of pity, I also thought about the nonprofit’s services—services that, to the best of my knowledge, explicitly eschew such tropes of disability. Clare (2017) offers a distinction between disability-related fundraising that is geared toward providing increased services and fundraising focused on the pursuit of cure and eradication. This nonprofit, though, seemed to fundraise through walking the well-trodden paths of cure, and yet they then used that funding to provide services either for free or a significantly reduced fee that, from what I understood and had heard, offered significant benefits to clients. These services would not have been possible without this significant annual injection of capital that this event provided.

Witnessing this event also forced me to reckon with the use of client stories—of beneficiary suffering, as it is often presented in scholarship—in a way that I had been able to escape thus far in my fieldwork. At LFI, we had given client stories in grant applications, where we would anonymize clients (who had nevertheless given their consent to be featured) and home in on the direct impact of the program in question. This approach, though, fit the form of the grant application whereas such a dry approach does not lend itself to the affective displays that fundraising event guidance suggests is necessary and that all large-scale fundraising galas that I have attended deploy. How, then, to solicit donations in a way that does not lean on widely circulating depictions of disability as horror, pity, and tragedy (Haller 2010; Kafer 2013; Longmore 2016; Clare 2017)—and concomitantly disabled people as "objects of feeling" (Ahmed 2004) that move others to donate—but nevertheless secure the unrestricted donations that drive operations?

Collecting Client Stories

A few months later, LFI's own fundraising event was fast approaching. So on a sunny fall day, I drove from an audiologist's office in Tacoma, WA to a suburban town south of Seattle, where I met Vera Jansen and her husband Ted at the home they shared with their two grandchildren, Lila and Benny. I had little idea of what to expect as I wheeled my way through the maze of streets with houses that were all variations on the same theme. I was also going to meet the videographers working on LFI's video for the fundraising dinner, which would feature two clients. I had been in touch with the videographers to arrange the filming, but Harrison had arranged with the Jansens to film at their house and to interview Vera. Vera organized a Facebook group for parents and guardians of children with developmental and intellectual disabilities, and Harrison reported from his call that she agreed to appear on film and to share her experience with LFI in the hopes that it could also provide a good resource to share with the group. We would arrive an hour and a half before Benny would get home from school to capture the interview before taking B-roll footage of Vera and Benny in their afternoon routine.

When I arrived at the house, I knocked on the door to say hello to the Jansens, who invited me in and we sat down for a cup of coffee. A few minutes later, I received a text that the videographers were running at least half an hour behind. Vera shrugged as I relayed the news and we started chatted about a range of subjects. Both white, Ted was a Washingtonian who had lived in the state all his life, and Vera had moved to the state from Western Europe, where she was born and raised and still had family. After talking about our respective countries of origin—and admiring the coffee she offered me, which, it was true, was better than any other coffee I had had in recent memory—the conversation shifted quite quickly onto Benny and the high costs of raising a child with disabilities. Benny, Vera told me, was a very special boy, a light of their life. Vera repeated several times that Benny "is nonverbal and nonambulatory, and he takes his food through a tube." They had not expected to be raising children again, but different factors aligned, and they now had Lila and Benny in their household. They wouldn't have it any other way, they said.

Vera gave me a tour of the house during which she pointed to different technologies and adaptations they had in the house to accommodate Benny. With each technology and feature, Vera highlighted how they had acquired it: mostly costs had been covered by disability benefits, health insurance, or other programs that provided things at no cost.[39] They had received a grant for a chair lift. The process to get the grant had been

---

[39] Such as the Master Builders Association that built a ramp free of charge as part of their annual Rampathon.

a long one, but now it suited them very well, and Ted chuckled as he said that at least it'll be there for them to use as they age, thereby bringing attention to the fractious lines between disability and aging. They showed me Benny's room, together with a bed that looked like a large, ornate wooden box, with intricate carvings that let light in and that meant inside you could see out. The side swung open but was secured by two locks on either side and a more substantial lock in the center where a large key protruded. Ted had done a lot of the work for the bed, and they looked upon it very proudly. Before they had this bed, they said, Benny had taken to crawling out of bed and roaming the house, once injuring himself. Now they knew he was safe in bed, and when he was there, they said, he would spend hours looking at the carvings. Back downstairs, as Vera showed me the ramp running up to the front door, she turned and gestured toward the adaptive vehicle they had purchased with a loan from LFI. "Oh, and there's the van. It's great to have but I mean, we still need to make repayments on it. We'll be making repayments for years."

The van, then, was presented to me as just another piece of equipment that knits together the fabric of their lives, but one that is of a very different type to the others. Whereas other kinds of assistive technology had taken time to attain and to fit Benny's particular needs, the van was one that was fairly straightforward to get, but that continued to involve a significant cost each month. That I was there to get an interview for a nonprofit highlighting the one thing that clearly remained an imperfect piece of the picture, as opposed to one that might have been a struggle to get but that now fit seamlessly into their lives, did not escape my notice. It was clear from my tour which equipment Vera looked more fondly upon, and much of the story that she was telling as she and Ted showed me around the house was one of expense and struggle—with governmental systems that required more and more paperwork before they would release resources, with adaptive equipment that was expensive and troublesome to get but that meant they could raise Benny safely in the home, and with the labor and cost of caregiving falling on families who received too little support and understanding. This is the story, I gleaned, that Vera wanted told on camera, and as I listened and engaged, I grew more and more discomforted as I knew that this would not be the story that LFI would eventually tell.

When the videographers arrived, they set up equipment in the living room and interviewed Vera. Vera repeated how special Benny is and how special their life is. “He’s such a special boy. Such a special boy.” Vera talked in somewhat cryptic terms about the circumstances in which they became the main guardians of the children, and the videographers did not push the subject. Vera talked at length about the support group she had set up on Facebook for other parents and guardians of “special children,” and that it was through there that she had heard about LFI. When asked about the van specifically, she said what a difference the van made for their lives, saying it helped them to have family outings, to go to medical appointments, to run errands. She noted as well that there was still a significant cost attached, as they have to repay the loan. In contrast, she noted the many funds that had covered other elements of their lives. In responding to the question about the importance of LFI, she said: “It’s good that it’s there if there’s no alternative.”

As Benny got home from school, the videographers set up the camera to record Benny as he got off the school bus and then followed him and Vera into the kitchen. Benny started smacking Vera and pulling at her hair as she set up an iPad with what she relayed to the camera was his favorite video. Once on he sat still, focused on the screen as she prepared the snack. The videographer captured some footage of Benny watching the video and then moved to Vera as she prepared the pouch, and then trained on the feeding tube that Vera highlighted as she attached it to the feeding pouch. When the video stopped, Benny started tapping the tray attached to his chair and then hitting the tray more loudly until Vera restarted it.

After, the videographer asked for footage of them both with the vehicle, and so Vera steered Benny outside, down the ramp, and toward the van. Benny stretched back as he was led away from the screen, trying to catch the end of the fifth repeat of his favorite YouTube video. The videographers captured Vera bringing the valet seat down from the car, which stuttered a couple of times before operating smoothly. Then Vera transferred Benny into the seat and steered his arms through the seatbelt. Benny had other ideas, wanting instead to keep his arms free. Once safely attached in the valet seat, Vera reengaged the motor to lift the seat and Benny back up and into the car. Benny looked around, sitting still, as he rose and was pulled back into the vehicle. Vera then drove the van away for the benefit of the B-roll footage. Coming back from round the block, they reversed the process. As the valet seat again descended to ground level, Benny started to tug at Vera's hair. This made releasing his seatbelt difficult, and so Ted came in to help with transferring Benny back to his wheelchair. Signaling the end of footage collection, Vera stated: "There you have it." The videographers and I left shortly thereafter.

Telling Client Stories

Two and a half years later, I still struggle to think of this filming experience. As I sat listening to the interview off camera, I winced each time I heard *special* used in relation to Benny and every time I heard him referred to as a gift. Clare (2017) reflects on the term: “Oh, how *special* disabled people are: we have *special* education, *special* needs, *special* spiritual abilities. That word drips condescension. It’s no better than being defective” (6). I found it hard to look at the bed and understand the pride that Vera and Ted had in it, as it felt a violation to lock a child in a bed at night. It seemed to veer too close to the invasive surgeries Ashley X underwent at the nearby Seattle Children’s Hospital, all in the name of protection (Clare 2014). And when driving home, I also questioned what I was doing there as a representative of LFI: Vera had made it clear in our discussion before and during the interview that the part LFI played in their lives was truly imperfect—*We still need to make repayments. We’ll be making repayments for years.*

And at the same time, I felt unease and unfairness in my reaction; I heard echoes of the violence that has been enacted upon disabled people, and I heard too the struggles of raising a child with multiple disabilities in a system built upon an idea of cure and of overcoming, what Clare (2017) describes as “cure’s backup plan” (10). Vera and Ted, after all, were not sterilizing Benny or indefinitely delaying pubescence, the Treatment (Kafer 2013, 47) Ashley X’s parents and doctors had pursued. Far from it, in fact—they had taken on a loan exactly because Benny was growing too fast for them to be able to care for him adequately with the resources they had at their disposal. Vera and Ted’s lives had been turned upside down by raising two grandchildren, one of whom has multiple disabilities. Their daily rhythm was shaped by the care that Benny required in concert with the lack of care the state provided, and indeed much of their economic lives were also shaped by associated costs. Ted was still working when otherwise he would have retired, and Vera had had to stop working years before to become a full-time caregiver to Benny. In this light I understood why one would refer to Benny over and again as special and as a gift. Children are commonly thought of as special and as a gift, after all, and this is presumably why it is that people choose to have children, even as it involves huge amounts of unpaid labor, increased costs, and a delayed retirement. Although I heard through the interview reverberations of the ways in which people with disabilities have been harmed through representational violence, I also had to acknowledge that there was more at work. This took me back, too, to the account of spinal cord injury that the fundraising event described above focused on. While it played into representational tropes that I had a visceral reaction to—one quite apart from the designed response—it was also true that it was experienced as a tragedy for the client involved, a break that ended the life they had led up to the point and the future that they had imagined.

I spoke to Harrison about it when I got back to the office. Mostly he listened as I rattled off the complexity of the situation and my own ambivalence within it. “Yeah. It’s hard,” he echoed. He noted that he, too, had spent much time wrestling with what he had learned in his disabilities studies education and what he had learned through his job at LFI—“it’s so complicated.” Given the fundraising event was approaching, we concluded our conversation with discussing where we went from here. The videographers would be editing a video that told LFI’s story and relayed LFI’s impact in a compelling way, he noted. As an organization, though, LFI explicitly avoided portrayals of clients or of disability in general in terms that echoed ideas of tragedy and of pity, but also of ideas of disabled people as special or as gifts. In this regard, the next step was fairly straightforward. I emailed the videographers and asked them not to include the term "special" in the resulting video.

The day of the fundraiser, the four Jansens came to the event—free tickets were provided to clients featured in the video to thank them for their time and participation. I greeted them warmly and introduced them to the board member whom they would be sitting with, a longtime advocate for people experiencing intellectual and developmental disability. As the video played around the room, the guests heard of the deep technological needs that accompanied raising a child with multiple disabilities, of the expense of that technology, and of the widespread lack of resources that were available. As the video rolled, some guests looked over at Vera and Benny who were seated at the edge of the room. B-roll played over Vera's interview, depicting a happy afternoon made possible by the various pieces of technology that inhabited their world: Benny watching his favorite show as Vera prepared his snack, Vera transferring Benny into the valet seat which then mechanically lifted Benny into the vehicle (presented as a seamless process), and Vera and Benny driving away to presumably complete errands or go on the outings that Vera described the vehicle as making possible. The overall film was not the affect-driven, inspiring call to support LFI that I had seen at other events, but there were nevertheless musical cues that prompted the audience to be moved by the accompanying story and Vera's concluding message nevertheless made clear a sentiment that many of the board and staff would endorse: "It's good that it's there if there's no alternative."

I watched the video from the back of the room, and found myself wondering how much this video played on the same tropes and followed the same logic as the one that so discomforted me? Even if it wasn't doing so overtly, how much was the video also asking the audience to put themselves in Vera and Ted’s position, with an underlying logic that such a position would be a tragic one? How much was the video trying to link LFI’s services directly to the experience of raising a child with significant disabilities—how much was it trying to collapse Vera, Ted, and Benny’s lives together with LFI as a nonprofit into one, packaged for the consumption of the donors in the room? And, if my nagging feeling that it was so doing far more than Harrison or I would wish it to, what alternatives were even available?

The question of how LFI used client stories continued to weigh on each of us. In arranging for the filming, Harrison had been in touch with the prospective clients that Mary had suggested, first emailing to introduce the idea of being featured in a video, explaining the process, and saying he would follow up with a call. Harry, from the greater Portland, OR area, had agreed quickly: he had received several loans from LFI, and Harrison reported from the phone call that he was enthusiastic about sharing his experience with LFI. On the day of his filming, he came by accessible taxi to a partner organization’s accessible building in Portland and shared how he had settled in Portland thirty years prior, and how as his health declined, he was less able to move around the city and connect with others. A mobility scooter that he purchased with a loan from LFI allowed him to go to the grocery store and to go to church, and he described how this opened up his world.

It took very little editing to translate Harry’s interview into a pitch for LFI’s services. Harry accessed disability and retirement benefits, which meant that he could afford his standing monthly expenses but did not have the income or savings to be able to afford much beyond this. The first loan was for a recliner that lifted the user to a standing position, which he was previously struggling to do by himself and so feared injuring himself. The second loan was for a mobility scooter when the one he was using broke down. LFI's services are, to a great extent, designed to meet the needs of people in Harry's position, providing an affordable way to get equipment that makes a significant difference in his ability to navigate the world and live independently.

The experience filming with the Jansens was quite different. Harrison noted after the phone call that Vera was matter of fact in their conversation, noting as she did during the interview that LFI's services certainly served a purpose, although they still had to make repayments: "I mean, it's a loan and not a grant, but it's all we had available." Vera said she would need to think about it and check with her family, and a few days later called Harrison back to say that she would be happy to be interviewed. She noted on the phone call that helping to promote a range of options for funding technology was important to her and suggested that perhaps she could share the video over her Facebook group once it was completed. Yet after the event, Vera declined a copy of the video that was created as she said it wasn't particularly informative for other families with children with disabilities. I could certainly see her point: the video was edited with a certain audience in mind—the donor. As much as it showed the wide range of technologies that the Jansens relied on in their day-to-day lives, LFI was presented as being far more prominent as a key resource for the Jansens than Vera had intimated in her interview. Rather than an imperfect solution in a complex web of resources, the van was presented as instrumental in the daily and family life of the Jansens, and the many other resources that the Jansens had had to navigate to secure other kinds of technology were relegated to the background.

Both pieces of technology that Harry had purchased and the Jansens had purchased—a mobility scooter and an adaptive vehicle respectively—could be framed as opening up their respective worlds. And yet whereas Harry told this story in his interview, Vera's interview highlighted the imperfect nature of disability services writ large. Benny's disabilities meant that there needed to be more technology to allow him to navigate the world around him and to allow Vera and Ted to be effective guardians of and caregivers for him. The time before the videographers arrived highlighted this, when Vera walked me through each piece of technology. Her description of how each was acquired showed the significant labor involved in securing different technologies. She noted the labyrinthine maze of bureaucracy that they had to go through to secure government funding for different devices, and I knew from hearing from other clients that the Rampathon that provided an accessible entrance to their home was not a quick process to go through. It happened only at a set time each year, meaning that many were waiting months for the ramps to be secured, turning to creative (and sometimes dangerous) home solutions in the interim. Harkening back to the DIY assistive technology solutions Williamson (2019) describes, this included using loose planks of wood or, in one case from a video about farming, using a forklift truck to lift someone using a wheelchair into their house. In contrast, Vera did say that the LFI loan process was very smooth: after submitting the application, Mary was quickly in touch with them, and they were approved with little trouble. Yet as much as the video emphasized this process as simple and easy, the fact that it was one that they were satisfied with—or even pleased with—did not tell the whole story. To have to purchase a vehicle that cost tens of thousands of dollars simply to be able to transport Benny safely and without risking themselves or him injury highlighted the deep gaps in disability benefits, ones that Vera repeatedly pointed to in noting that they still need to make repayments. As this was not a story that fit the video's call to action, it did not make the cut.

Tailoring the Ask

The following year, Harrison proposed a scaled down event that would take less staff time and cost significantly less. He was able to take the decision because of a strong fundraising year, so LFI was not in a position where it needed to raise significant revenue from corporate sponsorships and individual donors.[40] The event featured just a buffet rather than a sit-down dinner, and a more condensed program compared to prior years. Being able to hold a smaller event meant that far fewer people had to be attracted to attend in order to break even on the event. Rather than spreading a wide net, trying to make sure that tickets sold and the room filled up, Harrison and the board were able to concentrate on reaching out to regular donors and long-time supporters, attracting those who were already familiar with the organization to attend. It coincided with an anniversary of the first major funding that was secured, which launched the organization's lending program and advertising the event as celebrating this milestone made it easier to attract people. The costs were not set out per head ahead of time, and so all Harrison and I needed to do was keep an eye on the number of registered guests and, if necessary, add more food to the buffet order and order some more wine.

As well as being a less stressful coordination for the event, a side effect of not

---

[40] Anthropologists have paid significant attention to corporate social responsibility (see, e.g., Sharp 2006; Shever 2010; Rajak 2011; 2014; Benson 2014; Foster 2014; Dolan and Rajak 2016). I have not discussed corporate sponsorship of nonprofit events or how LFI secures funding from corporations in this dissertation as such support provides only a small fraction of LFI's income.

needing to attract a certain number of paying guests to cover significant costs was that there were ultimately far fewer people in the room who were unknown to LFI. This concomitantly meant that the messaging around the value of the organization's work could be suited to this audience of familiar guests. Rather than noting, for example, that people with disabilities often rely on assistive technologies to navigate the world, LFI could start with the huge growth in lending over the prior years, the breadth of its geographic service area, and the fact that LFI was now able to offer certified benefits planning free of charge to people with disabilities. For the audience to understand the importance of these services, there didn't need to be a video explicitly showing someone with disabilities using assistive technology, or explicitly stating how they could not have funded the technology elsewhere. There did not need to be significant amounts of time spent on providing a preliminary education around the economic barriers that people with disabilities experience. In short, there did not have to be a carefully worked pitch that was designed to bring new donors into the organization, and to convince them of the value of LFI's work. People in the room already understood the work that LFI did and were already in support of it in some way—they did not need to be sold on the fact that there was value in providing community-specific financial services and furthermore they came ready to donate, they did not need to be significantly moved in order to do so.

Rather than client stories presented through a video, Harrison and I crafted some posters that showed the scale of LFI's services—the geographic reach, the number of clients served across the different programs, and the variation in technology that was funded. During the speeches, Harrison highlighted the barriers that people with disabilities experience in acquiring technology and described the importance of LFI in providing a means through which people can purchase technology, particularly those who access benefits that come with asset and income limits. He highlighted a couple of client stories in his speech, but for the most part the event focused on the place LFI occupied in the system of disability services, instead of presenting LFI as the answer to all technological needs.

The move away from featuring client stories was a practical decision because of the time and cost of collecting them—producing the video took significant resources—but it was underpinned by an uneasiness that we each felt about asking clients to participate in a video. This was partly because of the ongoing financial relationship they had with LFI; even if presented in a way where Harrison tried to make sure they knew they could say no, how much pressure did clients feel to agree to the request? And further Harrison often noted to the board in discussions that clients frequently return to apply for additional loans with LFI, so he did not want to risk muddying the relationship. But it was also informed by the fact that we each felt more time was needed to reflect on how to fulfil the need to tell client stories and show direct impact without leaning on ableist representational tropes. Even if we sought to avoid them, is this even possible in the context of a charity fundraising event? Or does it always harken back to the spectacle of the telethon (Longmore 2016)?

Thinking back to the fundraising event that I described above, from another Pacific Northwest-area nonprofit serving people with disabilities, there was a stark difference in the people in attendance at that event compared to this smaller LFI event. At that event, very few of those I met at the reception were already connected to disability community in some way. Rather, many were there because friends or colleagues invited them, and they had little understanding of what it meant to live with paralysis. It would likely not have been resonant for this audience if the program portion of the event went straight into the intricacies of their services, and to provide a snapshot of the difference they make in their clients' lives. Rather, many in the audience required the bigger picture and, from the perspective of the nonprofit's staff, needed to be moved in some way. The event was a great success, raising more money than they had hoped for, in large part (I heard through whispers) due to a small number of tables populated by people attached to a large local corporation, where someone in the nonprofit had a connection. Those at the table had donated heavily after seeing the clients on stage and hearing their stories provided through the video, thereby affectively grasping the work the nonprofit did in helping to improve their clients' lives. In contrast, at LFI's event, the background of the attendees meant not only that LFI did not have to contemplate leaning on tropes that are commonly thought of as likely to elicit support from donors, but also that if LFI had tried to, the resulting ask for donations would have risked alienating the audience. Instead, LFI was able to simply thread the importance of its work into the broader constellation of disability services, knowing that this was a field that the people present understood and had already shown that they cared about. And knowing, too, that the continued operation of the nonprofit was not reliant on the resulting donations.

As such, the programs at fundraising events are shaped entirely by the audience that is expected, which in turn is shaped by the resources available to a nonprofit. For LFI's second fundraising event, as Harrison and I had more experience in fundraising events and more leeway in dictating how they proceeded, we were able to sidestep fraught questions around representation in large part because we did not have significant pressure to raise a certain amount of funds. As there were significant other sources of funding available, we did not have to think about how best to tell LFI's story in order to attract the greatest number of donors, and in the years since we have been fortunate in not having to truly grapple with what it might mean to have to create a robust individual donor base. This, however, is a luxury that is not open to many nonprofits, as I have learned from numerous conversations with fundraisers and program staff at peer direct-service nonprofits who have significant budgetary pressures that they understand demand a large event to elicit significant donations.

Meeting Needs

This account of fundraising through telling client stories could be seen as echoing those practices that scholars of humanitarianism and development have long critiqued, featuring racialized and spectacularized images of poverty and human suffering in the wake of human-made and natural disasters alike. In such images, beneficiaries of aid, often children, have been shown to be mobilized and flatly represented to elicit sympathy and donations, contributing to an aspect of the moral landscape that anthropologist Didier Fassin (2014) has labeled "humanitarian reason." Based on a consideration of celebrity engagements with humanitarianism, geographer Katharyne Mitchell (2016) describes how fundraising campaigns are a further aspect of neoliberal governmentality: celebrity humanitarianism entrenches a kind of "care citizenship" that is marked by emotional invocations of community and solidarity that collapse distance and bypass state-based responses to instead prioritize individualized, market-based responses such as Product (RED) campaigns. These humanitarian images and practices are part of what media and communications scholar Lilie Chouliaraki (2012) has described as "a theatrical conception of politics" that results in a narcissistic, voyeuristic kind of altruism rather than providing any kind of moral education that develops a commitment to humanitarian causes. These racialized images of poverty and suffering play to Orientalist imaginaries—a Western, Northern, white savior stepping in to rescue and develop. Conventional scholarly wisdom dictates that: "It is in aid organizations' best interest to highlight stories of extreme poverty and suffering. These tales inspire pathos and encourage people to act" (Timmer 2010, 268). Conventional scholarly response is to note the ways in which this inflicts harm on the subject, limiting possibilities and stripping them of agency, and to charge that NGOs *must do better*. But before we charge NGOs with responsibility for the circulation of such images and the affect economy (Adams 2013) it gives rise to, my research asks us to consider what capacity for alternative action NGOs and nonprofits actually possess.

In her article "Constructing the 'Needy Subject': NGO Discourses of Roma Need," anthropologist Andria Timmer (2010) demonstrates the external pressures that are at play for NGOs and the complexity of the field in which NGOs must operate. Timmer describes the predicament as follows:

> In order to maintain their dedication to humanitarian action, NGOs must rely upon a "needy subject" that can be easily identified as deserving of aid or, as Lori Allen (2009) puts it, a "sympathy-deserving human." Both the humanitarian organization and the aid recipient are responsible for creating and upholding this image of "need." . . . The rhetoric of need does not always correspond to the actual needs or wants of the targeted beneficiaries but nonetheless becomes the dominant discourse by which the Roma come to be defined as a humanitarian project. (266)

Timmer argues that Hungarian NGOs serving the Roma population lean on certain discursive strategies that contribute to the idea of a "Roma problem" such that various stakeholders can come to recognize the need for programs and support and, importantly, such that resources are secured for the NGOs' operations. These strategies rely on an overemphasis on poverty, violence, and discrimination, and Timmer argues that this very framing homogenizes and marginalizes the population, reifying the very "Roma problem" that the NGOs purportedly works against.

I focus on Timmer's account as she makes explicit a common trend in anthropological scholarship on humanitarian representations. She recognizes that NGOs work from a position of material constraint but does so only up to a point as she then asks that NGOs be held to account for widely circulating representations, and furthermore charges NGOs with the responsibility to make a change.

> In the absence of a complete restructuring of current funding arrangements, it seems vital that NGOs themselves—and ideally, the sources from which NGOs' funding flows—recognize and address the negative consequences of the current construction of Roma and others as "needy subjects." (276)

My research asks us to question this very framing. Timmer shows that funding for various NGOs' programs is secured by this dubious construction of a "needy subject," but draws the conclusion from this not that funders should account for more complexity within their processes, but that NGOs should revise the ways in which they go about securing funding. How is it that NGOs are foregrounded here and charged with addressing the ways in which they frame the needs to which their services respond, whereas those possessing and distributing the funding would do so only ideally? The assumption is that NGOs themselves are determining the grounds on which funding decisions take place and, moreover, that NGOs have the power to shift that ground. It is as if, indeed, NGOs control the mode of production.

My fieldwork at LFI focused on the granular work of fundraising suggests to me that NGOs have no such powers of determination or change. Rather, in line with Krause's (2014) account of the market that NGOs operate within, my research highlights how NGOs themselves must conform to the funding landscape, to a greater or lesser extent becoming commensurable with its peaks and valleys.[41] Instead of charging NGOs with changing the approach by which they secure the capital to operate their programs, we should instead pay greater attention to the ground on which these transactions take place and indeed to the expertise deployed in navigating this ground. Put another way, starting from a place of curiosity as to why such images are developed and how such images proliferate would help us to take seriously the work that goes into fundraising as well indeed as what it means for NGOs to have to fundraise in the first place (Krause 2014). Unless the way that resources are allocated and capital flows is altered, many NGOs seem to have little choice but to deploy those tactics that are proven to attract resources.

Anthropologist Amy Brown (2015) offers a deeper account of what it means to fundraise in her ethnography *A Good Investment: Philanthropy and the Marketing of Race in an Urban Public School*. Based on two years of fieldwork in a Brooklyn public school, she shows how an organization's beneficiaries—in this case both students and teachers—are required to play certain roles in order to appeal to funders.

> Before the benefit, Mr. Thomas sent out memos and held meetings with the teachers and students whom he chose to attend. As expressed in the e-mail, staff and students were carefully selected to properly represent College Prep. We had "the look": teachers were young, articulate, energetic, and predominantly (except for one) White. Students were Black and Latino, spoke standard English, consistently came to school on time and in

---

[41] Peaks and valleys are how LFI's prior Executive Director conceptualized its funding, having influxes of capital that it gradually spends down as it awaits the next influx.

> uniform, and could talk about being college bound, despite hardship or challenges in their lives, and would be sure to say great things about College Prep. It was important to perform both neediness and deservedness in our solicitation of funders' help and to make funders feel generous, important, appreciated, and not threatened. (2)

Brown's account highlights not only the careful choreography of this benefit, producing an image of both neediness and deservedness, but also highlights that both this performance and its effects—state-of-the-art facilities—were acknowledged by those being pulled into the display.

> Many of us (including me) had been affiliated previously with other New York City schools where the only resource freely available to teachers was chalk. While we knew that we had to play up racialized and classed stereotypes of "at-risk" urban youth and "savior" teachers, we were also grateful for the resources that were made available by our "sales" techniques. (2–3)

Brown also brings into clear focus the ambivalence of fundraising, not only for those pulled into the performance but also for Mr. Thomas himself, who orchestrates the fundraising activities.

> Actors—students, teachers, families, and administrators at College Prep—knowingly participate in the political spectacle in ways that both enable and constrain them. Their performance "in front of the curtain" enables them in terms of material resources and (maybe) life chances, but at the same time, "behind the curtain," these same actors are deeply and troublingly aware that the spectacle subjugates them through furthering problematic and oppressive narratives about their identities and communities. (4)

Brown's account follows Timmer's in noting the creation of a "needy subject" within fundraising work, showing the calculated work of creating a problem that would be easily recognized as such by donors and an action that can be taken in response—donating to the school. The problem that is rendered here, then, is not one based on what any of the actors would portray as the problem, but rather is shaped entirely in relation to the donor: the problem that the school presents is not one of structural inequities and systemic racism, but one that perpetuates ideas of Black and Latino students as inextricable from poverty—but in this particular school, contrary to others, with a thirst for knowledge and a drive to secure the American Dream. Brown's account demonstrates the racialized architecture of philanthropic practices, which sustains and reproduces racial and class inequalities even as it claims to remedy them. At the same time, she also shows what is gained by participating in this structure—a well-resourced school and (the story goes) increased opportunities for its students. Brown thus provides us with an account of the costs and the benefits of courting donors,[42] showing the representational harm and its effects on students and teachers alongside the in-flows of various kinds of capital that such a display affords. In this way, she makes visible the ambivalence and the self-aware calculations of fundraising.

The account of producing client stories presented in this chapter complements Brown's account in inviting us to think about the impossible choices of humanitarian work as stretching too into the fundraising practices that support it. If we hold in mind an NGO's need to fundraise in order to operate and deliver projects—and thereby place NGOs firmly within the flows of global capital and all that it entails—we can better engage with the constraints that NGOs and NGO professionals face as well as the alternative possibilities that might be available. From this perspective, the humanitarian

---

[42] I was surprised by the terms I used in interpreting Brown's text here, and perhaps this language of a cost-benefit analysis betrays my own indoctrination into philanthrocapital practices (McGoey 2015) and audit culture (Strathern 2000; Shore and Wright 2015). I leave it here as a (hopefully productive) tension.

images of suffering that mark international development come into clearer focus as a further instantiation of the entanglement of affect and capitalism, a further aspect of "the place of affect in the meeting of human needs and the role of affect-culture in organizing around the unmet needs capitalism produces" (Hennessy 2013, 56). Inspired by feminist scholar Rosemary Hennessy's (2013) framing of affect as a central force in meeting needs under capitalism, then, we might ask how else NGOs can raise the capital to meet existent needs. At least at LFI (and from conversations with development peers I understand that this is not limited to LFI), there is recognition of the negative aspects of portraying clients as needy subjects (per Timmer 2010), but there is also an impasse whereby alternative framings do not seem to attain the same ends—do not produce the capital donations needed for many nonprofits to operate. Even without needy subjects, needs persist. Put another way, donors demand to be moved, and deciding not to lean on portrayals of needy individuals could risk a nonprofit not being able to respond to the needs that their programs address. For many nonprofits, particularly those seeking to pay workers a living wage (but I would contend even for those relying more on volunteer labor), this is scarcely an option. There remains, of course, that haunting question: "But at what cost?" (Crewe and Axelby 2014, 13).

Conclusion

In this chapter, I have sought to provide another rendering of humanitarian imagery, one that does not foreground the suffering subject or the needy beneficiary but rather focuses on the needs of the nonprofit (if not the needy nonprofit). The argument I have presented asks for an increased recognition that nonprofits have little choice but to mobilize client stories, however dubious an undertaking it might be, and that far from an unreflective practice, significant time and thought goes into representations. As Chouliaraki (2012) puts it:

> Rather than criticizing this style of communication as a "commodification" of suffering . . . this relationship between humanitarianism and spectacle should be seen as characteristic of a particular conception of politics as pity. Whilst it incorporates a discourse of injustice, this is a politics that prioritizes the moral plea to alleviate distant suffering over the redistribution of global resources as a means for changing the conditions of suffering. (2)

Chouliaraki further notes that there seems little escape from this predicament, a conclusion that I have also reached through my fieldwork:

> To what extent is the very "episteme" of humanitarianism as a theater an ethically appropriate and politically adequate response to distant suffering? Even though our response to this question may be negative, my view is that we do not (yet) have the privilege of an alternative. Insofar as the global structures for the governance of poverty continue to be grounded on pity rather than justice, the staging of suffering through moving stories and images will remain our only resource for moral education. (17)

Miriam Ticktin (2017) echoes Chouliaraki in emphasizing the centrality of innocence within this field: "innocence, as a political concept that has become central to a politics of help, pity, and rescue, actually encourages a form of expansion, colonizing new landscapes to produce innocent victims, reproducing a sentimental political project of 'protection' in the process—one might call it a predatory compassion" (586). Within this landscape, there seems little that the individual nonprofit that requires donations to continue operating can do unless and until we can "open up political, moral, and affective grammars beyond innocence" (578).

In the meantime, fundraisers are confronted with an unenviable challenge: Follow the well-worn paths and affective circuits (Ahmed 2004) that fundraising best practices dictate and that have resulted in successful fundraising campaigns or chart another path that has no guarantees of support and explicitly contravenes commonly understood best practices. I have shown through this chapter how LFI tries to sidestep the most egregious portrayals that lean on the charity model of disability (even if it fails to avoid them completely) and have suggested that this is afforded partly because of the particular audience that LFI attracts and largely because it has sufficient alternative funds to draw from. Yet as I discuss in the following chapters, the specter of these dynamics and logics nevertheless looms over other elements of fundraising in which LFI is engaged.

Chapter Four:

Institutional Conventions

It was a slow winter afternoon, and I was the only one in the LFI office, where I was working on a grant and answering the few phone calls that were coming in. As I was trying to figure out a particularly tricky grant question—the thrust of which was similar to others that I had fielded in the past but sufficiently different to require a completely new response—the phone started ringing. I was jolted out of my intense concentration, took a breath, and answered. “Loans for Independence, this is Ellie.”

On the other end was someone whose mother had applied for a loan to purchase hearing aids. I quickly understood that the daughter with whom I was speaking was at her mother’s home and, upon learning that her eighty-something-year-old mother on a limited and fixed income had applied and been approved for financing with an organization claiming to be a nonprofit, had understood that this was a scam—her mother was the victim of financial predation and she was going to sort this out, once and for all. She had tried to look at the website to understand the organization, but it was incomprehensible. Indeed, something on WordPress (the platform LFI used to host the site) had updated a month or so before and a website that had once been mobile accessible now appeared on cell phones as a jumble and could not be easily navigated. Paired with the fact that someone with an English accent answered the phone, her fears seemed to be confirmed.

I tried to explain that LFI was not a scam, providing the background of the organization and explaining the programs LFI offered, as well as why they are needed. At some point, the woman became quite frustrated and asked, if this was a real nonprofit, to speak to someone else, “an American.” It certainly did not help my case that I was not able to let her speak with someone else and even I started feeling skeptical as I said that there were other staff members at the organization, but they just weren’t here at the moment and so I was the only one in the Seattle-based office. As the caller was near Seattle, she then asked me what the weather was like at that moment. It was raining, a Seattle cliché, and so she was not satisfied that this proved anything—“anyone would say that.” Again, it was hard to disagree. As the conversation continued and I said that someone would be happy to call her and her mother back—the Mary with whom her mother had been speaking—and that nothing would happen until this is resolved, her anger turned to exasperation. “What I don’t understand is what you’re trying to get from my mother. What, you’re going to buy her hearing aids and then empty her accounts? She doesn’t have anything in them. You’re only losing money.”

This conversation was only one of many that I and other LFI staff members have had with callers, who tend to be confused by the assistive technology loan program. Prospective applicants who have been referred, often after being refused financing elsewhere, ask several times for clarification about credit requirements (there is no minimum credit score required but there has to be a plan in place to address existing debts), interest rates (a fixed 5% interest for all applicants, regardless of credit scores and technology), and fees (no fees are charged), as they “must be missing something.” Assistive technology vendors who we reached out to would call back and ask for clarification: “I know the terms of the loan for our customers, but what is the cost to us?” (There is no cost to vendors.) And as this story shows, friends and relatives of prospective borrowers would sometimes call wanting more clarification about what the applicant has just committed to, or "what they have gone and done now."

For these constituents, there is often a dissonance which results in a variation on a question that an incredulous assistive technology vendor posed: "Well how do you afford it? You can't be making anything from these loans." After a year as one of the primary phone answerers at LFI, my response flowed easily along the following lines:

> We are funded by a couple of different federal grants, one through the Department of Health and Human Services and one through the Department of the Treasury. LFI was founded in response to the Assistive Technology Act, in recognition that assistive technology makes a huge difference for people but is often hard to get hold of. We offer a way for people to purchase the assistive technology and the federal government and other funders such as the state, banks, foundations, and individuals support us so that we are able to.

Sometimes this would satisfy, sometimes this would prompt more questions, and sometimes callers were still perplexed.

This dissonance that people experience when learning about LFI's loan program lies alongside the not-uncommon assumption that LFI is a scam—after all, a common theme is that LFI is "only losing money." The response that other social service providers often give upon hearing about LFI's loan program lies within the same realm, too: "Oh, our clients don't have the money to repay a loan. I am looking for a grant." At the heart of the matter, as I have come to understand it, is a disconnect due to commonly held ideas that social service programs for people with disabilities should (and do) provide services free-of-charge—as well as social service providers seeking grants rather than loans when calling LFI, the daughter on the phone noted emphatically that her mother needed a grant, not a loan[43]—and that financial institutions have strict qualifying terms and/or charge more for the use of their services, particularly for a relatively low interest rate with no formal minimum credit requirements. As LFI neither provides grants nor charges interest rates and fees that come close to covering the operation of the program, there must be something more sinister going on (the thought goes).

Indeed, the dissonance points to the way in which there is more at work here than I would have the time to explain on the phone—or perhaps even to parse out in my own mind in order to explain it, would I not be writing a dissertation on this topic. For as an *Alternative Financing Program* or *AFP* (which provides the ability to apply for funding through DSHS) LFI does not fit easily into the mold of a *Community Development Financial Institution* or *CDFI* (which provides the ability to apply for funding through the U.S. Department of the Treasury); sometimes, indeed, the two forms demand contradictory responses. Thus, the two main federal funding sources that have historically powered LFI's operations require different approaches, such that the assistive technology loan program in particular and the organization's constellation of services in general are, at least to some extent, shaped by the need to bend toward these competing demands. Furthermore, in providing consumer loans to people with disabilities, LFI sits awkwardly within the CDFI form in general.

---

[43] For many types of assistive technology there are very few grants available. To take hearing aids as an example, there are different sources for low-cost hearing aids, including the Starkey Foundation, the Lions Club, the University of Washington, and the Hearing, Speech, and Deaf Center (to take Washington as an example), but there is often still a cost attached and there is a limited range of aids that are available. Certain hearing aids will only work with certain types of hearing loss, meaning that for many the aids that are available might not work for their purposes anyway, and that there is still a cost attached. To take the Starkey Foundation as an example, each aid (one aid covers one ear) costs $150.

In this chapter and the next, I explore this clash and the sometimes-incongruent approaches that emerge. In so doing, I provide a grounded account of how LFI engages with different funder demands, and thereby encourage a deeper engagement with how fundraising works from the point of view of nonprofits themselves. I argue that while formal dictates from funders in line with neoliberal ends (Evans, Richmond, and Shields 2005) are a powerful force, they are not totalizing. I do so by outlining the kinds of compromises, allowances, and circumnavigations that occur in the process of adhering to funders' requirements while maintaining programs that conform to the mission and to the principles of the organization; I position the friction in these interactions as generative (Tsing 2005).

LFI as a CDFI: Financing Technology, Financing Justice?

In the course of writing this chapter, I attended the industry conference for CDFIs run by the Opportunity Finance Network (OFN) which had the theme of *Financing Justice*.[44] Throughout the conference, presenters shared how their work seeks to break into the systemic inequalities evident across the United States that results in Black and Native people having less access to capital to start and run small businesses, to secure affordable housing, and to build assets and wealth. The emphasis across panels was on providing lending that *counts*, providing an avenue for historically disenfranchised populations to participate in the capitalist economy that can offer so much. The conference, coming in the wake of Joe Biden's (still only apparent) victory in the election, was full of hope and of dreaming of what could be done to make a more

---

[44] For a discussion of the links between accounting, financialization, and justice, see Joseph (2014).

equitable world.

The online conference reminded me of attending the prior year’s conference, held in Washington, DC. There, I first became immersed in the world of CDFIs beyond LFI and other assistive technology financing programs. I occupied a dual role of wanting to understand more about CDFIs in general, their approaches, and their imagined beneficiaries in line with my developing doctoral research, and also sought to note down different approaches that could be trialed at LFI. During the sessions, however, I found myself more tilting toward the side of participant observer than CDFI professional. As much as I sought ideas that could be useful for LFI, I found that there were limited takeaways. Many of the sessions I attended focused on business lending (even as they had not explicitly been billed as such) and on helping borrowers develop their business plan and the organizational work of continuing at each stage of engagement to move prospective borrowers through the application process. Another session was explicitly aimed at smaller CDFIs and related to developing a referral pipeline; this, too, was geared toward organizations engaged in business lending and many of the tips being suggested—such as developing relationships at local banks who have turned down applicants for a business loan—were challenging to translate to the work of LFI.

I came away from the OFN conference with a new vocabulary that would certainly be useful in presenting LFI as a CDFI in conversations with banking professionals and in grants, but little of practical import in terms of how outreach (one of my areas of responsibility) at LFI could be improved. The online conference, which was to be based in Los Angeles but, along with many other 2020 events big and small had been moved to a web-based interface, was a more concentrated program than would happen at an in-person event. The theme of *Financing Justice*, and its timing after a summer of national reckoning with racial justice, when coronavirus cases were once again spiking, and in the wake of a four-year Trump presidency looking to be coming to a close, resulted (in the six sessions I attended) in a review of how the tools of CDFIs could be brought to bear on the lives of CDFI borrowers. In particular, there was a recurrent focus on the ability of a CDFI to bring capital and business education to neighborhoods and individuals who had been neglected by institutions (financial and otherwise). CDFIs could be central to uplifting populations who had been left out—developing entrepreneurship, increasing access to affordable housing, and overall providing entry to the imaginary of the American Dream.

Attending the online conference at the same desk where I worked for LFI and was writing my dissertation, the unease that had been percolating since attending the prior year's conference crystallized for me. LFI is a CDFI, and indeed boasts as being one of the first in the country to focus on matters of disability. But in comparison with a large majority of other CDFIs, LFI is a consumer lender focused on providing loans to people with disabilities to purchase assistive technology. As per the case made in many grant applications, assistive technology *can* increase access to employment and education and thereby *can* be presented as holding the promise of socioeconomic mobility for borrowers. But in practice, for the most part the loans that LFI makes are to individuals who seek technology for the purpose of maintaining or improving their quality of life, or in the case of loans for hearing aids, to maintain existing employment. There is little anticipation that the loans will help to build income, and the responses on the annual client survey confirm that in only a small number of cases has someone's income increased as a result of the loan.

LFI, then, is far from the driver of economic development that CDFIs are idealized to be. Indeed, LFI once put significant resources into providing business loans for people with disabilities. Yet this program operated alongside a suite of services delivered through the Division of Vocational Rehabilitation (DVR) that once provided start-up costs for people with disabilities who had demonstrated they had a viable business model to put in place,[45] as well as a robust network of business development CDFI and other nonprofit services available to Washingtonians. In practice, the loans that LFI made were provided to people to purchase business equipment who had not been approved for a loan through DVR or through a Small Business Administration (SBA) program. Annual surveys showed that the small number of loans that were approved for business purposes (that were always still personal loans) rarely made the applicant income, and instead the benefits that borrowers would report were related to increased levels of mental health and the businesses were often likened to a hobby. (The loan, here, was often necessary for those accessing public benefits as they did not have the income to afford the equipment outright and/or could not accrue the savings due to asset limits.) The business loans that LFI made, then, would not be recognized within the matrix of value that those at the OFN conference envisioned.

In their account of the CDFI industry, James Greer and Oscar Gonzales (2016), a political scientist and economist respectively, emphasize that CDFIs were devised as a means of market correction. Greer and Gonzales trace CDFIs back to their origin in the

---

[45] Due to resource constraints, DVR in Washington entered an Order of Selection in the past few years, meaning that this source of funding is now much harder to access.

community development corporation (CDC) model that was first championed by large philanthropic entities, primarily the Ford Foundation, and was imagined to solve the so-called urban crisis that began in the 1950s, “a new phenomenon that wrapped together intractable problems—especially sustained, structural racial inequality—which were not only unlikely to be solved by the expansion of national economy but in fact would be exacerbated by it” (70).

> CDCs were designed . . . to deal with the intertwined problems of impoverished communities: poor housing, limited economic opportunities, badly performing schools, and political disenfranchisement. The CDC model, as a local, non-governmental agency, was to act primarily as a developer and then administrator of new, affordable housing and, in some cases, to facilitate commercial real estate development in poor communities. From the point of view of its philanthropic sponsors, CDCs were successful vehicles to advance the interests of the American poor population in both urban and rural settings. (77)

CDCs thus had enormous philanthropic, and eventually governmental, support to make capital and financial services available in impoverished areas, primarily communities of color, where mainstream financial institutions were not investing—and in the case of redlining, explicitly would not provide funds.[46] Greer and Gonzales argue that while progressive and based on cutting-edge research at the time, the CDC model and consequently the CDFI model that became federally supported in the 1990s brought with it incentives to engage in business-friendly investments while precluding other, more transformative approaches to economic justice. Nevertheless, they note that CDFIs have been, and could continue to be, critical in mediating between low- and moderate-income

---

[46] For an analysis of the central role of financial structures in the sustained and expanding racial wealth gap in the United States, see Baradaran (2017).

populations and mainstream financial institutions.

Considering the CDFI model as one primarily based in market correction, we can see how it is not so easily applied to LFI. Rather than a driver of economic progression for borrowers, offering a conduit from being unbanked to using mainstream financial services, LFI more meets a particular need: Harrison would often describe LFI as filling gaps in funding that people with disabilities experience in relation to assistive technology. Insurance might not cover certain technologies, might have a significant copay attached, or might only partially cover certain features while refusing others. Schools might cover certain technologies for children while they are in school but might not allow students to take that technology home and so parents or guardians might have to cover this cost out-of-pocket if it is needed or wanted in the home. Insurance or Medicaid or Medicare might cover certain technologies, but the individual must first navigate a bureaucratic maze to access this coverage, with no guarantee of approval at the end; LFI might be used to finance the technology while a borrower navigates this maze or might be used in its place entirely as it is too complicated a road to travel, or if claims are denied in whole or in part. There might simply not be insurance, governmental, or other grant funding available for certain technologies. In all these cases, LFI fills the gaps in available funding streams, providing an avenue for those able to demonstrate sufficient income in relation to their standing expenses to make a monthly payment. In this light, the fact that LFI is a CDFI is almost incidental—the CDFI Fund provides grant opportunities for community loan funds, and as LFI was founded as a community loan fund, it made sense in the early 2000s to become a CDFI and access that funding. Indeed, the CDFI Fund itself filled (and fills) gaps in funding streams for LFI.

Returning to the OFN conference, the ideal subject endemic to the concept of *Financing Justice* and of CDFIs writ large is also far removed from LFI's constituency, positing an able-bodyminded entrepreneur who has not had access to the necessary capital or business education to build a small business. As one presenter noted in a sentiment that reverberated around the different sessions: "Borrowers are ready to work hard, they just need a launchpad." The CDFI in question provides this injection of capital and linked education, and the borrower is thus able to fully participate in the capitalist economy (the story goes). Yet where access to capital and business education is undoubtedly an issue experienced by many people with disabilities, it is not so easy to translate increased access to capital and education into this successful neoliberal subject.[47] As such, the notion of economic development and economic empowerment that lies at the heart of the CDFI model—as well as development projects around the world—does not so easily translate to the borrowers that LFI serves. In relation to financing assistive technology—equipment or services that directly relate to someone's disability and their ability to live in and navigate the world—it is hard to see these loans under the rubric of *Financing Justice* at all. Certainly, many of those that I speak with are pleased to have found the resource and are grateful that such a fund exists. The alternative, as clients often note in annual surveys, are to go without the technology or put it on a high-interest credit card. Yet there is a gulf between the ideal of financing justice and the reality of an imperfect resource that allows people to move in the world in a way that fits within their monthly budget.

As such, LFI is a CDFI that does not fit its ideal form. Rather than providing

---

[47] And indeed, even for other CDFIs and borrowers, the story is likely more complicated.

assistance to Black, Native, and low-income populations on their path to using mainstream business funding and financial services, LFI is a consumer lender to people with disabilities who often use LFI as more of a pragmatic necessity than a stepping-stone to economic prosperity. What I describe in this chapter is how LFI strategically inhabits this form, adopting some aspects while eschewing others. By being a certified CDFI, LFI can apply annually to the CDFI Fund for grant funding. This must be used in the first instance for financing activities—lending capital or the direct cost of delivering development services—and when it is repaid it becomes increasingly less restrictive. As a CDFI, LFI also becomes a recognized entity for investment from banks to fulfill their requirements for investment into local communities under the Community Reinvestment Act (CRA). And as a CDFI, LFI must grapple with certain conventions that might fly in the face of its broader mission.

Eligible Markets and Demands for Growth

A few weeks into my fieldwork at LFI, in September, then Executive Director David announced that we would all be getting pizza for lunch: LFI had received an award from the CDFI Fund, one of two sources of federal funding that allowed LFI to keep operating, and it was time to celebrate. The way David explained it was that LFI's model was to secure a major federal grant—upward of half a million dollars—which it could then spend down over several years, keeping it running until another grant was secured. This grant seemed to mark the culmination of David's time at the helm of LFI, ensuring that there was enough money to keep operating and to smoothly transition LFI's leadership.

At this point in September, interviews for the new Executive Director position were underway, and David’s main focus was on the forthcoming fundraising dinner. By the time the event took place in early November, Harrison had already been hired as the new Executive Director, transitioning from his role as Deputy Director. And so it happened that in mid-November, after David had overseen a successful event and started moving into retirement, that Harrison found he had the work ahead of him of formally accepting the award. There was a contract that needed to be signed, and it included the program goals and measures that LFI would need to meet in order to stay within the terms of the agreement. Should these goals and measures not be reached, there was a danger that the CDFI Fund would require LFI to repay some or all of the award. Without knowing it at the time, this sudden development of inheriting seemingly gargantuan targets that would require a drastic increase in lending, and therefore demand huge organizational shifts, would determine much of the focus of Harrison’s first year and beyond.

So it was that on a hot winter’s day—hot because the rows of glass on one side of the building faced full west, catching the afternoon sun and making two of the offices stifling—that Val presented to Harrison a potential hiccup with the goals and measures. Whereas previous CDFI awards had accepted all loans made by the organization to count toward its goals and measures, now it would only count those loans made to an “Eligible Market,” which consisted of the CDFI’s Target Market along with other “Eligible Markets.” At the time, LFI’s certified Target Market was low-income people in Washington State. Harrison’s transition to the Executive Director position suddenly seemed far less smooth, as he looked at the lending figures David and the consultant who assisted with the application had set out as achievable in the spring application, and felt that looking at them now, they were entirely unfeasible. Not only did it already require a significant jump in lending compared to the previous years, and as such was already a tall order, but now it seemed that only those loans that went to low-income borrowers—borrowers with household incomes at or below 80% of the Area Median Income, as set by the Department of Housing and Urban and Development—would be reportable to the CDFI Fund. This was a change from previous years when all lending would be counted toward goals and measures. It also represented a challenge given LFI's lending trends: whereas a majority of the number of LFI's loans went to people who were low income, a significant portion of the dollar amount that LFI lent out went to middle- or high-income borrowers purchasing expensive technology such as adaptive vehicles.

Harrison and Val discussed what the consequences of not meeting the program goals and measures would be, and what it might mean for the organization not to accept the award. I asked what the mentioned Eligible Markets included, and Val pointed me to legalistic bullet points that signposted to different federal codes. As Harrison and Val continued their conversation, I went from the bright, stiflingly hot office where my desk was, to a back room with no windows and breathed a sigh of relief at the cool. The next half hour I spent following trails from one bullet point to another, from one section of a code to the CDFI's mapping software to another section of code, back to the mapping software and back again to the codes. This marked the beginning of an ongoing education on the CDFI Fund's complex assertions on who, what, where, and when counted as *eligible*.

Once I had followed the trails enough to be confident that I had grasped the key points, I took them to Val and Harrison. It would not only be low-income people who we could lend to and report to the CDFI, but it would also be people residing in certain census tracts designated as *Investment Areas*, as well as Black or African American, Native, or Hispanic people, in the CDFI's parlance. By virtue of LFI lending only in Oregon and Washington, it would not include Native Alaskan borrowers, who had to be residing in Alaska at the time the loan closed in order to be considered eligible, or Native Hawaiian or other Pacific Islander borrowers, who similarly needed to be residing in Hawaii or other Pacific islands at the time the loan closed in order to be eligible.

The mention of *Investment Areas* had led me to the CDFI mapping software, which (eventually, after some coaxing) revealed their secret geography.[48] Investment areas were surprisingly prevalent once you looked for them: swaths of south Seattle and areas south of Seattle and pockets in north Seattle first got my attention, and then scrolling around Washington and Oregon more and more areas would suddenly be shrouded by the dark green filter indicating an Investment Area, once the mapping software (and my internet connection) caught up. The major population centers of Spokane, Tacoma, and Portland had significant eligible areas, as did smaller cities. Sometimes whole counties in more rural areas of the state would be colored dark green.

---

[48] The CDFI Fund (2020, 12) connects Investment Areas to individual census tracts that meet criteria of economic distress and/or unmet financial needs. They define it as follows: "A CDFI Investment Area is defined as a geographic unit (or contiguous geographic units), such as a census tract, located within the United States, that meets at least one of the following criteria: Has a population poverty rate of at least 20 percent; Has an unemployment rate 1.5 times the national average; For a metropolitan area has a median family income (MFI) at or below 80 percent of the greater of either the metropolitan or national metropolitan MFI; For a non-metropolitan area that has an MFI at or below 80 percent of the greater of either the statewide or national non-metropolitan MFI; Is wholly located within an Empowerment Zone or Enterprise Community; or Has a county population loss greater than or equal to 10 percent between the two most recent census periods for Metro areas or five percent over last five years for Non-Metro areas" (CDFI Fund 2018, 2).

In all, the map eventually showed that investment areas would not only be a theoretical eligible market for LFI but would carry weight in terms of LFI's actual geography of lending. Once I took Val and Harrison through the bureaucratic maze, Harrison took Val and I through LFI's internal data system to reveal where LFI's lending was, and Val took Harrison and I through the particular language of the agreement and what this meant in terms of LFI's possible expenditure of the award within the three-year award period, Harrison was convinced that there was a path to achieving the lending targets such that the contract could be signed, and grant funding received, in good faith.

From this early point in my fieldwork, then, I learned about the ways in which a grant award could provide necessary operational funds and could sustain the organization while at the same time stipulating significant requirements and conditions that could deeply affect an organization's operation for several years to come. The weeks and months after the annual event (described in Chapter Three) wrapped up would see Harrison and I talking for afternoon after afternoon about how to make these ambitious numbers and about where our efforts were leading. Harrison directed me to reach out to assistive technology vendors, a project described in Chapter Two, in an effort to reach a larger segment of the population. This had long been on his list to implement at LFI and was part of the vision he put forward in his interview to be the Executive Director—he knew that there was far more demand for assistive technology than LFI had managed to meet and was keen to grow LFI's reach in this regard. In this sense, the CDFI Fund award goals and measures and the need to increase the volume of lending that LFI carried out in a given year were commensurate with the broader vision that Harrison had for the organization. Yet the rate of growth required by these figures meant that this process was implemented far quicker and with less precision than would otherwise likely have occurred. Given that investment areas were distributed around the state, the plan was that by increasing lending dramatically across the board, well above the amount called for in the goals and measures, enough of the people taking out loans would be within an Eligible Market that the targets could be met.

Within the first year of the award period, we had reached out to audiologists and hearing instrument specialists, to dentists and denturists, and to adaptive vehicle vendors across Washington and Oregon. This outreach resulted in a larger range of people contacting LFI and, as described in Chapter Two, this in turn led to LFI revising communication materials to shift away from explicit mention of disability in order to better explain its programs to those who did not identify with the term. Without such a pressure to increase lending such a drastic expansion and such wide-ranging outreach likely would not have been implemented, and in this way the CDFI goals and measures were central in the increase in lending. This is not to say that it was only a top-down mandate, though: in applying to the CDFI Fund the year before my fieldwork began, David had worked with a consultant and set out certain lending targets that LFI would meet. In this way, the mandate was based on projections that LFI had first set out, which had to be presented in the grant application as reasonable and logical given LFI's organizational trajectory. Yet part of the reason the projections from the application appeared so drastic more than six months later was in large part due to the added need for LFI to submit a competitive application, a key part of which was a growth in lending such that LFI could demonstrate the need for more lending capital. While it may have appeared reasonable and logical on paper, it did not seem so clear cut in practice.

The introduction of the *Eligible Markets* criterion brought out a tension in LFI's position as a CDFI that had previously lain dormant. David and Harrison would present LFI's certified Target Market as "low-income people with disabilities," in this way coupling together income and disability status into one congruent whole. Yet for the CDFI Fund, disability status was of no import in terms of LFI's annual certification or the metrics applied to LFI's lending. LFI's Target Market was in fact simply low-income people in Washington State, and income, geography, and race the sole factors in terms of Eligible Markets.[49] Contrary to the expectations when submitting the grant application, LFI did not need to merely grow lending to all people with disabilities, but in order to meet the assistance agreement it had to do so in a certain way, increasing lending specifically to low-income people and to people in certain populations regardless of income levels—Black or African American people, Hispanic people, Native people, and those living in investment areas. Yet even as the intent of the CDFI Fund might be in this way to grow lending among certain underserved populations, the scale of growth that the targets required resulted in a blanket outreach approach to vendors across the service area. With more lead time, relationships could have been made with different community organizations, particularly among communities of color, yet LFI had little time. This links with Tema Okun's (n.d.) description of white supremacy culture as demanding a sense of urgency that "makes it difficult to take time to be inclusive," "frequently results in sacrificing potential allies for quick or highly visible results," and is "reinforced by

---

[49] In the following years, disability would become a factor at the CDFI Fund, as disability-specific awards were made available. In these cases, funds had to be directed toward people with disabilities who were also low income. At the time of writing in December 2020, there are suggestions that all people with disabilities will become one of the Eligible Markets from the perspective of the CDFI Fund, but this is still in progress and subject to review.

funding proposals which promise too much work for too little money and by funders who expect too much for too little" (2). Okun suggests antidotes including discussing and planning ahead, being more realistic in grant applications, and being "clear about how you will make good decisions in an atmosphere of urgency" (2). Whereas we now try to follow these suggestions, this has come as a result of having the resources and income to provide some breathing room and some place for reflection and careful planning. When initially presented with these figures, however, there was no such leeway; instead, the approach followed—and seen as necessary to follow—was to bypass community networks (which had always been central to LFI's approach) and adopt a more market-oriented mindset: reaching prospective borrowers at the point of sale.

The worries over whether LFI would be able to raise its lending to meet the requirements of the CDFI Fund also brought out a broader tension: in contrast with the CDFI Fund, funding secured through the Administration for Community Living required that LFI's services were available to all people with disabilities, regardless of income level. (Although they should also be accessible to low-income people.) LFI's services were therefore built with this dual mandate in mind. Loans were made for low-dollar assistive technology such as tablets and computers, as well as for high-dollar items such as extensive home modifications and adaptive vehicles. Yet the CDFI Fund's revised goals and measures meant that much of the lending for higher-dollar technology that would push up lending figures would likely go to higher income borrowers, and as such might not contribute to the required growth under the CDFI Fund award, depending on the racial demographics and census tract residence of the borrower.

Altogether, there are certain elements that stemmed from the CDFI Fund award that would not otherwise have happened at LFI within my first year of fieldwork—growing the lending so drastically, reaching out to people with greater frequency, and implementing tactics designed to get the highest volume of loans. This seems to fit well with ideas of funders as dictating practice and the contention that business logics have taken over NGO operations (Maier, Meyer, and Steinbereithner 2016; Lord 2019; Alexander and Fernandez 2020; Sandberg, Elliott, and Petchel 2020). But it is not entirely the case that this was a requirement imposed on LFI from the outside. Rather, it coincided with LFI's goals in various ways. When Harrison took up the position of Executive Director, he gave a vision of an expanded reach across the service area, with higher amounts of capital lent out annually. The Board endorsed this approach when hiring Harrison. Whereas the timeline might have been sped up, the CDFI Fund award effectively provided a template to follow in achieving this growth but, as I demonstrate in this chapter, one that could still be molded to fit the particular position and purposes of LFI.

Strategic Planning: Becoming a CDFI

In Fall 2019, two years into Harrison's tenure as Executive Director of LFI—and two years into the CDFI Fund award period discussed in the prior section—the organization embarked on a strategic-planning process. Over the two years, LFI's lending had grown dramatically, by almost 30% each year in terms of dollar amount. The strategic planning was facilitated by a consultant, Debra, who had previously been contracted with to assist with that spring's application to the CDFI Fund. The application to the CDFI Fund was of another kind to that submitted to the Administration for Community Living, which focused on the practices, policies, and philosophy of assistive technology lending. The CDFI Fund application rather focused on economic need and economic benefit among an organization's consumers, along with the need for capital that a particular CDFI had. Rather than a broad overview of the programs, the application covered questions related to the economic status of borrowers and the appropriateness of the applicant's approach in meeting evident borrower needs.

In the course of filling out the application, conversations between Harrison, Debra, and I had at times been challenging as we each seemed to be talking a different language. Harrison had understood from the previous CDFI application, submitted two years prior with the aid of a different consultant and received shortly after I began my fieldwork (celebrated with pizza), that the consultant would fill out the financial charts that were a significant aspect of the application. We at LFI would provide data related to our lending and our financial statements, and Debra would translate it into the language of the CDFI. Debra, however, had no such intention to approach it in this way. She saw her role rather as being there to offer guidance, but the data would come directly from LFI's financial statements and strategic vision.

The CDFI application was delayed due to the federal government shutdown over budget contestations at the end of 2018, which saw the majority of CDFI Fund staff being furloughed and thus a delayed award round. What was expected to be released in January was not released until April, and so an application that was expected to be submitted in the early spring was rather delayed until June. LFI had already begun contracting with Debra in December, however; thus, the application took more time and care than any of the three of us had expected. Over the course of several months before the application was even released, Debra would send Excel templates for Harrison and me to fill out, and we would send back partially completed documents filled with question marks and blank spaces. Where Debra wanted to understand the exact amount of capital LFI had on hand to lend out, Harrison would respond with an overview of LFI's financial position that had no indication of a certain amount dedicated to capital, as that had never been part of LFI's accounting. Where Debra would ask for clear data as to how a borrower's assets, income, and credit profile have been improved after receiving a loan from LFI, I would respond with data that did not show such a unilateral image of growth, but rather one of ambivalence and falling scores; behind these figures were stories of illness, benefit interruption, and job loss.[50] Where Debra would ask for concrete lending projections over the next three years, Harrison and I would provide numbers as a starting point for discussion, but were often then unable to respond to a probing of the logics behind it to the extent that Debra wished. And most exasperatingly of all, it seemed from our phone calls, where Debra would note that self-sufficiency was a problem for LFI—in that there was very little earned income in relation to the overall operating budget, and that it was largely due to a very small interest rate of 5% compared to other CDFIs—Harrison would note that raising the interest rate would lead to issues with community trust and referrals.

Learning How to Be a CDFI

When LFI embarked on strategic planning, then, it seemed Debra had a very clear vision in mind: To assist LFI shift more in line with general CDFI practices, including an

---

[50] Credit scores might have improved from one loan to the next, but more often they had declined. Where a borrower had moved from unscored credit to scored credit, their credit score would often slowly decline over time. And income had seldom increased, but rather stayed the same given that borrowers often access public benefits which remain largely unchanged one year to the next or had declined as illness and disability had stopped someone able to pursue employment. I discuss this further in Chapter Five.

increase in interest rates, clear separations between operating and loan capital, closer collaboration between financial coaching and lending, and a renewed focus on serving those with the lowest incomes. How this was to come about was left up to the process, but Debra had been very clear in conversations over the previous year that if LFI was to grow as a CDFI, it would need to adopt the proven approaches of other successful CDFIs. She understood, too, that this was why Harrison had contracted with her as a strategic-planning consultant—he had asked her how LFI could grow, and for Debra these were the things that needed to be addressed if that objective was to be achieved.

Toward this end, part of the strategic-planning process involved interviewing other CDFIs around the country, a task that was allotted to me. I had a script of questions to ask around interest rates, lending capital, funding sources, and development services. Debra had suggested four of the places, and two were closer collaborators with LFI. As I conducted one interview after another, a uniform message was emerging such that I noted on the phone to Debra that, indeed, we were getting the message loud and clear that there needed to be a clearer separation between operating capital and loan capital, higher interest rates for increased self-sufficiency, and an integration between the coaching program and the lending program if LFI was to grow its lending in line with the requirement to reach an increased number of low-income individuals. This was met with a hearty laugh of recognition.

Separating Loan Capital

One organization's Executive Director, based in New York City, described the importance of "paying yourself first" when getting funding, by which she meant depositing a certain amount into a separate account that is dedicated solely to loan capital that can be leant out. Other organizations all noted having separate accounts for loan capital and clear separations in financial statements between operating funds and loan funds. LFI had no such separation, partly because much of the funding that LFI received is fungible, in that it can be used for various programmatic purposes. If a fund is required to be used as loan capital as part of the funding agreement, such as happens with the CDFI Fund, these requirements are generally in place for only the period of the grant.

Grants received would often have restrictions, of course, but here we could take an example of the Administration for Community Living (ACL) grant funding. A budget was required with the application and a revised one to match the final figure awarded, but even within this budget the funding could be used in a variety of ways. Even if $200,000 had been allotted to loan capital, the final amount used could be more or less depending on the needs of the organization. After the twelve-month award period a final report needed to be submitted which explained how the money had been spent, but it need not to have been spent in the particular areas that had been proposed or indeed spent in its entirety—the only requirement was that an explanation had to be provided.[51]

Moreover, given that loan capital lent out would in general be returned—LFI has a low historic default rate of around two percent by dollar amount—once returned it could be either lent out again or it could be used to fund the operating costs of the lending program. After the granting period, for ACL one year and for the CDFI Fund three years, the funding had to be kept to programmatic work, but there was no requirement that the

---

[51] A particularity attached to the ACL funding is that organizations have to submit a twelve-month budget, but it is not required that the funds be spent within the twelve months. Indeed, discussions with other AFPs suggest that, like LFI, no other organizations expend the funds within the twelve-month period.

funding be used only for lending capital (even if the spirit of the award was that it would be, as Debra frequently reminded us). As such, LFI, in agreement with auditors, operated such that loan capital was for the most part categorized within the expenses of the lending program writ large, rather than a separate aspect of it.

Here there seemed to be a difference with the CDFIs with whom I spoke, many of whose loan capital came not in the form of grants but itself as loans that had to be repaid. In this sense, it made sense to “pay yourself first,” as different amounts had to be repaid to banks—at the very least the interest cost—and there could come a time when loans would need to be repaid in full. In contrast with this, LFI had some of this *debt capital* on its books, but for the most part lending capital came from LFI’s own assets. Indeed, Debra would persistently note that LFI is significantly underleveraged compared to other CDFIs, in that it had very little debt capital in relation to its overall loan portfolio—a portfolio that was increasing dramatically year-on-year. In this sense, the difference between LFI and other CDFIs was already beginning to emerge.

Interest Rates

For many organizations, the question of interest rates stemmed directly from the question of how loan funds were capitalized. Those I interviewed noted that they in general sought to link the interest rate charged to the borrower with the interest rate they themselves had to pay on the capital. The spread between the two here was of primary importance, as it dictated how much a CDFI would earn on the repayments. Where one organization had funding from the Small Business Administration (which caps the interest rates that can be charged and therefore limits the available spread) in addition to other funding, they would match the interest rate with their cost-of-funds as well as weighting it for risk. As such, they would only advertise a range of interest rates and then would let the borrower know the amount upon processing and approving the loan, as the final interest rate would depend on what funding streams the applicant's loan could be drawn from among the available funds the CDFI in question had available. Even this spread between the cost of capital and the interest received on lending that capital is a severely limited source of income, however, due to the long time span that the funds will be received.

Thus, many CDFIs also charge closing fees in order to help pay for the upfront cost of lending, a process which involves significant labor and resources. Aside from costs related to marketing the program to make sure that prospective borrowers are aware of the CDFI's offerings, closing a loan requires processing the application itself, pulling a credit report, underwriting the application, and communicating with the applicant to keep them updated at each step. Each step might involve further work—in LFI's case, sending a credit memo to the Loan Review Committee for loans over $1,500, which generally meets twice a month. In other cases, this might include credit counseling or review of a business plan. If a loan is approved, further work is needed: sending out and proofing closing documents, disbursing the loan once all is in order, and setting up the repayment method. If collateral is part of the loan, for example with a lien on a house or vehicle, that must also be registered, and fees paid. After the loan is closed (disbursed), servicing then begins, which itself can be a time-consuming endeavor. For CDFI's making small-dollar loans (a category officially up to $50,000, although LFI's maximum is $40,000, up from $25,000 when I began fieldwork), the costs of these steps—both concrete outgoings associated with them as well as the staff time it takes—would often barely be covered by the interest received over the lifetime of the loan (assuming that it will be repaid in full according to the initial term agreed). The closing fees help to recover some of these costs. As one of the interviewees noted: “By the time someone is getting the loan, they recognize the work that you have put in to get it set up for them. When the loan closes, they are happy to pay a small amount to cover some of these costs.”

As I learnt when carrying out these interviews, the interest rate and fees—which can include application fees as well as closing fees—are an important source of income for many CDFIs. The CDFI Fund provides competitive grant awards annually, but these funds are primarily to be used for capital: 85% must go toward loan capital or the direct cost of providing development services (for LFI, one-on-one financial coaching or group workshops), with the remaining 15% able to cover indirect administrative expenses. CDFIs must cover the actual costs of lending aside from capital through other sources. Five of the six CDFIs I interviewed noted that they strive toward recovering all lending costs through the income received from their lending. The other sources that were explained to me in interviews included grants from foundations and financial institutions, but for the most part these grants were used to fund the *development services*, the support services to complement lending. Financial literacy education and business development services are common funding priority areas for those other funders, and so represented a strong area for fundraising. The largest CDFI that we interviewed—with an operating budget and staff size several multiples of that of LFI—adhered to the maxim that lending costs must be covered by the earned income through loans. The executive staff had learnt this from experience, as they had each worked at nonprofits that had to make a significant proportion of the staff redundant; rather than being reliant on sources of income that was less in the control of staff, sustainable interest rates (as they described it) and fees were fundamental to the longterm success of the organization. But for the most part, this was a recognized ideal that was rarely achieved: many of those we interviewed would offer that it is necessary to fund the lending program entirely through that lending, but that they themselves were still in the process of making this happen.

As well as being part of working toward sustainability, Debra suggested that interest rates needed to be increased and/or fees needed to be introduced in order to present a stronger application to the CDFI Fund when applying for awards. When breaking out an organization's financial picture, the CDFI Fund asks for "earned income," which represents income generated directly from programs and services. When applying for this award, Debra had set up a formula which expressed the amount of earned income as a percentage of the operating budget, denoting the *self-sufficiency ratio*. LFI is classified within the smallest category of CDFIs and when LFI applies for funding through the CDFI Fund, its application is considered against others in the same category. For this group, there is no minimum self-sufficiency ratio required to apply, but as the size of the CDFI increases certain elements are required to be in place: a self-sufficiency ratio over a certain percentage, as well as committed matching funds from non-governmental sources, which can come in the form of a grant or as an equity-equivalent investment.[52] Once a CDFI reaches a certain size, then, it must have a certain level of self-sufficiency in order to secure a CDFI Fund award. Debra had understood growth as a CDFI was central to LFI's desired future, and she was pushing the organization to

---

[52] Which is to say, low-cost lending capital received from banks, where an organization only has to repay the interest and not the principle, which is renewed (or not) after the agreed term is reached. Often these are rolled over for a long period of time.

grapple with this during the strategic planning. Once again, however, there were challenges when applying this maxim to LFI's operations, as I will discuss later in this chapter.

Development Services

As well as interest rates, there was a uniform message around development services: they were at best a complement to lending and were there to support those wishing to access a loan. For most of the CDFIs that I interviewed, providing such an intensive service to individuals only made sense when they were wishing to take out a loan, helping more applicants be able to be approved for a loan. As most of the CDFIs were geared toward business lending, development services that others offered were largely around business education. These development services were also rolled into the loan application process in other ways. For example, one CDFI had all those approaching them for financing to first see a financial coach, who doubled as a loan underwriter. Anyone who came to them would be offered a loan of some sort, dependent on their financial situation and their capacity to repay. This might be only a secured loan whereby they made payments over the course of a six-month term and then received the lump sum at the end, but this would help to prove their credit worthiness and improve their credit profile, such that they could be approved for other loans in the future.

LFI, however, operated development services as a completely separate program and moreover charged nothing to individuals for participation, whether in coaching, workshops, or (when it was in operation) the matched-savings grant program. The prospect was raised in another strategic planning working group to charge for this service, but it was agreed to be an unreasonable barrier to participation, stopping those who might need the service most from being able to access it. For Debra and for the other CDFI staff that I interviewed, charging for these services was a way of ensuring that people were invested in the program, would signal that LFI valued these services and, furthermore, would be taking steps toward an *orientation toward sustainability* (as Debra put it).

Battling Forms: AFP Versus CDFI

After six interviews with different CDFIs that all gave a similar message, Harrison and I joined the same phone line in order to call another assistive technology lender for our last case study. The previous six conversations had felt as if LFI was in a different world to these other lenders, who were all closely focused on providing loans linked with development services, were charging higher interest rates and other fees, and had strict separations between their loan capital and their operating funds. To remake LFI in this image seemed to be what Debra had in mind (as much as she stated that she had no preconceptions of what might happen during the strategic planning process), but it also seemed a dramatic shift away from how LFI operated and the philosophy at the heart of the organization. Speaking to a peer AT lender for our final case study, however, provoked a very different story.

This peer carried out the majority of their lending together with a bank partner, who made all loans over $1,500, which were (where necessary) guaranteed by the CDFI. The CDFI also bought down the interest rate for each of their borrowers, and for the loans they made directly—those under $1,500—there was no interest and no fees charged at all. Furthermore, some of these loans were able to be paired with grant funding, depending on the particular technology. The message in this interview was clear: People with disabilities do not have the income to be able to afford the technology as well as interest on top of it. They managed to avoid interest on their own loans—and to buy down the interest on loans with the bank partners—by securing significant funding every year. This funding came from a variety of federal, state, foundation, and corporate partners. They too had struggled with issues around lending requirements to a certified target market, and they had had to defend their zero-interest loans to CDFI partners. Harrison and I were interviewing two of the organization's leaders, one of whom had founded the organization and the other who had been there for more than a decade. They had a clear message for us: Do not pass on the cost of lending to borrowers, but rather fundraise by making clear the impact of assistive technology on the lives of people with disabilities—on the lives of borrowers—and educate potential donors and funders about the high cost that assistive technology can carry.

The difference between this organization, LFI, and the other CDFIs that I had interviewed in the course of the strategic planning research process was stark, and it seemed to come down to the same element described above: In contrast with lending for assistive technology, which is frequently the only funding available to someone, the other CDFIs sought to move their borrowers from having no access to credit to being able to secure loans through mainstream financial institutions. The other CDFIs framed their services as offering a clear benefit to borrowers in the form of affordable business financing, business education, and financial-management training. Given these benefits, the thought went, why shouldn't they pay for the service?[53] Interest and fees not only

---

[53] This links other CDFIs in the United States with transnational microfinance initiatives, where self-sufficiency and high interest rates are the norm.

needed to cover the costs of lending, of course, but also the costs associated with loans that went unpaid for whatever reason. There are risks associated with this kind of lending, and they must be accounted for. As borrowers build up their businesses with this foundation of CDFI-provided training, they could graduate to using mainstream financial institutions' less costly lending, continuing to use the skills they had learnt.

On the other hand, in this interview with another AT-focused lender, the answers were coming from a very different position in relation to lending, development services, and borrowers. As described above, lending was not carried out with the intention of moving a borrower up the economic ladder, putting them in a strong position to borrow more in the future or to provide the necessary capital to launch their business, but rather it was done to ensure they had access to the assistive technology they needed. This links indeed with CDFIs being founded to address systemic racism and exclusion in financial institutions (Baradaran 2015, 2017; Greer and Gonzales 2016), whereas LFI addresses holes in welfare provision. The interview began to echo conversations that Harrison and I had been having for almost two years, homing in on the imperfect system we live in in the United States and the sad lack of public funding for assistive technology.

Hearing in the course of a few weeks from seven different CDFIs, only one of whom was a fellow assistive technology lender, brought home something that had been emerging in my mind and my notes ever since I had started to become more aware of CDFIs as an institutional form: the form is not designed with the idea of a disabled borrower. Rather, it is imagined for an able-bodyminded borrower with an entrepreneurial spirit who has experienced systemic exclusion from financial systems. It is almost presented as a kind of democratization of the American Dream, with its logics pervading the OFN conference as well as the interviews I conducted. Videos and stories of CDFI success stories run through OFN conferences, and the messages have a general overarching message of a borrower, often a person of color, who had low credit scores and could not attain financing for their business (sometimes their home) through mainstream institutions. When they came across the CDFI in question, they found not only an entity that would lend to them with a history of bankruptcy or an otherwise limited or so-called poor credit history, but they also found somewhere that met them where they were, provided them with financial and business education, and set them on a path to economic prosperity which they otherwise would not have been able to attain.[54] The ideal upheld of CDFIs as a form, as one email correspondent suggested to me when asking about LFI's services, "offer a hand up rather than a handout." Perhaps this is why it has received bipartisan support since its inception, and that its budget continues to grow year-on-year regardless of who holds power in the congressional and executive branches of U.S. government. CDFIs recognize that Black, Native, Hispanic (in the CDFI's parlance), and low-income people have limited access to capital, and that there needs to be an alternative to mainstream financial institutions in order to remedy it. It is a device, ultimately, for market correction.

Central to this message of a "hand up rather than a handout" is that borrowers are not receiving charity but rather accessing a service that they will ultimately benefit from in numerous ways. In the case of business loans, CDFIs provide financing where other financial institutions would not, and as such it is taken as reasonable and indeed expected

---

[54] Given the discussion of client stories in the previous chapter, I wonder how much the featured borrowers would have endorsed this narrative.

that they will have to pay over market rates for these loans. The ideal that CDFI leaders shared with me was that they move their borrowers on a path from being *unbankable* or *unfinanceable* to being able to secure a loan from a mainstream financial institution, together with their lower interest rates. Borrowers in a sense graduate from CDFI funding to other funding, leaving the CDFI resources available for other borrowers. As such, CDFIs are not designed to compete with mainstream financial institutions, but rather to make up for their exclusionary lending practices and pursuit of profit (Greer and Gonzales 2016).

Several of the CDFIs that do offer consumer lending provide products that are designed to be an alternative to payday lending, and in these cases the interest rate does not compare to payday lenders but is still a fairly high interest rate. Here the CDFI is offering an alternative to so-called nonbank lending or predatory lending, as it is called, but it remains a highly risky loan with high default rates. CDFIs here have higher interest rates that are significantly lower than payday lenders but higher than personal loans that might be attained from a mainstream financial institution. The ideal is to assist the borrower in taking control of their debt and attaining financial stability, such that they need neither payday lending nor personal loans in the future.

When it comes to assistive technology lending, however, this model of a market alternative meets a problem: It is often not the case that a borrower can apply to alternative sources of loan funding for their assistive technology. The 2020 client survey showed that 70% of people would not have been able to purchase the technology without LFI’s financing, and 13% of people would have used a credit card. Adaptive vehicles, for example, can often not be covered by a standard vehicle loan as banks and other lending entities do not recognize the value of accessibility adaptations. In Washington, one credit union will finance adaptive vehicles as if they were Recreational Vehicles, such that older and higher mileage vehicles can still be financed, and loan terms can be longer. However, there are still strict credit limits and down payment requirements to be met, which many of those purchasing an adaptive vehicle—particularly if it is for the first time—will not meet due to a recent acquisition of injury or disability that requires the adaptive vehicle in the first place.

Hearing aids are another venue that has limited financing available. Many audiologists and hearing instrument specialists have an agreement with Care Credit whereby they are able to offer their customers Care Credit financing with approval at the touch of a button. If someone has the requisite credit score, they can access interest-free financing for a period of time—often between six and twelve months. To maintain this interest-free financing they must make the required payments and additionally must pay the loan off in full within the interest-free period. If they miss a payment or they are not able to repay the loan in full during this period, an interest rate, often of between 18 and 28 percent, is applied from the moment the loan was received. This can result in a significant cost that continues to grow month to month. The alternative here for a borrower is a personal loan, if available, or a credit card. If someone has a lower or no credit score, the interest rate will be much higher, or they would not be approved for it at all.

As such, the model of CDFIs as providing an avenue for increased access to financing for those unable to access financing elsewhere again falls flat when it comes to assistive technology lending. This already seemed to have emerged during my fieldwork and was confirmed to me during this interview with a peer assistive technology lender—a peer organization whose leaders indeed suggested LFI charged too high an interest rate, thereby overburdening and excluding borrowers. Whether from a lack of access to credit associated with the economic barriers that people with disabilities face, which often includes holding higher levels of debt (particularly medical debt), lower credit scores, and a lack of access to stable full-time employment, or from a lack of assistive technology-specific financing, it is not the case that a borrower is likely to be able to graduate from LFI's financing. Furthermore, if the charge that the CDFI Fund sets through its eligible markets—that CDFIs should primarily serve low-income borrowers—is followed, then what happens to those with high incomes who nevertheless have assistive technology expenses that they are unable to finance elsewhere?

This sets up another issue when it comes to following the form of CDFIs in terms of higher interest rates and fees: When someone requires financing specifically because of something directly related to their disability, which is likely to provide them with numerous benefits but only very few that could be considered tangible economic benefits, how is it fair to charge higher interest rates? Should the cost fall on the individual borrower? The assertion that LFI must increase interest rates, charge fees, provide coaching only to those accessing borrowing, and overall increase sustainability such that lending capital could be restricted as such and not used for other operational purposes, seemed to clash with the tenets of LFI as an assistive technology lender focused on providing services to people with disabilities.

The Question of Interest Rates: Affordability Versus Sustainability

During the first strategic-planning retreat, the questions of the "primary customer" and of the sustainability of the organization was central to the agenda. This was linked directly to issues that Debra had flagged during the CDFI Fund application: that LFI served many people with higher incomes thus jeopardizing certification, and that LFI relied too heavily on grant funding to be sustainable and ranked competitively with other CDFIs in applications to the CDFI Fund. But the conversation was not as cut and dried as Debra had expected as members of the board were loathed to describe their “primary customer” as low-income people with disabilities. Rather, conversation veered more toward people with disabilities as a whole who need to finance assistive technology and who do not have alternative sources of funding available. Given the general constraints around assistive technology funding listed above, this in practice meant the customer LFI had had in mind all the time—anyone who required assistive technology. Indeed, given the limited resources that were available for funding assistive technology—the grant programs that do exist, and certain Medicaid programs and waivers—were available only to those who met specific income and asset limits, the primary customer seemed to be emerging as more of a middle-income borrower: someone with limited income or assets such that cheaper avenues of credit (for example a Home Equity Line of Credit or HELOC) were not open to them, but that nevertheless had a stable financial position such that a monthly repayment would fit within their budget.

In the course of the afternoon, Debra would come with outlines of higher income borrowers—a categorization that is meaningful within the CDFI form as these are most likely borrowers who are not in need of alternative financing—that she would suggest should not be served by LFI, but LFI’s board and staff would largely try to make other distinctions. These distinctions include those around debt level, income stability, credit score, and capacity to borrow funds from elsewhere. The income level did not make such a difference as assistive technology runs the gamut in terms of cost, with limited support for funding across the spectrum. LFI was designed, it was agreed, to provide funding for tablets at an average cost of $300 and at the same time to provide funding for adaptive vehicles, with a cost of between $25,000 and $50,000 for even a used vehicle. Tablets would most likely be purchased through LFI's financing by those with lower incomes and vehicles by those with higher incomes, but both should find they are equally well served by LFI. As it became clear through conversations that income level was not the most meaningful factor for those participating in the discussion—particularly given the higher cost of living associated with disability—a kind of compromise was met as it was agreed that the response on the whiteboard (which Debra controlled) would read that it is people with disabilities needing financing, with a particular emphasis on those with the lowest incomes. With a detente reached, conversation shifted to interest rates.

As the group then turned to the question of interest rates, there was a clear divide between the bankers who know the cost of lending and the kinds of interest rates that are generally available, and those with disabilities without a banking background and/or those with family members with disabilities who have a conception of the general cost of having a disability in the first place. In this discussion, there was enough debate as to the merits of increasing, keeping the same level, or even decreasing interest rates that a working group would be established to investigate the issue and suggest a path forward. The working group was made up of people who seemed to tend to agree that interest rates could be raised, and people who were advocating to at the very least keep them where they are, if not lower them.

The working group met three times, and in the course of meetings conversations would return again and again to who exactly LFI is lending to: is it people who are looking for a deal and so come to LFI, but could afford to go elsewhere, or is it people who would absolutely not be able to get financing elsewhere? If it was people solely looking for a deal, Debra and a few in the group suggested, LFI was effectively providing a low-cost means for a higher income person to access technology that they could nevertheless afford otherwise. If it was people who were not able to get financing elsewhere, Debra suggested that there was no need to keep extremely low interest rates—people understand that LFI is not a charity (the saying went) and that there are fees associated with borrowing money. Furthermore, Debra noted, when someone borrows on a smaller amount, even a five percent change in interest rate would in practice change the monthly payment very little. Furthermore, if this extra cost was a barrier to someone, the loan could be made over a longer term so that the payment stayed the same. The suggestion was that only by starting to make lending a more self-sufficient activity through increased revenue from higher interest rates and possibly application and closing fees—only by adopting this *orientation toward sustainability* that Debra was championing—could LFI grow and thrive as a CDFI.

Yet in the course of discussions in the working group the idea that lower income people should have to pay such fees and higher rates prompted a suggestion that there could be differential interest rates and fee structures dependent on income. Indeed, at one time at LFI there were different interest rates based on credit score, with those with higher credit scores receiving a lower interest rate than those with low or no credit scores. This was ultimately scrapped as it was deemed that LFI was failing in its mission to be a community resource to people with disabilities—a differential interest rate based on credit score seemed to punish those who were most economically disadvantaged, which was likely due to their disability in the first place. In the case of the discussions in the working group, the suggestion was to have a lower interest rate for those with lower credit scores and lower incomes, such that it was providing a lower cost of borrowing to those who, the suggestion went, needed it most.

Yet this suggestion seemed to unravel the very kind of CDFI that Debra had understood Harrison was seeking to build: one that followed best practices that other CDFIs have proven, that primarily serves those with the lowest incomes, and that simultaneously derives significant revenue from its lending activities. The suggestion to raise interest rates only for those with higher incomes, or conversely to lower interest rates for those with lower incomes, meant that the impetus to raise more revenue through lending and at the same time reach those with the lowest incomes lost its cohesion. If LFI were successful in growing its lending based around serving more with low incomes, then its revenue would only minimally increase or, if the suggestion to lower the rate went ahead, would even decrease income and thus result in a lower self-sufficiency ratio. If LFI were successful in increasing its self-sufficiency ratio in this scenario, it would be because it had increased lending to those with higher incomes. Either way, the proposition seemed to fail in its original intent.

Other issues with higher interest rates were raised in the course of the discussion, such as a higher interest rate losing some community goodwill and jeopardize referrals—particularly when many were already skeptical of the idea of a loan in the first place. Furthermore, whereas for lower-dollar technology the monthly payment might change little, when it came to higher-cost technologies such as vehicles or home modifications this could make a dramatic difference in the overall cost of the loan and concomitantly with an individuals' ability to acquire that technology. Debra deflected such suggestions by suggesting that terms could be increased, but one Board member pushed back strongly against this suggestion: "We do financial education, we know better than this. We can't honestly say that it is ever a good idea to take out a longer-term loan. You end paying huge amounts more."

As discussions continued with little resolution, the interest rate working group ended up presenting an ambivalent proposal in terms of interest rates, with some members noting the comparatively small difference the increased interest rates would make to LFI's income compared to the effect it would likely have on prospective borrowers. For Debra and for some in the group, higher interest rates signaled this orientation toward sustainability and placed value on the service LFI offered. For those who were against raising interest rates, there was a recurrent trend in reiterating in various ways that the cost of LFI's services should not fall on the individual—an argument that all those in the working group seemed to be in agreement around to varying degrees. Both perspectives were represented at the final strategic-planning meeting and a commitment given to keep thinking about interest rates but not to change them for the time being.

After a months-long discussion, then, LFI kept its interest rates and fee structure (or lack thereof) the same. Indeed, it seemed that all were in agreement when the other major source of LFI's funding was borne in mind—the ACL. Grants for assistive technology financing through ACL were given for providing low-interest loans, and so the convincing argument was that LFI covered any losses accrued by virtue of having a lower interest through being supported by the ACL. Should this grant source be removed in the future, LFI would plan to revisit the discussion. For now, at least, affordability for the borrower and sustainability for the organization seemed to be commensurable. This was endorsed by Debra, who noted that her guidance was significantly informed by an understanding that she was being contracted with to shift LFI into the standard practices of CDFIs. When thinking about LFI as a whole rather than holding it only as a CDFI, Debra noted that the main thing is to be guided by what is right for the organization, and as long as it is reasonable in terms of best achieving the ends of the organization, it can be explained within the CDFI framework.

While the resolution did not ultimately hinge on the idea that the cost of technology should not fall on the individual accessing services, there did seem to be a consensus that people with disabilities needing access to technology should not be made responsible for the general operating cost of LFI's programs—should not be penalized for needing to purchase assistive technology out-of-pocket. Instead, LFI should work to ensure the bulk of the cost of operating the programs were covered by grants, understanding therefore that LFI has more sources of funding such that it can cover this lower cost of lending in a way that many other CDFIs could not. Through the decision-making process, there also emerged a fundamental idea among the board and staff that was underlying all these discussions that an even greater cost should not be placed on the individual, no matter what income level they had. Adaptive vehicles in particular were central in these discussions, even as they are often only open to those with at least some access to income and wealth in order to be approved for the loan. The thought went that as they are already so much more expensive than standard vehicles and are often necessary given the state of the public transportation infrastructure (and even more so as I write today, during the COVID pandemic), upping the interest rate would leave this—often most affordable—option at a far higher cost than it otherwise would and indeed could be.[55]

Given this larger ideological framework, we can begin to see how LFI does not operate as a standard CDFI, and maxims that other CDFIs follow or at the least uphold as an ideal hold little sway.[56] LFI has a lower interest rate, lower underwriting requirements, and offers loans without fees, all of which, in comparison with many CDFI peers, seems antithetical to the form. Yet in this regard, it does so because it was never the intention of its founders—or the other sources of income that LFI draws from—for borrowers themselves to cover the costs of lending. In this sense, LFI is part of the delegated welfare state that political scientists Kimberly Morgan and Andrea Campbell (2011) describe as operating in the United States. Rather, LFI is deemed through ACL, for example, to be a resource for low-interest loans that is available to all people with disabilities. As such, LFI can be flexible in taking on some aspects of being a CDFI—for example needing to focus on growth in loan amounts being disbursed—without taking on all its features, such as a generally higher-than-market-rate interest rate, charging loan fees, and a sole focus on low-income borrowers.

---

[55] An underlying element at play that does not fit so neatly into this framing of not wishing the cost to fall on the individual was that adaptive vehicles, as the most expensive technology that LFI finances, are often key in LFI reaching its lending targets. This was not openly discussed during strategic-planning meetings, but I doubt I was the only one in the room who was aware of the risk that changes in the loan terms would represent in this regard.

[56] As my fieldwork is limited to LFI there is an open question in my mind as to whether any organization indeed *operates as a standard CDFI*, but this lies beyond the scope of my research.

This flexibility in form is afforded largely because the ACL and other funding allows LFI to absorb shortfalls in earned income without being penalized by the CDFI Fund in its funding considerations. Yet this is not to say that there is no friction within this architecture. After strategic planning completed and Harrison and Debra were preparing the next round of applications (I was not participating this round due to now being a part-time employee and writing this dissertation), I had a call from Debra to ask me about outreach plans for the year ahead and my own anticipation of the lending outlook. As I noted some difficulties with outreach in certain areas related to skepticism around LFI's offering being a loan rather than a grant, echoing a common refrain that I had heard from Harrison and heard directly from disability service providers, Debra returned to a frequent complaint she had regarding LFI's programs: *You need to stop apologizing for offering loans. You are a reluctant lender.*

I should have been expecting such a critique and probably worded my response more carefully. Debra had often noted that LFI seems to be apologetic for asking people to pay back loans, for having an interest rate at all, for requiring a monthly payment, and ultimately for not providing grants to its borrowers. Again, Debra noted that we should proceed with confidence in the value of our services, knowing that the interest rate can be explained and that if people need the technology, they will come to LFI regardless of it being a loan. Yet here again we see a friction between the institutional form that LFI must inhabit—that of a CDFI—and the lack of coherence it takes on when being directed to providing loans to people with disabilities. I agree, indeed, that often times I and other staff and indeed board members are apologetic for offering loans. But rather than being apologetic for the service itself, I have come to understand this apology as more of a recognition of the broader milieu in which LFI operates—the recognition that, as one prospective borrower had said, having a disability "is really hard and really expensive."

Harrison often notes that LFI fills in the gaps of assistive technology financing, providing an avenue toward technology acquisition that would otherwise not likely be open to someone. Rather than being apologetic for the loan, the apology is more for the existence of these gaps. When someone calls needing a loan to purchase a hospital bed, for example, or a walker, or another piece of essential equipment that someone needs as a result of a debilitating condition, I often find myself wishing that there were other options open to the individual aside from having to wait until a loan application can be considered and, if possible, approved before they can get that technology. In these moments, far from *Financing Justice*, it can feel as if LFI is financing injustice—providing a workaround to an impossible situation where the cost of covering basic expenses related to disability, sickness, and debility falls solely on the individual. Far from an apology for the program itself, which at least provides an avenue to get the equipment, it is an apology for the very necessity of such programs in the first place.

LFI in Market Perspective

In *Markets of Sorrow, Labors of Faith: New Orleans in the Wake of Katrina*, Vincanne Adams (2013) outlines "the infringements of market logic that impinge on even the charity sector in ways that promise, once again, profits gained from the spoils of a disaster and its victims" (2).

> The testimonies and analyses of New Orleanians' experiences of trying to rebuild and recover offer a glimpse of the inevitable outcome of what is often called neoliberal capitalism. In New Orleans, we can see in bold relief the contours of our political and social predicament created by neoliberal policies of governing, or what Margaret Somers [2008] has more

> descriptively called market-driven governance. Emerging out of a half-century commitment to neoliberal policies that favor and advance market-based solutions for our most pressing economic and social problems, we see now a steady transformation of public-sector institutions into market-based consortia wherein fiscal, for-profit transactions become the means by which access to federal resources, even for things like disaster relief, is determined. (5)

Showing the failure of private companies contracted by the federal government to implement disaster response initiatives, Adams shows how often faith-based charities step in to fill the void of effective state responses in working toward recovery. Rather than being hampered by targets, strict accounting mechanisms, and a need for profit, local volunteers, churches, and nonprofits could cut through to the basic work of recovery, rebuilding homes and neighborhoods that were excluded from the federal response. Yet as the charities built partnerships and attracted volunteer and material support, Adams shows that their work became less effective as it was forced to conform to different kinds of accounting and to meet donor demands. For example, whereas a charity would previously focus on rebuilding a whole home, providing enormous impact for one family, now it received the same "credit" for a day's landscaping as it did for a far-longer process of rebuilding a home (160). Adams thus demonstrates how "aid recipients must continually refigure their aims and goals to funders' priorities, as funders become task masters of accountability" (172).

There are certainly resonances with Adams' ethnography in my fieldwork, but there are also productive differences that it is helpful to highlight. My focus on the granular work of meeting different forms shows that even within this field of funder mandates and inflationary targets, there is still room for movement for the nonprofit to carve out its own model. Indeed, focusing on LFI and its engagement with different funding forms offers an oblique perspective (Ahmed 2006) on the permeation of market logics through nonprofit operations, an aspect of market-driven governance (Somers 2008; Varga 2016). A frequent assertion about nonprofit operations and links to funding requirements is as follows:

> The imposition of neoliberal governance structures on nonprofit service providers has served to compromise their autonomy and advocacy function, while commercialising nonprofit operations and imposing burdens that have strained organisational capacity. Market-based regulation has moved many nonprofit service organisations away from their community oriented focus and towards a "business model". (Evans, Richmond, and Shields 2005, 73)

Market-based regulations and applications that rely increasingly on quantification and supposedly universalized accounting methods (Merry 2011) surely have their impact on nonprofit practice, and indeed such dynamics are clearly present in my fieldwork. However, my research shows that if we applied such a reading to this case, we would be discounting the careful, thoughtful (and as I show in the next chapter, creative) work that goes into nonprofit programs and service delivery beyond these overarching demands that, yes, do have to be satisfied in some form or other. Funder demands must be met, but there remains some play in the response.

That there is a gap between the ideal form of a CDFI and the work that LFI does is not a surprise when considered in relation to literature on microfinance, which has repeatedly shown a disconnect between the ideals of microfinance initiatives and how they practically function (e.g., Rahman 1999; Elyachar 2005; Karim 2011; Schuster 2015; Sanyal 2019). Aminur Rahman (1999) shows a similar demand present for increased disbursements and sustainable lending, noting that this demanded a shift in Grameen Bank's practices, changing "the bank's emphasis from borrower sustainability to profit making and institutional financial sustainability" (132). For a comparison, Grameen Bank's interest rate is 20%, compared to LFI's of 5%. That LFI has not so far had to shift the costs of lending from the institution (and its funders) to borrowers highlights the differential values that are given to different lives (Erevelles 2011; Puar 2017) and the privileged position that U.S. nonprofits find themselves; rather than being subject to the whims of transnational flows of capital and the powerful actors who marshal resource allocation, LFI can appeal to various sources of U.S.-based funding that still hold to the idea that people with disabilities should not be (solely) responsible for the cost of disability.

Even so, from interviews with other (non-AT-related) CDFIs, it is clear that LFI is somewhat exceptional in having such a low interest rate compared to peer lenders. As described through this chapter, this lower interest rate and lack of fees has to be justified in applications to the CDFI Fund and indeed in meetings with banks and other prospective funders. The reason presented is a simple one and is presented as self-explanatory: LFI lends to people with disabilities, an economically vulnerable population. This, of course, plays into the dynamics of the charity model of disability discussed in Chapter Three, whereby people with disabilities are recognized as always already in need of support. The implications of this particular representation of people with disabilities in grants is discussed further in Chapter Five.

Conclusion

In this chapter, I have discussed how the two sources of federal funding open to LFI come with competing demands: for a focus on those with low incomes on the one hand and a need to serve all people with disabilities on the other; for a need for sustainable lending on the one hand and a demand for low-interest lending on the other. As I have shown in this chapter, this leaves LFI in a predicament when it comes to designing and delivering its lending program. As a form geared toward economic development, the conventional approaches and demands of a CDFI do not easily translate into LFI's consumer lending to people with disabilities. During the strategic-planning process, this led to intense conversations as LFI grappled with its place as a quickly growing CDFI. It occupied this position precisely because of the ambitious lending targets it had set out in an application to the CDFI Fund, which resulted in the need to quickly grow lending over Harrison's first few years as Executive Director. The strategic planning process laid bare the particular position that LFI occupies as a CDFI Fund on the one hand and as an assistive technology lender on the other. Yet as I discuss in the next chapter, even as there might be these competing demands, LFI still has room for maneuver when navigating them.

Chapter Five:

Grant Forms

In a pod hotel in Washington, DC in spring 2018, Harrison and I are pouring over a Notice of Funds Announcement (NOFA) from the federal Administration for Community Living (ACL). The next day, we would be facilitating a conversation about it at a conference for assistive technology financing organizations similar to LFI. Harrison was at LFI during the last round of applications, which are released every two years, but as a program manager at the time was not a central part of the application itself. I had some experience of writing academic grants and of consulting through Rice's writing center on grant writing for graduate students, particularly those applying to the National Science Foundation's grant award opportunities. Together, Harrison and I had been submitting several applications to banks for the three months prior, so we had got into a good rhythm of discussing the application and our answers to each question, my then writing those responses in full, Harrison reviewing them and providing edits, and then the two of us together submitting the final piece.

Still, this application was its own beast. Whereas the bank applications were variations on a theme of providing financial education for people with disabilities, holding close to the work of providing financial coaching and workshops and heavily drawing on prior years' applications as examples, this application would consist of a 24-page narrative, charts, an extensive budget, and letters of commitment and of support. It would take in the financial education program that we had been submitting grants to support but would mostly concentrate on the assistive technology loan program, which neither of us had written a grant for before. At the same time, all of the questions were specific and eminently answerable, and there was a clear scoring rubric. That is to say: it was a federal grant award application.

Knowing that we were facilitating a conversation about the award opportunity at the conference the next day helped us to, at least for now, put aside our own responses to the questions and consider instead the nuts and bolts of the application itself. The fact, for example, that organizations had to have a DUNS number in order to access the application portal, a process which could take weeks to secure if an organization had not previously submitted an application to the federal government. The way in which questions were repeated but with a different slant each time meaning there would need to be a careful balance between not repeating information and yet presenting it in such a way that you clearly hit the criteria. It was the beginning of May, and the application would need to be submitted in early June, so there was still enough time to get the application together. Even concentrating on the nuts and bolts of the application itself, I still felt a familiar creeping sensation from academic grant applications that it was going to be a hard month ahead.

The presentation itself went well enough, with for the most part a shared intake of breath at the task ahead. The conference, held in a single room with only one event held at a time, had been marked by collegiality and a shared commitment to providing increased access to technology for people with disabilities. But at the same time, there was an evident division between newer programs and well-established programs that had clear and standardized processes in place for marketing the program, accepting applications, underwriting loans, making purchases, and collecting payments. These programs had generally been able to become well established exactly because of this grant opportunity through the federal government: LFI itself had received the funding twice before. Staff members from these programs had not only organized the conference itself but were the main presenters, sharing resources, giving advice, and answering questions in detail.

The tone seemed to shift during Harrison and my facilitation of the grant opportunity, though, which occurred on the third and final day of the conference. Where previously those in the room were quick to share detailed information, here the conversation was focused on the procedural elements of the grant application. Certainly, information was shared about how to read the NOFA and how to approach the writing process. But particular questions on what each program would be submitting, or what they had previously written about, were deflected. After all, up to fifty programs could conceivably be applying for only three or four awards. As vital as the funds were for financing programs to operate, they were also limited and highly competitive. Information about how to successfully operate a program was freely shared; information about how to package that program for the purposes of a federal grant to the tune of over half-a-million dollars was more closely guarded.

On the flight back to Seattle, Harrison and I continued the conversation about the grant award and how we would approach it. I had downloaded the prior application from LFI's server before take-off, and now looking it over was relieved to see a clear 24-page narrative that systematically laid out LFI's approach in line with questions and grading rubric that appeared largely unchanged from previous years. The careful signposting throughout the document signaled the same dynamic of repetitive questions with subtle emphases that changed, and David, the main author of the previous response, brought his lawyerly training and experience in government to signpost to alternative sections and expand on the narrative where necessary.[57] The task ahead seemed to become a little more manageable, as the loan processes and philosophy were already laid out in an application that had been ranked in the top three and awarded funding.

Back in the office the next day, Harrison, Mary, and I were discussing the approach we would take, ahead of a meeting with a board member who had also contributed to the prior application. Many parts of the application could be recycled from prior years, but the thrust of the specific program being suggested could not. Instead, LFI had to show how the program would be used to either "establish" or "expand" a financing program for the purpose of helping consumers acquire technology through low-interest loans. It was not enough to merely continue the program itself, however urgent the need for funding for such a program might be. Rather, like the CDFI Fund application, there needed to be clear growth and expansion.

At that point in May, LFI had already exceeded the prior year's lending amount and the program was dramatically growing. Funding to help fuel the existing growth trajectory, however, was in danger of falling out of the scope of the NOFA. Harrison

---

[57] Harrison had almost committed to sharing a prior successful application with another program; neither one followed up, and the application was not in the end shared. When completing the second round of the application that Harrison and I collaborated on two years later, he commented that he had come to see the application as the product of huge intellectual labor and organizational resources. As much as he wanted to support other programs in securing funding, he realized he could not risk sharing such a significant piece of intellectual property that represents the possibility of funding which the organization would struggle not to receive. This points to the increased competition among organizations for funding that is increasingly a feature of nonprofit funding and an aspect of the marketization of nonprofits (see, e.g., Sandberg, Elliott, and Petchel 2020).

suggested a number of possibilities that involved innovative approaches to lending, such as providing loans that did not have a formal repayment schedule to people with household incomes below a certain threshold. Rather, it would be an honor system: LFI would let prospective borrowers know that unless they repaid the loan, the assistance would not be there for future borrowers who might need it. This suggestion was modeled after an approach we had heard about from another program during the lenders' conference. Mary listened and responded in a way I have come to understand has been conditioned by running the program for a decade, where she relies on clear policies and parameters to determine whether someone could be approved for a loan or not. When everyone who contacts us urgently needs the technology, she would often say, there needs to be clear and followed policies to determine whether it can be approved. "That's fine," she said to Harrison, "but that's not a loan. That's a grant." After some back and forth, we came to an agreement that the application would focus on building LFI's loans for home modifications and would additionally provide increased assistance for people to pursue alternative avenues for acquiring technology, helping to guide through the maze of (nevertheless limited) assistive technology resources available through government and private programs.

The process of writing the long narrative, which I led, was greatly aided by the templates of the prior round's application, which in turn was significantly informed by the previous application again. Even as it was difficult to master the language of lending and to translate the language that we had been developing in other applications into this format, it was also made so much more straightforward by having a full narrative to draw from freely. Coupled with a review of the most up-to-date research that I could find about the importance of home modifications and the barriers to accessing assistive technology, the case for growing an assistive technology loan program for home modifications was steadily made. As I spent late nights and more weekends in the office to complete the application, my thoughts often went to those with whom I had recently gathered who had no such templates to draw from.

Putting together the application brought me into closer contact with public health and rehabilitative medicine research than I had ever come. In this respect, it also involved establishing a different relationship to academic work than I had previously had: It was strange to be taking something that might once have been more of an object of analysis than a key piece of evidence and using it to argue for a certain program—a program that was itself both an object of analysis for me and increasingly a central part of my professional life. Marshaling facts about home modifications and about the functional and quality-of-life gains that accompanied it became ever easier to type out as I distilled research from across continents and disciplines into a seamless narrative about the great importance of this proposed program. (I was almost myself convinced.)

Harrison and I would frequently discuss how the narrative was developing, and we would each come to a moment of realization that this program we were suggesting in fact already existed—LFI had specific loan capital available to build home modification loans, but had not had enough interest to draw down on the funds. Addressing this apparent paradox of growing an element of our lending that LFI had tried but not managed to grow involved marshaling further facts, such as the widespread lack of knowledge of available home modifications. In the narrative I would then stretch this to its logical conclusion in terms of the program design: increased outreach and education around the possibilities that home modifications represent for older adults who wish to "age in place," which is to say stay in their homes as long as possible, so that people are aware of this *vital technology that is proven to improve safety, independence, and quality of life*.

This application was the first federal grant that Harrison and I collaborated on, and was to be one of many grants, both large and small, that we have compiled over the past three and a half years. Looking over my field notes, a strange realization comes to me: There is a clear through line between the ways the program and its impacts are presented through grants and the way they are presented through the telling of client stories. Both involve marshaling information in a way that will be convincing to the audience, emphasizing certain aspects, suggesting strong links that might in practice be more tenuous, and leaving others out in order to make a strong claim for the worthiness of funding for the program in question. In Chapter Three I argued that telling client stories for fundraising is another aspect of the humanitarian reason (Fassin 2012) that pervades requests for charitable donations, and that however much one might try to move away from centering the figure of the beneficiary in fundraising, it cannot help but be pulled into such logics. The same dynamics are apparent in this chapter.

Indeed, both telling client stories and grant writing are types of funding solicitation and, as such, are examples of persuasive discourse (Haas 2002), aimed at moving an entity to give support to LFI. Scholars have explored grant writing in these terms, including Vijay Bhatia (1998) who has emphasized "establishing credentials" as of central importance and Ulla Connor and Anna Mauranen (1999) who highlight common moves in academic and nonprofit grant writing. In particular, in her dissertation "A Case

Study of Grant Proposal Writing in a Nonprofit Organization: Writing to Keep Families Off the Street," Mary Flaherty Haas (2002) situates herself at the intersection of rhetoric and nonprofit (or as she describes it, third sector) studies in considering the centrality of *ethos* in the self-presentation of grant-seeking entities. I pay some attention to the rhetorical aspects of grant writing in this chapter, but it is not my primary purpose.

In Chapter Three, I sought to show that LFI could decenter client stories in individual fundraising because as an organization it received most of its support from grants. In Chapter Four, I showed how different institutional forms shape but do not entirely define LFI. In this chapter, I consider how LFI approaches grant funding, including how outcomes are generated in line with funding conventions and how the whole application is designed to fit the practical requirements of the grants rather than designed to capture anything essential about LFI's programs. I also show how this process offers a place for reflection, offering newfound insights into programs that can spill over to other nonprofit operations. I argue that this perspective on grant writing offers a crip perspective on quantification and its circulation among nonprofits (or at least this nonprofit, LFI). As Sally Engle Merry (2016) argues, "quantifying social phenomena requires translating things understood in idiosyncratic, systemic, or situational terms into things that can be counted" (212), and that the accompanying "demand for commensurable categories means that local systems of knowledge cannot be incorporated into the quantification system" (215). I argue that LFI uses this demand for quantification and commensurability to its own ends, bringing certain programs under the funding priority area of financial literacy education, when they otherwise might not be included within such a view. I conclude with framing the work discussed in this dissertation as crip creative practice, reading the fundraising practices to fund LFI's programs discussed in Part II through Leah Lakshmi Piepzna-Samarasinha's (2018) *Care Work: Dreaming Disability Justice*.

Entering the Grant Space

Many guides to grant writing fall in line with the vision scholars have put forward of grant writing as being centered on persuasive discourse. One example here comes from grantsplus.com's "Nonprofit Grant Writing: How to Secure Grants for your Cause," a top search engine result for grant-writing guidance. The guidance presented echoes the advice from other sources and from trainings I have attended during the past three years: tailor proposals to the particular call, write clearly and succinctly, and communicate a compelling idea of what is being asked to be funded. And in line with rhetoric scholars' view of grants, the final advice is simple: *write to persuade*.

In order to achieve this persuasive creation, grantsplus.com suggests that three distinct elements are needed in order to be successful: *ethos*, *logos*, and *pathos*.

> **Ethos: The Gut.** *Ethos is an appeal to ethics.* Give the reader the gut sense that you can be trusted by establishing your competence and credibility. Achieve this by including impressive credentials and qualifications that showcase the best about your organization and staff.
>
> **Logos: The Head.** *Logos is an appeal to logic.* Use well-supported facts, data, and testimonials to back up your claims. This gives your reader a reason to believe that your compelling claims are true. Use bulleted lists, explain facts via narrative, and insert graphs to help data stand out.
>
> **Pathos: The Heart.** *Pathos is an appeal to emotion.* Show, don't just tell. Instead of explaining the impact of your programs in the abstract, use real-life examples to make your proposal more gripping and memorable. When possible, use vivid imagery and powerful quotes to put the reader in the story. ("Nonprofit Grant Writing: How to Secure Grants for Your Cause" 2020)

For LFI, these three aspects are all found in grant proposals, invoking a community-run organization with a strong track record in lending and financial coaching (*ethos*), drawing on data points from the U.S. Census and from organizations such as the National Disability Institute to make the case that LFI's programs centering on financial matters related to disability need to be supported (*logos*), and making clear the huge impact that LFI's services have for its clients (*pathos*). Yet in putting forward this tripartite argument for services, LFI—and I, as LFI's main grant writer—must present a distinctly flattened vision of the clients LFI serves, the extent of LFI's services and the issues it addresses, and the impact these services have on LFI's clients' lives.

In her dissertation, Haas makes clear how grant writing is always a selective process:

> Even in a nonprofit workplace like this shelter with a strong, stable sense of mission, the mission cannot speak for itself. Total disclosure is not possible. The writer must select expressions and examples to convey a sense of the organization to a particular audience. Since the writer cannot convey everything in one grant proposal or in any single presentation, she presents not the whole self but the "relevant self" of the organization (Bhatia 1993). . . . In writing, the aspects of *ethos* that the persuasive writer <u>does</u> convey in any single presentation are the result of a process of selection. That selection is influenced by many factors, including the audience, the genre of presentation, and the surrounding larger context. (Haas 2002, 62-63, emphasis in original)

Haas argues that grant proposals involve a selective presentation of the organization and its programs, rather than presenting a unified vision of such services. The notion of a selective presentation of self resonates with my fieldwork, when different aspects of even the same programs would be amplified or deemphasized dependent on the funding priorities of a given funder. In this sense, this is a continuation of the dynamics pointed to in Chapter Four: rather than different institutional forms fully dictating the kinds of work that LFI can do, these forms can shape the general field of possibility but still leave significant room for maneuver such that LFI can still design and build programs that work toward different ends than those wholly imagined by the CDFI Fund or the ACL. I suggest, though, that rather than a presentation of self, grants demand more of a refraction of self as the organization as a whole and the proposed program itself are passed through the prism of the funder's priorities.

The grants discussed here relate, for the most part, to the financial coaching program, which LFI launched in late 2016 after piloting it as part of a larger cohort of programs led by a national disability organization. The pilot had provided LFI with necessary funding to begin implementing financial coaching services, including developing the necessary data infrastructure and expertise. The pilot could continue into a fully-fledged program in part because of the availability of funding through financial institutions, who often make grants available to nonprofits providing financial literacy services to satisfy (at least in part) institutional requirements under the Community Reinvestment Act.

Grant applications to banks were the first that I tackled at LFI, initially basing applications off the prior year's version. The general information requested is the same in each grant of this type. It begins with asking for information about the organization as a whole, including about the board, staff, mission, and financial picture, including audited financial statements and budgets.[58] Then comes the proposal itself, which often will ask

---

[58] At this stage, you already begin to see the infrastructure an organization has to have in place in order even to apply for these grants: not only a 501(c)(3) nonprofit status from the IRS, but also board-approved financial statements that have been audited by an accounting firm—a cost that can run into the tens of thousands of dollars every year.

for information about the need to which the program responds, an overview of the program, what partnerships are in place, and what the applicants' relationship with the funding institution is (namely, whether any of the funders' staff are a part of the organization's board or committees or whether they volunteer with the organization). There might also be a place to provide additional information and to offer a client story (that the funding entity can share as an example of the work they fund). The final section will often be asking for figures, based on the demographic breakdown of clients served by the organization as a whole (first) and in the particular program (second), as well as the numerical outcomes that will be generated by the program.

Over the past three years, LFI's responses to the grant proposal itself have been refined to the following format: introducing the elements of LFI's program (individual coaching, group workshops, and linked financial products) and then pivoting to why these services are necessary. This includes drawing from the National Disability Institute's research (e.g., McDonald et al. 2015; Goodman, O'Day, and Morris 2017) to note the proven disparities between people with disabilities and those without disabilities, such as increased costs for healthcare, increased levels of poverty, and increased use of nonbank lending. After presenting these statistics, it then shifts to noting that these *distressing statistics* point to the economic strain inherent in having a disability, including the difficulty of holding stable employment when living with disability, and the challenges associated with attaining financial stability while needing to fit income and asset limits associated with *vital* medical and caregiving benefits. Before it gets too down-in-the-mouth, the tone then shifts to one of possibility, where people with disabilities can make use of many available resources and *be empowered* to take control of their financial situation—a possibility brought about exactly because of LFI's services. With more space available, we would include more information about the additional expenses associated with having a disability, a widespread lack of grant sources and barriers to accessing traditional financing, and barriers to accessing information and thereby effectively managing benefits. A key element throughout regards the organization's *ethos* of community control and individual choice, presented in such a way that fits the neoliberal logics that undergird this order of things.

At once, then, the responses point to systemic barriers that people with disabilities face, including for those accessing public benefits, and proffer a solution that is based in individual education and individual behavior change, bypassing any suggestion of tackling the root causes pointed to in the first section. The proposed solutions include increased financial knowledge and more strategic use of resources by individuals and households. In this way, the program seems to walk close to logics that would seem to be out of place in financial coaching for people with disabilities, failing to recognize the broader socioeconomic position that many have to navigate and falling in line with blaming the poor for their predicament (Greenbaum 2015). Yet my fieldwork has shown me that we cannot extrapolate from a program's proposal to its implementation, and indeed we cannot even take a program's proposal to be indicative of that organization's understanding of the problem it tackles. For the grant proposal is just that: a formal approach for funding, making the best case to secure funding from a particular entity as understood by the applicant given all available knowledge. For this narrative approach, as much as it might seem to be overly simplistic and naïve, has proven to be a successful one, with support for the program increasing year-on-year over the past three years.[59] And furthermore, these same logics can be found in other applications, including to the CDFI Fund discussed in the previous chapter, where the main message is that increased access to financial knowledge and to appropriate financial products are the key to economic prosperity for people with disabilities—even as staff and board members recognize that such a straight line cannot be so easily drawn.

As such, I seek to draw attention to this narrative presentation as one based more in pragmatic concerns than anything else: presenting a compelling account of the program that fits with funders' priorities and makes an argument for the necessity, value, and impact of these programs. Much as with presenting client stories, the grant narrative produced here stems from a requirement to secure funding for services and the concomitant understanding of what must be done to secure that funding and how best to elicit that support. It requires a certain stance in relation to the client base it serves and the services it offers, which may or may not be reflective of the program itself. Furthermore, it requires a certain presentation of the impacts it has, which may or may not be reflective of the benefits that clients report or that staff envision. I wish to show here how focusing an analysis on the grant itself would yield certain results but could not be taken as indicative of the program as a whole. It is, rather, a kind of device (Ballestero 2019) for securing needed support.[60] Rather than grants demanding a selective

---

[59] There are other elements that are of key importance in relation to successful grant fundraising that lie beyond the scope of this dissertation, the chief of which is the existing relationships between the nonprofit and funding entity.

[60] This framing as a device is influenced by Andrea Ballastero's (2019) analysis of the device, particularly its improvisational elements, although I recognize that I explicitly situate this ethnographic context in sharp distinction to the technopolitical environments and instruments that Ballastero discusses.

presentation of self (Bhatia 1993; Haas 2002), my fieldwork suggests instead a selective presentation of the program itself as well as of the socioeconomic forces that operate, based entirely around what is anticipated to fit with the priorities of the particular funding agency.

Framing Needs, Claiming Solutions

Just as LFI must fit different institutional forms, then, so too must its grant applications meet the requirements the funder sets out. This comes in a variety of guises: producing an account of a problem that falls in line with funding areas, producing an account of the solution (offered by the nonprofit in question), and producing an account of the impact on its beneficiaries in tangible terms. To some extent this echoes Tania Li's (2007) analysis of development projects: "A central feature of programming is the requirement to frame problems in terms amenable to technical solutions" (2). And yet a key difference between the kind of programming discussed in this dissertation, that LFI participates in, and the projects that populate the international development field as represented in scholarship, is the distinct lack of guiding policy that determines how one must approach a given topic. For example, Krause (2014) shows a shared social field and shared conceptions of what makes a good project, agreed upon by funders and program designers alike, to which projects must conform. No such shared field, or indeed network (Riles 2000), is evident in my fieldsite, yet there are guidelines to follow. In terms of financial literacy funding priorities, the desired outcome is clear: increased savings, increased banking rates, increased credit scores, and generally the production of an ideal, financialized subject. To be funded, LFI needs to present its programs within these terms.

Taking a 2019 grant description for the financial capability program as an example, the problem that LFI presents in grants is based on the idea that people with disabilities face disability-specific financial barriers for which there must be disability-specific solutions. The argument begins with noting the disparate financial behavior of people with disabilities compared to those without disabilities:

> The National Disability Institute's 2017 report "Financial Capability of Adults with Disabilities" [Goodman, O'Day, and Morris 2017] shows that, compared to people without disabilities, people with disabilities are more likely to:
>
> - Be late on mortgage payments (31% v. 14%)
> - Be overdrawn on checking accounts (31% v. 18%)
> - Skip medical treatments because of cost (46% v. 25%)
> - Have extreme difficulty paying bills (23% v. 9%)

Having established a view of an economically distressed population, the narrative then shifts to offering what is behind these statistics and stretches toward the solution:

> These statistics reflect the economic strain inherent in having a disability, such as the difficulty of holding stable employment when relying on caregivers or facing a chronic health condition. Indeed, people with disabilities lead complex financial lives where any asset-building might negatively impact someone's access to necessary care and medical benefits. For financial coaching to be effective, it must therefore be community specific.

The narrative then pivots to center LFI, making clear links between the problem and LFI as the solution:

> As an organization, we are well-versed in not only the financial restrictions that accompany disability, but also the opportunities. We can assist clients in the basics of budgeting, credit, and banking, but we also provide disability-specific information, such as how to meet a savings goal of a life-enhancing piece of assistive technology that would normally push them above their medical benefit's asset limit.

In closing, LFI makes a formal pitch for funding, linking the award directly to the beneficiaries:

> This program began in 2016 and we plan for it to be a permanent aspect of our organization as we have seen the significant impact of these services on our clients. This grant would help ensure that our program is freely available for all low-income people with disabilities in our community, with 100% going toward programmatic services.

The funding entity in question is in this way brought into the solution proposed, linked directly to the beneficiaries of *low-income people with disabilities*. In making the case for LFI's services, then, there is a dance between representing the tangible economic disparities that people with disabilities experience, based on national research and indicators (Merry 2016) about the financial and banking behavior of people with disabilities, the lived experience of those disparities, and LFI's financial education program.

Should this grant be examined on its own terms, without consideration of its wider context, it would be portrayed, I imagine, as a neoliberal rendering of disability and poverty, divorced from any understanding of the systemic forces undergirding the facts presented in the narrative and linked, perhaps, to Ferguson's (1990) anti-politics machine. Such statistics are invoked in the grant as foundational, as the origin point for the narrativized solution. They could reflect any number of things, of course, one of the main ones being the systemic inequalities inherent in the capitalist system. Such a direction, however, would not fit the purpose of the grant, of course—apart from anything else, it is not something that LFI could solve with its program and it would most likely be implicating the funding entity in question as foundational to the problem itself, which is not likely to curry favor. Instead, the response pivots to a more palatable narrative around unemployment and the financial complexity that accompanies having a disability, and a neat solution which lies, surprisingly enough, in the individual coaching and group workshops that LFI delivers. This narrative approach is continually refined and improved, and indeed the narrative has developed significantly in the past years in concert with the programs themselves being in an iterative process of improvement (as the narrative goes). Yet throughout, the main thrust stays the same: people with disabilities have significant economic barriers and particular needs related specifically to disability and the conditions attached to disability-related benefits. The argument goes that general financial education can be counterproductive for people with disabilities, and as such there must be a community-specific resource—the exact resource that LFI offers. The solution that LFI presents is a narrow one, focused on the financial education of individuals and small groups and thus reinforcing dominant ideologies of individualism.

Yet to read this grant in isolation would be a mistake as it does not take place in a vacuum. Further, the grant narrative goes beyond the kind of selective presentation of self that scholars of grant writing have put forward (Bhatia 1993; Haas 2002). Rather, financial education grants that LFI submits to financial institutions are the product of the funder and the funders' priorities that LFI is asked to respond to. Rather than being centered on any kind of moves toward systemic change, the focus for financial literacy education grants from financial institutions is mostly geared toward developing *good* financial habits, such as opening affordable bank accounts, maintaining a monthly budget which includes saving a portion of income, and addressing debts.[61] In this way, rather

---

[61] The scope of my research does not stretch to the side of funders, but I have had some limited contact with grant makers from which I have gleaned that funding priorities and funding decisions are themselves sites of contestation. Erica Kohl-Arenas (2017) traces the negotiations of foundation program officers, but for the most part there is a widespread lack of scholarly access to the practices, processes, and negotiations in grantmaking. This is largely due to methodological constraints—as Kohl-Arenas notes, "Private grant-making foundations are notoriously closed institutions with little public record keeping on how programs are developed

than a selective presentation of (organizational) self, I have come to understand the grant presentation as a kind of reflective presentation of a given program in line with the funders' perceived wants. The narrative LFI presents in these grants certainly provides an account that stays true to the nuts and bolts of the program, but crucially, it does so in a way that is in line with funding priorities. The program is almost passed through the funder's prism, separated out into its constituent elements and then only certain aspects are included in the final narrative. Yet of course, rather than openly matching the program to the funders' priorities, the program must be presented as if it were sui generis, unmoved and unshaped by any such funding concerns.

An aspect of needing to present concrete needs that perfectly match concrete solutions is a resultant account of a world that is easily managed and easily controlled, composed of knowable problems and technical solutions. This might seem to contradict what I have maintained through this dissertation, that LFI is set apart from many of the international development projects delivered by NGOs in that it does not have a technical basis. And indeed, I maintain this position—I merely mean to suggest that the granting process itself requires this technical view of a world where programmatic interventions can bring change, even as the program itself has no such expectations.[62] Indeed, in this sense I suggest that grant proposals at LFI are a kind of conjuring (Tsing 2005), casting societally entrenched problems, whose solutions reside (I can only assume) in a broadscale restructuring and reallocation of resources, as instead a technical problem with

---

and decisions are made" (684).

[62] For the most part, I do not explore the programs themselves in this dissertation, which admittedly makes this a challenging argument to make. In the concluding section, I offer a brief account of what I understand the financial coaching program actually does in practice, suggesting it is far from a technical solution to easily identifiable and addressed problems.

a technical solution. The grant is a particular kind of performance within the "economy of appearances," where "companies must dramatize their dreams in order to attract the capital they need to operate and expand" and regions in turn "must dramatize their potential as places for investment" to attract those companies (Tsing 2005, 57). So, too, must LFI engage in this conjuring to attract necessary capital, performing an easy conduit for banks to claim credit for solving the burdens of low-income people with disabilities. The world presented in the grant space is one that has just enough messiness to be believable and where the nonprofit has just the right solutions to perfectly intervene. "Conjuring is supposed to call up a world more dreamlike and sweeter than anything that exists; magic, rather than unsparing description, calls capital" (Tsing 2005, 58–59).

Ambivalent Outcomes

A central aspect to any grant request is quantifying the outcomes that will derive from the funding. With regard to financial coaching, these revolve around changes in financial behavior. Usually there is a space to explain your outcomes, and in these moments, LFI offers a system of milestones and outcomes that coaching clients are aimed to meet. After noting the number of clients that will be served in a given application, LFI then asserts that success will be measured through these metrics related to different areas of financial behavior—banking, credit, debt, and savings—providing examples of different milestones and outcomes. Milestones are generally related to increased education and knowledge, whereas outcomes are related to changes in financial behavior.

LFI here walks a narrow path between *wishing* for certain outcomes—clear changes in behavior in line with best financial practices—and *expecting* difficulty in attaining such items, pivoting instead to focusing on milestones as the *deliverables* for the grant. Depending on the particular funder in question, this difficulty in attaining outcomes might be pegged to the wider milieu in which people with disabilities operate, which can make following conventional financial best practices counterproductive. For example, someone accessing Supplemental Security Income (SSI) would be penalized if they have more than $2,000 in their bank accounts and could jeopardize their long-term access to accompanying caregiving and medical benefits.[63] Here, the recommendation to build up an emergency fund of three-to-six months of living expenses does not translate. Another example that is often promoted in financial coaching is looking for opportunities to maximize income—again, when there are certain income limits tied to cash as well as medical, housing, and caregiving benefits, increasing income can jeopardize someone's financial and housing stability. Yet this is a complicated matter to address, particularly in a small box with a tight word count. Furthermore, when financial coaching is imagined to be developing neoliberal-appropriate subjectivities, suggesting that recording outcomes is usually destined to fail might not be the best tack to take. In these cases, the difficulty in attaining outcomes is linked instead to the difficulty in *tracking* such outcomes rather than in materializing such outcomes in the first place—behavior change takes time, the narrative goes, and cannot always be tracked after a coaching session. *To help capture these, we perform a soft credit pull of consenting coaching clients every six months to ascertain changes in credit score and debt load.*

Very rarely do standalone grant applications ask for concrete outcomes that were attained over the previous year, instead asking for projections for the year to come. This allows for a certain vagueness (Durbin 2015) around outcomes, knowing that such

---

[63] For an analysis of such government policies, see Longmore (2003).

outcomes must be reasonable and indeed aimed for, but knowing too that their fulfillment is not dependent on the funding itself. In some cases, LFI will have to attach certain numerical values to certain outcomes, and in these cases some back-of-the-envelope math results in what would be most likely, ensuring that it would also reflect well on the program in question and be in line with the rest of the narrative. This is all to say that there can be a certain level of improvisation at work in these projections, drawing on the data available and then extrapolating from this knowledge of previous outcomes, combining it with an optimistic view of the year ahead and, finally, with what one imagines is desirable for the funder at hand. For example, a funder who has identified increased access to bank accounts as a key issue they wish to support would likely see outcomes related to banking knowledge and behavior, emphasizing this over material related to debt. And as David taught Harrison who in turn taught me, outcomes should be aspirational rather than based only in past performance.

Yet on a midwinter's day in 2019, when Harrison and I were working with Debra on a CDFI Fund application, Debra asked for concrete outcomes of LFI's programs in a way that we had never before configured. For the purposes of the narrative questions, she wanted to know how many people's credit score had increased and how many people's income had increased as a result of LFI's loans or financial coaching. This was the first time that Harrison and I had been asked to pinpoint a figure linking LFI's programs to the conventional ideas of how a small-dollar CDFI builds up its borrowers: by increasing access to credit through reporting regular payments to the credit bureau, and to the increased income that accompanies an influx of capital. From the annual client survey, we were aware that a relatively small number of loan clients reported an increase in income, with most noting that their income stayed the same or decreased. We did not know off-hand how credit scores changed but anticipated that scores would see an increase given that regular payments on a loan would generally translate to an increase in credit score and given that managing debt loads would likely do the same.

During an initial financial coaching appointment, clients generally review their credit report with the coach through a soft credit pull that does not affect someone's credit profile. This is then used as a starting point to discuss the broader financial situation someone faces as well as seeing whether there are any unidentified or unknown debts attached to someone's report. Coaching clients will also then be asked if they give permission for LFI to continue performing soft credit pulls every six months for the following two years, with a view to then being able to track the changes in credit score (the ideal being it rises) and debt load (the ideal being that it falls). This ideal of checking the credit every six months was mostly dependent on staff capacity when the program consisted of one coach, and so when Debra reached out with the question (expecting it to be a straightforward one) these checks had not yet been implemented and so it was not an easy request to fulfil. Instead, it required knitting together a picture of clients' credit scores available through the coaching program and through the loan program (where all those applying had their credit checked) and was based largely on clients who had been engaged with LFI for a longer period.

As the picture of how clients' credit scores had changed after engaging with LFI emerged, however, it told a story that was contrary to conventional understandings of how a credit score would change after working toward managing debts and building financial security (in the financial coaching program) or making regular payments on a personal loan (through the loan program). Whereas a client's score might initially increase after having medical debt forgiven through charity care,[64] for example, it would then steadily fall and, in many cases, shift eventually to an unscored credit profile. In other cases, many clients would shift from an unscored credit profile to a scored one, but it too would then generally fall and slowly shift back to being unscored. It was not clear from the data available how this had happened, but Harrison suggested it could be due to the fact that once someone paid off the loan it would slowly hold less importance in a credit score, or that once someone had established a score or increased their credit score, they would be more likely to be solicited for different credit lines which could reduce their score, depending on how the credit is used.

Tracing these changes in credit scores resulted in a counterintuitive narrative, which we relayed to Debra. Needless to say, I imagine, this lackluster if not negative impact on credit scores did not make it into the final grant narrative. The general assumption that LFI could help clients build their credit score nevertheless remained in vaguer terms in other grant applications, including it as an aspirational outcome—after all, tracing the scores did show an initial increase in credit score and fairly frequent shifts from a client having unscored credit to having a credit profile. The longer-term impact on credit profiles, however, remains obscured from view here even as it is known to staff members that such widely celebrated outcomes do not necessarily translate within this context of providing financial coaching to people with disabilities—or PWD, as the

---

[64] Under state law in Washington State, hospitals must provide free and discounted services to low-income patients. Charity care as I have seen it through LFI involves first accruing the debt and then applying to hospitals to have it forgiven. Each hospital manages the program separately and therefore each involves a different administration process. It is often challenging to first come to know about it, and second successfully apply for it (see, e.g., Rau 2019).

population is often glossed in grants.

In presenting grant proposals, then, LFI presents a particular view of a program that emphasizes different elements and different outcomes, depending upon the requirements, priorities, and positioning of the funder in question. This view might be broader or might be more focused, and while each communicates the basic work of the program—providing individual coaching and group workshops—the broader milieu in which it is imagined to be emplaced will take shape around the funding opportunity in question. This is part of the basic work of grant writing as I have come to understand it through fieldwork over the past three and a half years, portraying a view of the program that does not betray the whole but also does not offer an expansive view of the program in question as staff and board have come to understand it. If the priorities of the grant are based in workforce development, LFI will emphasize benefits planning, which allows people to understand what work they can do before they have to consider how they would replace different medical or caregiving benefits they currently have access to, for example. In other cases, one might be focused on moving people from being unbanked to banked, or from being unscored to scored credit. It might be focused on providing people with information about alternatives to payday lending. With each different emphasis, the grant will present a different understanding of the community needs faced and how LFI meets those needs. Yet in all cases, it is the result of a careful calculus around what narrativization will make the grant more competitive and more closely aligned with the funding call rather than anything based fully in the anticipated outcomes of the program. When particular outcomes are requested in a grant, such as the number of people whose credit score rose, the number will be carefully massaged so that it can be justified (someone's credit score did rise) even as it ultimately might obscure (someone's credit score later fell).

Reflective Practice

The process of grant writing can, then, require an organization to frame their programs in certain ways that fit the form, but this act of framing and reframing and iterating and reiterating can also produce a fertile space from which to elaborate and develop the program itself. This happened during fieldwork most often when there was a new kind of grant on the table, requiring a reimagining of the program along entirely new lines—within an entirely new frame. In late 2019, Harrison and I were wrapping up the third fundraising event and then turned concentration to a new opportunity for providing financial literacy services at the county level to *seniors* and to *vulnerable populations*. Discussing the grant and our approach with Harrison, we agreed that both of these populations were within LFI's purview, and as a four-year grant opportunity this was worth taking the time to set out a compelling program that met the clear assessment rubric.

In writing the application, however, a tension began to emerge in the narrative between providing financial education services to people with disabilities on the one hand, and to seniors on the other. Through the assistive technology loan program, as detailed in Chapter Two, eligibility for services was based not on any individual identification but rather fixed on the technology that someone wished to purchase. For financial coaching, however, there was no such avenue for eligibility—there was no technology in the mix that could be a proxy for disability determination. Instead, Harrison directed staff members to simply note on the phone that the financial coaching is available to people with disabilities.

This application, then, required us to narrativize the particular services that LFI would provide to different populations, and for one of the first times a clearer distinction between people with disabilities and seniors had to be articulated. Harrison and I presented the existing services—financial workshops and one-on-one financial coaching—in line with the funding call, but then in addressing who would be able to access each service we started drawing distinctions between seniors and people with disabilities. All seniors, we said, would be welcome to attend workshops on such matters as financial predation, funding assistive technology, and managing different benefits. Seniors would also be told at these workshops about the one-on-one financial coaching available to people with disabilities, and they would be encouraged to use the services if they had a disability. Here again, however, we started to trip in our language and own boundaries around who counted as someone with a disability and who counted as only a senior, without a disability.

The funding county provided technical assistance to smaller organizations in the form of grant consultants, and so we were sending drafts to a consultant who was well-versed in financial education as a field on the one hand, and on disability-specific services on the other. Through several grant drafts, we refined the services that we were proposing to offer: Seniors, we suggested, would have access to a phone help line which was open to anyone, and LFI would triage callers into financial coaching if they had a disability, or another appropriate service if they did not. Yet in sending this next draft to our consultant, we received feedback that had been lurking at the back of our minds: the services seem confused and arbitrary. How do you decide who is who? And would it fall outside the mission to provide services to seniors? The consultant noted a confusion within the narrative presented, and suggested we think hard about what LFI could offer that fell within the scope of the call for proposals *and* that fit within the programs and services that LFI provided. As such, the consultant noted the dangers of mission drift—an organization shifting its services to secure funding, even though it falls outside the mission of the organization—but highlighted a breakdown in our very conceptualization of whom our program was reaching.

At this stage, we consulted Mary: Who was it that LFI served, and how could we determine eligibility for the level of service that seniors had open? Mary thought for a while and then came back with a surprising response: “I count any senior as someone with a disability. I don’t require any further documentation or identification. If they’re a senior and they have come to us, they could probably do with our services.” Mary’s pause and reflection before expressing showed that this was not a clear policy, but rather a call that she made in operating the loan program. This was particularly the case when it came to equipment such as a computer, when disability status did not necessarily follow from the technology itself.

Despite Harrison and Mary having worked together for seven years, and despite having written many grants geared toward LFI’s services, this had never before been made clear. It was only in the process of articulating and rearticulating services that this clear mandate around who could access LFI’s services were expressed. Not only did the grant narrative benefit greatly from this clarity, but it also spilled over into the general operation of the nonprofit as from then on it was far easier when answering the phones. Whereas different people had said different things on the phone around who was eligible, at times invoking illness, impairment, or functional limitations, there could now be a symphonic voice around eligibility for services: people with disabilities and seniors. Just as a grant proposal can help a graduate student, for example, clarify and discern their goals, motivations, and interventions, so did this grant in regard to LFI's own programs and eligibility criteria.

Quantification, or Conjuring Populations

Compiling grants over the past three and a half years has thus given me a multifaceted perspective on grant applications, the social processes behind them, and the particular kinds of representations that they contain. Providing a detailed account of LFI's programs that these grant applications fund is beyond the scope of this dissertation and indeed largely beyond the scope of my fieldwork. However, my sense is that considering this relationship between the program articulated in grant applications and the programs in practice would fall under the relationship of friction, too. One example we could draw on here is how the clients are represented in the narrative. Depending on the nuances of the funding call, clients might be referred to as participants, consumers, or clients. In all cases, they are framed around the organizing rubric of *people with disabilities (PWD)*, even as staff members at LFI recognize the complexities and dissonances that such a term holds for the people accessing services at LFI, as discussed in Chapter Two. Yet within the tight wordcount of these grants, any notion of such complexities is washed away in favor of a confident assertion that LFI provides financial coaching and group workshops to an untroubled category of "people with disabilities (PWD)." PWD are then invoked through the grant, leaving it to the reader to draw their own picture of the clients/participants/consumers.

Any differences, and concomitantly different needs, within this category of PWD are thus conveniently left out of the grant in the service of a tightly rendered, coherent, and obviously effective program. For example, as much as grant applications amplify the fact that LFI reaches and serves a racially diverse client base (and does so all the more given that Diversity, Equity, and Inclusion statements are becomingly increasingly prominent in grant applications), the focus remains on providing disability-specific financial education to low-income people. "LFI centers low-income people with disabilities in our programming. In so doing, we recognize that low-income people with disabilities are disproportionately people of color." This assertion is then left hanging or any remaining space goes to noting that LFI *overserves* particular communities of color in relation to the overall population. Disability, poverty, and race are thus collapsed into a coherent whole—a unified PWD that demands a unified solution of disability-specific financial coaching.

The PWD invoked are themselves then portrayed in terms that highlight social and economic vulnerability, if not precarity. Disability is defined within the grant as *less than*, as *vulnerable*, and as *lacking capacity*—terms vehemently opposed by the tenets of disability civil rights advocacy from which LFI emerges. Yet in keeping with an argument for the solutions that LFI offers as the suitable response, there are clear deficiencies attached to disability within this portrayal—attached not only to PWD as a whole but also to the individual clients/participants/consumers LFI serves. Indeed, at one level we can see that this creation of PWD adds to the dynamics discussed in Chapter Three, creating a particular view of a population that reinforces negative views in the pursuit of capital to meet these needs. In discussing the gendered norms within personal finance literature, Miranda Joseph (2014) demonstrates how through the “statistical articulation of populations” (92) subjects become interpellated and women’s pathologies mark the normative ideal. PWD become interpellated through this conjuring in grants, too, presenting people with disabilities not so much as a piteous subject but rather an economically incapacitated yet pedagogically promising subject, one who can be brought into regimes of value and accountability (Joseph 2014).

Within this cosmology, there are mentions of inaccessibility and of discrimination, but these are seen as foundational to the world at hand. The world invoked in the grant is not one where people work toward breaking barriers—in line with civil rights advocacy around disability—and certainly not one where LFI has any part in disability advocacy in relation to this inequitable system. Rather, it is one where LFI works within this stagnant landscape, accepting systemic inequities and endemic discrimination and building its programs upon their very foundations. The response that LFI offers—individual coaching, providing links to resources, increasing access to safe and affordable bank accounts, increasing credit scores, and making greater possibilities for saving even for those accessing Supplemental Security Income (a benefit that was a maximum of $750 a month in 2017, rising to $781 in 2020 to supposedly account for increases in the cost of living)—becomes a sensible response within this worldly rendering.

I take this example as it shows how the grant space materializes a vision of the world that might technically communicate LFI’s services but does so via a framing that is antithetical to many of the founding tenets and operating principles of the organization and the program itself. Yet, to the best of our knowledge, this framing is the best way to secure funding for the program's operation. I have argued that it is the practical choice, requiring LFI to frame itself within—if not make itself fit—the organizing logics and institutional requirements of funding for financial institutions. And just as Ferguson (1990) notes that the World Bank report's depiction of Lesotho is not "simply an error, the sign of gross ignorance or incompetent scholarship. . . . It must be recognized that what is being done here is not some sort of staggeringly bad scholarship, but something else entirely" (27), so it is with this simplistic rendering of PWD. Ferguson notes that the representation of Lesotho in stark terms is purposeful, rendered "in order to set up a target of a particular sort of intervention: the technical, apolitical, 'development' intervention" (28). We can see the same thing at work in this portrayal of PWD, rendering the population in a certain way in order to justify a certain course of action and attain a certain kind of funding. It is, in a sense, its own kind of calculation in technical terms (Englund 2006; Li 2007).

Yet whereas the grant application conjures a particular population of people with needs that can be clearly addressed through particular kinds of financial education, in practice LFI takes as given no such coherently constituted population of PWD and the financial coaching program itself takes no such technical approach that solves the presented problems. Rather, LFI claims a universal on paper even as it recognizes its contingencies in practice (Tsing 2005). Indeed, perhaps this approach is a feature of the grant form:

> Such forms leave room for infinite flexibility in their relationship to whatever might lie beyond and ultimately only signify the Real, as the outside, within the parameters of the design. Both perfectly complete and utterly vacuous, forms such as facts and matrices, brackets full of text, or numbers and networks enable viewers to share everything and nothing, as does, for example,

> "knowing the facts." (Riles 2000, 184)

In *The Seductions of Quantification: Measuring Human Rights, Gender Violence, and Sex Trafficking*, anthropologist Sally Engle Merry (2016) describes quantification as "the use of numbers to describe social phenomena in countable and commensurable terms" and notes the attraction in its capacity "to provide knowledge of a complex and murky world" (1). Yet at the same time, she demonstrates that the knowledge produced is "decontextualized, homogenized, and remote from local systems of meaning" and thus potentially "partial, distorted, and misleading" (3). Whereas Merry notes the dangers of quantification and its "stripping away of the social world" (221), considering LFI's engagement with grants shows how it can also provide a helpful cloaking of the social, offering a way to make commensurable what otherwise might not be.

The grant form requires nonprofits to fit their programs within a specified format, and moreover to quantify the outcomes their programs produce in various ways. As such, it is a part of "indicator culture":

> A set of cultural practices, techniques, and assumptions about knowledge production embedded in particular institutional and bureaucratic settings. . . . [It] includes a body of technocratic expertise that places a high value on numerical data as a form of knowledge and as a basis for decision making. Its characteristics are trust in technical rationality, in the legibility of the social world through measurement and statistics, and in the capacity of numbers to render different social worlds commensurable. (9–10)

Merry is focused on bureaucratic settings and technocratic expertise, but her account also helps to understand the workings of this more ad hoc form of quantification that I am pointing in the grant form, one that could be portrayed as a kind of pseudo-technocratic exercise. Individual nonprofits applying to grants to support financial literacy programs, for example, are asked to quantify their programs in various ways, but there is room for interpretation within this structure. What is presented, however, is stripped of ambivalence and messiness, presented as an untroubled representation of the program and the outcomes that can be expected. "The simplification of information, the extraction and classification" (13) involved in quantification is thereby used to LFI's advantage, fitting financial education for people with disabilities that is explicitly not geared toward producing an ideal neoliberal subject (as the funders imagine) within its frame and thus making this program commensurate with the normative kinds of financial education that it might otherwise be excluded from.

Whereas for the indicators that Merry discussed local knowledge was stripped away, in the grant form it is exactly the demand for commensurability that allows this disability-focused financial coaching to be commensurable with the neoliberal imaginings of what constitutes financial education. Furthermore, the flatness and immediacy of numbers (such as the pure number of people whose credit score increased after participating in coaching) allows one to leave unsaid the complexities and failure of such a number to be indicative of effective financial coaching (the fact that people's credit scores often later fall) and thereby to leave unpresented any notion that this program might not fit the ends imagined by the funding agency—exactly because it is made commensurable through its expression in the grant form. For LFI, it is in a sense the reverse of what Merry discusses: rather than quantification excluding local forms, the process of quantifying programs through this not-quite-technical form allows for its very incorporation.

Conclusion: Crip Creative Practice, or Hacking Capitalism

I have skirted the question of what the financial coaching program actually *does*, focused instead on how it is presented and represented through grants. Indeed, at this stage I am so used to presenting the financial coaching program through different kinds of narratives that I find it challenging to take a step back and assess what it would look like to present the program outside of the grant forms, with its conventions and (my) agendas. In preparing for grant narratives, I often will talk to the staff member operating a particular program and ask for their input so that I can capture the most important elements of the program as they understand it in line with the funding priorities of the funding entity. For the financial coaching program, the benefits that were described to me ranged, it seemed, depending on the clients that had most recently been seen, but a recurrent response was that it was a free place for people to come who had questions about their benefits and managing cashflow to stay within certain limits, were experiencing interruptions in their benefits, were being threatened with collections, or wanted assistance applying for different resources or managing debt. The greatest value that LFI's financial coach saw was in being a place where someone could come for trusted guidance in navigating the maze-like conditions attached to disability benefits, as well as helping people manage medical debt through using different available programs. Yet translating this kind of work into the grant space I describe above becomes very difficult, partly as it is antithetical to the work that funders envision their grants as supporting. Furthermore, whether or not they would support it, it would require a whole new vocabulary for them to understand, and the word limits do not allow for it.

To some extent, the *actual* work of the program is beyond the scope of this dissertation, but rather I want to draw attention to how the perceived work of the program is translated into the grant form. In *Care Work: Dreaming Disability Justice*, Leah

Lakshmi Piepzna-Samarasinha (2018) writes about care webs and different experiments in caring, "the ways sick and disabled people attempt to get the care and support we need, on our own terms, with autonomy and dignity" (33). In one chapter, they provide a list of tips they use to take care of themselves when touring.

> I have had fibromyalgia and spinal arthritis for half my life. I am also a touring artist, and that's one of the ways I hack ableism—writing for money and getting college gigs allows me to do some work that makes money in short chunks, and then allows me to rest. However, even if touring is one way of hacking capitalism as a sick weirdo, touring still puts my bodymind through the wringer. (156)

Reading their book early on in writing this dissertation, the concept of hacking capitalism immediately resonated with me as a mode of engagement at LFI. Securing funding for LFI's services, particularly for financial literacy, seemed to be encapsulated by the idea of hacking grants—learning to present things in one way as a means of working toward a very different kind of imagining.

Some of this hacking comes through translation between Harrison and I, where Harrison would give a broad visioning of a program, and I would translate this into a different kind of imagining, one that fit with the language and ethos of the funding agency. Where Harrison, for example, would talk about wanting to help people shield income, guard savings, and protect benefits, it would be translated in the grants process to building assets and emergency savings—even as this was a concept in financial education that did not necessarily fit this kind of imagining. Where Harrison would talk about wanting to help people be able to access the gig economy if they chose through providing free benefits planning, it would be translated in the grant as job creation and preparation, even as such concepts for the funding agency would typically be based around the idea of someone no longer accessing benefits and working a forty-hour work week. What would start as far from the ideals of financial literacy education that banks put forward would be distilled to their essential points, and then as I describe through this chapter rendered in very different terms; this disability dreaming would be made commensurate with a distinctly nondisabled imagining of what financial literacy education means and does, translated through statistics and figures to arrive at a place "decontextualized, homogenized, and remote" (Merry 2016, 33) from its original visioning—but all the more fundable for it.

This is not to try to say that I believe the grants presented are dishonest, and indeed if any funders were to read this, I do not imagine they would be surprised by this accounting. For even within these grant applications that were designed to be watertight accounts of the program within funders' terms, there were surely still gaps where the financial capacity of people with disabilities described could not be bridged by the financial coaching that LFI offered. "Gaps develop in the seams of universal projects; they are found where universals have not been successful in setting all the terms" (Tsing 2005, 202). These gaps, I fear, are papered over in the grant by an appeal, in some sense, to charity and to the worthiness of supporting PWD, and a homogenized PWD at that—*the most socially and economically vulnerable population in our state and country*. And so again, we are confronted with that question: "But at what cost?" (Crewe and Axelby 2014, 13).

In (obliquely) answering this question, I return to Chouliaraki's (2012) diagnosis: "my view is that we do not (yet) have the privilege of an alternative" (17). The grant space—where needs and solutions must be given succinctly and with clarity and confidence—does not allow for much nuance and its efficacy relies on travelling well-trodden lines (Ahmed 2006). The grant proposal involves the presentation and representation of *needs*, *solutions*, *facts*, *evaluation*, *outcomes*, and *impact*, tenuously stitched together into a coherent whole that creates a tidy problem that is recognizably one that should be addressed, but also recognizably one that can be addressed by the nonprofit in question. The result is a pragmatic document that simplifies, essentializes, and decontextualizes, and in the process, it reifies a visioning of people with disabilities that is entirely antithetical to even the operating values of the nonprofit, let alone the moral values of the staff and board. And yet as it is an effective approach, and other approaches do not seem to fit the purpose, I do not see an alternative.

Conclusion

Through this dissertation, I have put forward an account of how LFI presents itself in different ways in order to secure funding and attain required funding goals and measures. A central contention I make is that funding concerns do not wholly dictate programs—nonprofits have room for movement, for negotiation, for creativity. I have framed the dynamics I point to as ones of friction, and in the process have pulled heavily on Tsing's (2005) notion of friction as generative, as necessary for movement, and as an almost inevitable aspect of the circulation of capital. In Part I, I situated LFI in terms of disability history and community, outlining the frictions of being a community loan fund that seeks to meet individual needs as best it can while also recognizing that it can only do so partially and imperfectly. In Chapter One, I outlined the legacies that LFI is implicated in as an assistive technology loan fund. I described how despite LFI emerging from the Independent Living Movement, it stems too from postwar rehabilitative medicine and from a systematic lack of resources provided to disabled people, and it must navigate the fraught connection between disability and technology. In Chapter Two, I discussed the process of increasing outreach in order to grow LFI's lending. This was due in part to a CDFI Fund requirement to grow lending but was also informed by a vision that Harrison put forward and the board endorsed when hiring him to expand the reach of the loan program. In reaching out to vendors and service providers, LFI created marketing materials that followed the language and logics of rehabilitative medicine—using the language of the individual rather than the community, focusing on *people experiencing hearing loss* rather than *people with disabilities* writ large. As well as growing lending and attaining what seemed at first to be unattainable goals, this allowed more people to gain access to LFI's affordable financing, opening up programs to those who might not have a disability consciousness but nevertheless live with disability. Yet this move also prompted a recurrent question through this dissertation: at what cost did this shift come.

In Part II, I outlined the pressures that LFI faces in securing funding for its services, urging in the process a deeper ethnographic engagement with what it means to secure funding for nonprofits. In Chapter Three, this consisted of the overwhelming convention that to secure funding from individual donors, a nonprofit must tell client stories in a way that moves the donor. I placed this conventional approach alongside the charity of model of disability that Clare (2001, 2017) and Longmore (2016) discuss. In outlining the experience of filming a client story for an LFI fundraising event, I noted that even in trying to sidestep the more spectacular tropes of fundraising and avoiding the logics of cure that Clare describes fundraising in relation to disability as often leaning upon, LFI still perhaps fell into such representational traps. Rather than critiquing nonprofits out of hand for homogenizing depictions of beneficiaries, though, I urged for a greater understanding of fundraising activities as inextricable from nonprofit operations.

In Chapter Four, I considered how LFI must fit different conventions in order to secure the two primary sources of federal funding that have long supported programs: the form of a CDFI and the form of an Alternative Financing Program. Some of the conventions I noted were in conflict, such as a need for sustainability on the one hand and a need to provide low-cost financing on the other. I described negotiations during strategic planning that balanced these different commitments, demonstrating in the process how one cannot take funder demands as wholly determining a nonprofit's programs. As much as I noted the presence of market-driven governance (Somers 2008; Adams 2013), I suggested that we must also recognize the room for movement and maneuver.

In Chapter Five, I considered the presentation of programs through grant writing, focusing in particular on fundraising for the "development services" that LFI offers—financial coaching and group financial workshops. I suggested that the grant form takes shape around the RFP, the request for proposals, involving an articulation of programs that is based entirely upon the priorities of the funders. I described how LFI creatively fits its programs and services to the priorities of funders, presenting a vision of need and solutions that is entirely refracted through the funding opportunity. At the same time, I described the discomfort of realizing that this articulation might, as with client stories, signal visions of disability that LFI explicitly rejects in its programming, holding echoes of the charity model of disability that LFI strives to avoid. As with other fundraising practices discussed, I suggested that this was understood to be a necessary part of fundraising and securing capital for continued operations.

I have argued through this dissertation, then, for the recognition of ambivalence and complexity in nonprofit fundraising and programming. In this respect, I have been inspired and informed by Clare's (2017) multilayered exposition of the logics of cure around disability.

> Grappling with cure has led me into a maze of contradictions and colliding forces. Making profit sits next to extending life. Insisting on eradication piles on top of providing comfort. Ending pain and suffering justifies the vilest of research. All of it lives publicly in an amorphous tangle called the medical-industrial complex and privately in our bedrooms, kitchens, and bathrooms. Inside this maze, I keep stumbling into dead ends, revisiting the same intersections, discovering well-worn paths that circle back

> onto themselves. . . .
>
> I entered it hoping to find places where all the contradictions met matter-of-factly. But now I want to step out. Step out of the constrained and constraining corners, roundabouts and dead ends. Step out and let cure be the contradictory mess it is. (183)

A "contradictory mess" seems also to be an apt description of nonprofit fundraising as seen in this dissertation through LFI. A loan fund founded on principles of consumer control and self-determination by community advocates removes mention of disability and returns to the individualizing language of impairment in order to provide more loans to people with disabilities, who nevertheless explicitly disidentify with the term. In the pursuit of providing clients with services they are commoditized, their stories filtered through a particular account of need for an audience who has come to expect a particular kind of presentation; trying not to reproduce such logics results in an ambivalent video that does not entirely meet the nonprofit's purpose and where the client is still commoditized. An organization twists itself to meet the different requirements of funding, cobbling together different *Eligible Markets* in order to meet lending targets and measures that accompany necessary funding; the urgent need to increase lending is an explicit barrier to growing the loan program equitably (Okun n.d.)—rather than focusing on areas of particular need either in terms of borrowers or technology, particular high-cost technologies are foregrounded and vendors targeted so that lending grows without having to quickly grow capacity. Obfuscating and homogenizing language in grant applications results in the collapse of disability, poverty, and race into a cogent whole, troubled only by a lack of access to resources that can and will be solved through financial coaching; the program behind the application operates on another level entirely, informed by the structural violence for which there seems to be no room in a grant application. Sometimes this repetitive practice of articulation, of reflection, and of combing through data to provide a coherent account of an organization and a program gives insights for use beyond the fundraising space. And all the while, this process results in the program growth and funding applications that drive operations, providing the resources for continued and increased services to more people with disabilities—or at least people with hearing loss, people needing dentures, people who have experienced illness and injury and who have the medical debt to show for it. Growth in turn requires more capital and so the year begins anew, with funding targets set and, hopefully, met.

I hope that this account of the complexities, contradictions, and ambivalences of funding a nonprofit—this account of the frictions of fundraising—demonstrates the need for a greater attention to funding concerns and funding practices within our fieldsites. Rather than bracketing fundraising as exploitative, fundraisers as naïve if not mercenary, and funding as set apart from the projects it gives rise to, we must consider it within its context of the larger whole. With a deeper understanding of the processes and practices of funding across a variety of domains, we might better be able to identify alternative paths available to us and our interlocutors. Indeed, greater attention to funding practices within anthropology as a discipline and the academy as a whole would surely demonstrate its own shortcomings, contradictions, ambivalences, and complexities that demand our reflection. How, for example, does the articulation of projects in research grants, designed to fit conventions of academic evaluation (Lamont 2009), limit the scope of our imagination and the kinds of projects we undertake? And what does it mean for academic research to be largely driven by federal dollars or university and foundation endowments that are inextricable from the violent flows of global capital in which so many of us seek to intervene? As Soniya Munshi and Craig Willse (2017) posit in their Foreword to the republished edition of *The Revolution Will Be Funded*:

> The non-profit and the school and two key sites in which neoliberal social and economic reforms are both constituted and contested. These two realms are not distinct but are deeply implicated in one another, often in joint projects of producing for neoliberalism—producing knowledge and producing communities. Considering the non-profit and the university together offers an opportunity to rethink the relationships between activism and scholarship, as well as a chance to re-theorize neoliberalism from the bottom up, to ask, What are the possibilities for transformative politics given the capacity of neoliberal capital to incorporate, absorb, and/or neutralize demands for social justice? And what can we produce in excess of neoliberalism? (xiv)

They echo what Incite! Women of Color Against Violence's (2007) volume as a whole asks of us—to grapple with the place of resources within social movements, whether with regard to nonprofits or the neoliberal university.

As well as pointing to ambivalence, complexity, and even complicity, my research signals the importance of expertise and experience in navigating fundraising, reflecting a common criticism I have heard during fieldwork that the nonprofits that secure funding in different areas are those that have the funding to pay for fundraisers in the first place. As well as having an education and some experience in grant writing, I found at LFI a plethora of examples to draw from if not wholly reproduce in grant writing. This dissertation does not give a historic account of LFI, but the significant funding streams in place when I began my fieldwork were the result of unpaid labor, relationship building, and struggle in the early years of the organization. That this process of establishing and funding a nonprofit requires access to financial, cultural, and social capital is largely beyond the scope of this dissertation but is certainly an area for further research. Furthermore, the central contention that fundraising requires creatively fitting an organization to funding opportunities raises urgent questions: What about those who cannot make their programs legible within a recognized area of need? What about those who do not fit so easily, so seamlessly? What of those for whom there is not generative friction, but blockage and impasse? What of those who are shut out of the systems and the structures of feeling (Williams 1977) that determine the allocation of resources?

Indeed, through this dissertation I have referred to haunting presences and in writing it I have felt even more—of those who cannot access services; of those whose experience of intersectional oppressions are rendered invisible through sanitized and universalizing depictions of disability and of poverty, both of which are presented as trouble-free categories; of the thorough inadequacy of LFI's services to meet the unmet needs that financialized capitalism produces (Hennessy 2013; Fraser 2016), and of the total disavowal of such inadequacy in the reams of applications that support this imperfect service. Haunting in this dissertation comes through both the inadequacy of LFI's programs and the contrived and simplistic accounts that fundraising for the programs demands. In a new introduction to the second edition of *Ghostly Matters: Haunting and the Sociological Imagination*, Avery Gordon (2008) reflects on haunting.

> What's distinctive about haunting is that it is an animated state in which a repressed or unresolved social violence is making itself known, sometimes very directly, sometimes more obliquely. I used the term haunting to describe those singular yet repetitive instances when home becomes unfamiliar, when your bearings on the world lose direction, when the over-and-done-with comes alive, when what's been in your blind spot comes into view. Haunting raises specters, and it alters the experience of being in time, the way we separate the past, the present, and the future. These specters or ghosts appear when the trouble they represent and symptomize is no longer being contained or repressed or blocked from view. The ghost, as I understand it, is not the

> invisible or some ineffable excess. The whole essence, if you can use that word, of a ghost is that it has a real presence and demands its due, your attention. Haunting and the appearance of specters or ghosts is one way, I tried to suggest, we are notified that what's been concealed is very much alive and present, interfering precisely with those always incomplete forms of containment and repression ceaselessly directed toward us. (xvi)

Gordon's analysis helps us to understand the hauntings signaled through this dissertation as bringing to the surface the social violences upon which LFI's programs are built—and which LFI's programs scarcely address. This again reminds us that LFI, as with other nonprofits and NGOs, is far from separate from the capitalist system in which it operates.

These hauntings index, too, LFI's position within the nonprofit industrial complex, what Incite! (n.d.) describes as "a system of relationships between the State (or local and federal governments), the owning classes, foundations, and non-profit/NGO social service and social justice organizations that results in the surveillance, control, derailment, and everyday management of political movements." As I noted in the introduction, a sustained topic of conversation between Harrison and I related to LFI's place within the disability rights movement and within the coalitional movement toward disability justice, a topic that Harrison had long been wrestling with prior to my beginning fieldwork at LFI. We discussed LFI as potentially propping up the capitalist order of things, providing just enough of a path to technology acquisition for some to sustain the current system. And yet as much as Harrison acknowledged and grappled with LFI's complicity in this sense, he did not see an alternative—leaving immediate needs unaddressed when there was a way to address them did not seem to serve any purpose, did not seem to move us toward a different kind of future. Put another way, long before I parsed it out in this dissertation, Harrison recognized that LFI was tied up in neoliberal logics and simultaneously pushed for an analysis that stretched beyond this recognition.

I have grappled with this challenge in this dissertation, reaching for an account that takes seriously LFI's complicity in financialized capitalism without dismissing it on the same grounds.[65] I have tried to show that LFI might be supported largely through federal funding, but that its programs and services also exceed what is envisioned within these funding mechanisms. I have tried to take seriously Harrison's strongly held conviction that LFI is a part of disability community and plays a role in disability advocacy, in disability activism. To conceive of LFI within the rubric of disability activism is to recognize the necessity of a continued attention to individual needs and moreover attention to meeting individual needs in the present, not only of collectively working toward a different kind of future. As Kafer (2013) argues, "a politics based in futurity leads easily to an ethics of endless deferral" (29).

> This deferral, this firm focus on the future, is often expressed in terms of cure and rehabilitation, and is therefore bound up in normalizing approaches to the mind/body. Disability activists have long railed against a politics of endless deferral that pours economic and cultural resources into "curing" future disabled people (by preventing them from ever coming into existence) while ignoring the needs and experiences of disabled people in the present. (29)

Where LFI might seem to stretch toward cure and rehabilitation, it does so not to work

---

[65] Here I am influenced by Ferguson's (2015) consideration of the direct cash payments that are becoming prominent in southern Africa, which he positions as a new kind of politics of distribution that links, in many ways, to progressive politics. He notes that these new forms are nevertheless far from oppositional to neoliberalism, but rather draw from and feed into it: neoliberal logics are deployed in its claims, such as arguments that it enables productivity and entrepreneurism and invests in human capital (27). Ideological lines become blurred, Ferguson notes, and there is no care for the original intention. "Just as socialist elements ended up mingled with liberal capitalism to yield what we today know as social democracy or the welfare state, so might apparently 'neoliberal' elements today be in the process of becoming something else" (31).

toward a future void of disability, but to secure a present where possible. In this way, LFI can be seen as attending to the here and now (Mog 2017), prompting us to think more deeply not only of the world we wish to create but also to reflect on how we can best navigate and support each other in navigating the system of financialized capitalism that we all encounter every day.

In concluding *Telethons: Spectacle, Disability, and the Business of Charity*, Longmore (2016) outlines “the activist conundrum.”

> The charity tradition that has shaped many Americans’ perceptions posed a substantive and strategic problem for activists. But they did not develop an analysis of the material interests at stake that would be capable of supporting a transformative political agenda. Even when the disability rights movement and the field of disability studies put forth a bundle of ideas that critiqued dominant framings, they had yet to frame an adequately rigorous, empirical, and comprehensive explanation of the role of disability in the socioeconomic and political structure. (213)

Longmore goes on to describe how, at the same time as activists were critiquing telethons and asking for a revision in messaging, charities were providing vital healthcare services. Meanwhile, “calls to cut government spending made individual and corporate charity more necessary than ever” (213). Longmore’s analysis of charity fundraising for disability-focused organizations points to how the charity model of disability historically “helped to depoliticize disability issues by diverting attention from larger economic and social concerns” (25) by filling (some) gaps in services, but that in trying to do away with such a model there has not been a sufficiently politicized response to replace it. Longmore’s concluding pages turn to a theme that has been recurrent in this dissertation and is recurrent in its key interlocutors in disability studies (Kafer 2013; Clare 2017): the fraught nature of discussing disability in medicalized terms or as an individual experience, lest it detract from a collective movement for civil rights. As Longmore (2016) diagnoses it: “Activists criticized the telethons and charities for distorting the lived experience of people with disabilities, yet the disability rights movement and disability studies lacked a complex complete account of that experience, an adequate explanation of disability” (216).

Before being aware of the contours of these contradictions in my fieldwork, Harrison and I tried to move through them, finding that our work was in friction with dominant understandings and practices within disability advocacy circles and yet finding at the same time that LFI’s services, however inadequate and complicit and burdensome, nevertheless responded to a need that would otherwise remain unmet. Charity models might have been key in blunting a rights-based response to the existence of gaps in services in pushing the message that private giving could replace public funding, particularly in the period of welfare reform in the early-to-mid 1990s (Longmore 2016, 25–31). But during this fieldwork between 2017 and 2021, the gaps in assistive technology financing (see Wallace 2011) that LFI responds to are now firmly entrenched. From the vantage point of LFI, there seems little choice but to continue fundraising so that this most-affordable option for attaining technologies, services, and equipment can continue to be available—without placing the absolute cost on the individual.

That LFI’s services are both necessary and fraught, that there seems not to be an alternative, and that I and other staff members find ourselves in the position of apologizing for their very necessity is an aspect of the wider field in which meeting the individual needs of people with disabilities continues to be a private endeavor. In 1988, Longmore publicly burnt his first book, a biography of George Washington developed out of his doctoral work, in a protest at the fact that the royalties from it could make him ineligible for the medical and caregiving benefits that he relied on and that could not be replaced with his earnings as a college professor. His protest, and his subsequent volume *Why I Burned My Book and Other Essays on Disability* (2003), continues today to be a touchstone in disability scholarship, detailing the absurdities of U.S. government policies in relation to disability benefits and the impossible situation in which many people with disabilities find themselves—having to balance pursuing employment with meeting needs. Yet we are still today in the process of developing a robust vocabulary with which to talk about it and a framework through which to address it. As Longmore (2016) concludes his posthumously published *Telethons*:

> Insofar as activists avoid grappling with the bodily experiences of illness and impairment, they effectively surrendered those major areas of disabled people's lives to practitioners of the medical model. Sidestepping the daily experience of many people with disabilities, they unconsciously abdicated to the very ideologies and practices they condemned. Fearful of confirming the medical model, they failed to uphold fully the authority of people with disabilities over all aspects of their lives, including the physiological, medical, and functional. At the same time, these inadequacies of analysis and advocacy neglected to examine, let alone affirm, disabled people's distinctive complex embodiment. The disability rights movement and disability studies need an explanation of disability experience in its totality. (218)

Fieldwork at LFI shows me that paying attention to funding mechanisms, to disability benefits systems, and to the huge individual costs of disability needs to be part of this explanation.

This attention to the necessity of addressing individual needs in the present offers a helpful perspective on utopian imaginings of the future. Jess Waggoner and Ashley Mog (2020) note that visionary politics are central in activist (and academic) movements, giving feminist disability studies scholars the task of "writing ourselves into a canon while urging for nuanced accounts of our lives" (2). Acknowledging the complexity of benefits systems and funding structures and accounting for the resources involved in living with disability is an aspect of this project. In *Mutual Aid: Building Solidarity During Crisis*, Dean Spade (2020) positions mutual aid as key to the present moment of interlocking crises, comprising both survival and transformative work. Yet his rendering, emerging after all from Peter Kropotkin's (1902) anarchist visioning, does not take into account how survival work for so many necessitates imbrications with the state; his account of mutual aid seems to rely on being able to bracket state systems from everyday life, a luxury that many people with disabilities can scarcely afford. In contrast, Piepzna-Samarasinha (2018) holds in one view the ambivalence of such communal care webs that at once offer a promising path for future world-building and still demand for an individual to be liked to access care.

> Loree [Erickson]'s care collective model is a deep possibility model, not a one-size-fits-all solution for everyone who needs care. Her collective working relies on her having access to a broad network of friends and acquaintances, a social and activist life where people know her and are interested in helping her out, something many people, especially sick, disabled, and mad people, are too socially isolated to be able to access. . . .
>
> As a wheelchair-using, physically disabled Black femme friend of mine remarked to me, "I'm glad Loree's model works for her, but if someone drops me, if someone doesn't show up for a shift, I can die. I don't ever want to depend on being liked or loved by the community for the right to shit in my toilet when I want to." (46–47)

Piepzna-Samarasinha prompts us to dwell in contradictions and complexity, to acknowledge both future possibilities and the intractability of the present. Within this view, LFI can be seen as playing a role in the present moment of need without obstructing other kinds of possibilities that might be coming on the horizon.

In contrast, Spade (2020) positions mutual aid in stark opposition to charity and the work of nonprofits. Spade's visioning of mutual aid, though, is based on a thin conception of nonprofits that this dissertation challenges. As he describes it:

> Charity is increasingly privatized and contracted out to the massive nonprofit sector, which benefits rich people more than poor people in two big ways. First, elite donors get to run the show. They decide what gets funded and what doesn't. Nonprofits compete to show that they are the best organization to win a grant. To win, nonprofits want to make their work look legitimate to the funder, which means working according to the funder's beliefs about the causes of and solutions for a particular problem rather than challenging those beliefs. (23)

Through this dissertation I write against such a narrow conception of what it is that nonprofits do and can do and question the strongly held assertion that funders fully dictate nonprofit actions. In holding this axiom in question, I am reaching toward an argument instead that the nonprofit form can play a role in a range of movements. In so doing, I follow Incite! in noting that "while it is certainly possible to organize without a non-profit status, it is not really possible to organize outside of capitalism and thus outside of compromise" (Smith 2017, x). To dismiss the nonprofit form as incompatible with mutual aid imaginings is to dismiss a potent tool in gathering and dispensing resources that works within this system of financialized capitalism that we cannot remove ourselves from, however much we might wish to. It is to limit our imagination, to place an unnecessary burden on the grassroots, and to overlook the creative possibilities of the present moment. It is also to sideline those who have no choice but to interface with bureaucratic maze-like systems to meet their needs, those whose participation in interdependent dreaming is premised on a level of access that can often only be met through state and state-funded systems. LFI bows to certain pressures, but it also works within Piepzna-Samarasinha's (2018) visioning of creating "more care, more of the time" (65).

> I don't think there is one single answer to the need for care. I just want, to echo my friend Dori, more care, more of the time. I want us to dream mutual aid in our postapocalyptic revolutionary societies where everyone gets to access many kinds of care—from friends and internet strangers, from disabled community centers, and from some kind of non-fucked-up non-state state that would pay caregivers well and give them health benefits and time off and enshrine sick and disabled autonomy and choice. I want us to keep dreaming and experimenting with all these big, ambitious ways we dream care for each other into being. (65)

LFI's is a partial, imperfect kind of care, haunted by lack and omission. Yet as Harrison often notes, "I also want to live in a world where people don't need to get a loan to have hearing aids or a modified vehicle, but right now that's not the world we live in."

Bibliography

Adams, Vincanne. 2013. *Markets of Sorrow, Labors of Faith: New Orleans in the Wake of Katrina*. Durham: Duke University Press.

Ahmed, Sara. 2004. *The Cultural Politics of Emotion*. Edinburgh: Edinburgh University Press.

———. 2006. *Queer Phenomenology: Orientations, Objects, Others*. Durham: Duke University Press.

———. 2014. *Willful Subjects*. Durham: Duke University Press.

Alexander, Jennifer, and Kandyce Fernandez. 2020. "The Impact of Neoliberalism on Civil Society and Nonprofit Advocacy." *Nonprofit Policy Forum* (Forthcoming). https://doi.org/10.1515/npf-2020-0016.

Alexander, Victoria D. 2014. "Art and the Twenty-First Century Gift: Corporate Philanthropy and Government Funding in the Cultural Sector." *Anthropological Forum* 24 (4): 364–80.

Allen, Lori A. 2009. "Martyr Bodies in the Media: Human Rights, Aesthetics, and the Politics of Immediation in the Palestinian Intifada." *American Ethnologist* 36 (1): 161–80.

Anders, Gerhard. 2009. *In the Shadow of Good Governance: An Ethnography of Civil Service Reform in Africa*. Leiden: Brill.

Anderson, Benedict. 1991. *Imagined Communities: Reflections on the Origin and Spread of Nationalism*. London: Verso.

Appadurai, Arjun. 1990. "Disjuncture and Difference in the Global Cultural Economy." *Public Culture* 2 (2): 1–24.

Ballestero, Andrea. 2019. *A Future History of Water*. Durham: Duke University Press.

Baltodano, Marta P. 2012. "Neoliberalism and the Demise of Public Education: The Corporatization of Schools of Education." *International Journal of Qualitative Studies in Education* 25 (4): 487–507.

———. 2016. "The Power Brokers of Neoliberalism: Philanthrocapitalists and Public Education." *Policy Futures in Education*, June, 1–16.

Barad, Karen. 2003. "Posthumanist Performativity: Toward an Understanding of How

Matter Comes to Matter." *Signs: Journal of Women in Culture and Society* 28 (3): 801–31.

Baradaran, Mehrsa. 2015. *How the Other Half Banks: Exclusion, Exploitation, and the Threat to Democracy*. Cambridge: Harvard University Press.

———. 2017. *The Color of Money: Black Banks and the Racial Wealth Gap*. Cambridge: Harvard University Press.

Baynton, Douglas C. 2013. "Disability and the Justification of Inequality in American History." In *The Disability Studies Reader*, edited by Lennard J. Davis, Fourth Edition, 16–33. New York: Routledge.

Benson, Peter. 2014. "Corporate Paternalism and the Problem of Harmful Products." *PoLAR: Political and Legal Anthropology Review* 37 (2): 218–30.

Berkowitz, Edward D., and Larry DeWitt. 2013. *The Other Welfare: Supplemental Security Income and U.S. Social Policy*. Ithaca: Cornell University Press.

Berlant, Lauren. 2000. "Introduction." In *Intimacy*, edited by Lauren Berlant. Chicago: University of Chicago Press.

———. 2006. "Cruel Optimism." *Differences* 17 (3): 20–36.

———. 2011. *Cruel Optimism*. Durham: Duke University Press.

Bernal, Victoria, and Inderpal Grewal. 2014. "Introduction. The NGO Form: Feminist Struggles, States, and Neoliberalism." In *Theorizing NGOs: States, Feminisms, and Neoliberalism*, edited by Victoria Bernal and Inderpal Grewal, 1–18. Durham: Duke University Press.

Bhatia, Vijay K. 1993. *Analysing Genre: Language Use in Professional Settings*. London: Routledge.

———. 1998. "Generic Patterns in Fundraising Discourse." *New Directions for Philanthropic Fundraising*, no. 22: 95–110.

Bierria, Alisa. 2007. "Pursuing a Radical Antiviolence Agenda Inside/Outside a Non-Profit Structure." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 151–64. Cambridge: South End Press.

Blume, Stuart. 2009. *The Artificial Ear: Cochlear Implants and the Culture of Deafness*. New Brunswick: Rutgers University Press.

Bornstein, Erica. 2009. “The Impulse of Philanthropy.” *Cultural Anthropology* 24 (4): 622–51.

———. 2012. *Disquieting Gifts: Humanitarianism in New Delhi*. Stanford: Stanford University Press.

Bornstein, Erica, and Peter Redfield, eds. 2011. *Forces of Compassion: Humanitarianism Between Ethics and Politics*. Santa Fe: SAR Press.

Bourdieu, Pierre. 1984. *Distinction: A Social Critique of the Judgement of Taste*. Translated by Richard Nice. Cambridge: Harvard University Press.

———. 1990. *The Logic of Practice*. Translated by Richard Nice. Stanford: Stanford University Press.

Boyer, Dominic, and Cymene Howe. 2015. “Portable Analytics and Lateral Theory.” In *Theory Can Be More than It Used to Be: Learning Anthropology’s Method in a Time of Transition*, edited by Dominic Boyer, James D. Faubion, and George E. Marcus, 15–38. Ithaca: Cornell University Press.

Brown, Amy. 2015. *A Good Investment: Philanthropy and the Marketing of Race in an Urban Public School*. Minneapolis: University of Minnesota Press.

Buch, Elana D. 2018. *Inequalities of Aging: Paradoxes of Independence in American Home Care*. New York: New York University Press.

Butler, Judith. 1990. *Gender Trouble: Feminism and the Subversion of Identity*. New York: Routledge.

———. 1993. *Bodies That Matter: On the Discursive Limits of Sex*. New York: Routledge.

Butt, Leslie. 2002. “The Suffering Stranger: Medical Anthropology and International Morality.” *Medical Anthropology* 21 (1): 1–24.

Caldwell, Melissa L. 2016. *Living Faithfully in an Unjust World: Compassionate Care in Russia*. Oakland: University of California Press.

CDFI Fund. 2018. “Frequently Asked Questions (FAQs). CDFI Investment Area Transition to the American Community Survey 2011-2015 Data.” https://www.cdfifund.gov/sites/cdfi/files/documents/cdfi-investment-areas-potential-faqs-final-100118.pdf.

———. 2020. “Annual Certification and Data Collection Report (ACR) Glossary.” https://www.cdfifund.gov/sites/cdfi/files/2021-

02/ACR%20Glossary_December2020_Final_NoDisclaimer.pdf.

Chokshi, Niraj. 2016. “Nonprofits Opposed to Trump’s Ideology See a Surge in Donations.” *The New York Times*, November 17, 2016, sec. U.S. https://www.nytimes.com/2016/11/18/us/politics/nonprofit-donations-trump.html.

Chouliaraki, Lilie. 2012. “The Theatricality of Humanitarianism: A Critique of Celebrity Advocacy.” *Communication and Critical/Cultural Studies* 9 (1): 1–21.

Clare, Eli. 1999. *Exile & Pride: Disability, Queerness & Liberation*. Cambridge: South End Press.

———. 2001. “Stolen Bodies, Reclaimed Bodies: Disability and Queerness.” *Public Culture* 13 (3): 359–66.

———. 2014. “Love: A Letter to Ashley’s Father.” *Tikkun* 29 (4): 35–36.

———. 2017. *Brilliant Imperfection: Grappling with Cure*. Durham: Duke University Press.

Coe, Cati. 2019. *The New American Servitude: Political Belonging among African Immigrant Home Care Workers*. New York: New York University Press.

Connor, Ulla, and Anna Mauranen. 1999. “Linguistic Analysis of Grant Proposals: European Union Research Grants.” *English for Specific Purposes* 18 (1): 47–62.

Crewe, Emma, and Richard Axelby. 2012. *Anthropology and Development: Culture, Morality and Politics in a Globalised World*. Cambridge: Cambridge University Press.

Dave, Naisargi N. 2012. *Queer Activism in India: A Story in the Anthropology of Ethics*. Durham: Duke University Press.

Davis, Lennard J. 2013. “Introduction: Normality, Power, and Culture.” In *The Disability Studies Reader*, edited by Lennard J. Davis, Fourth Edition, 1–14. New York: Routledge.

———, ed. 2018. *Beginning with Disability: A Primer*. New York: Routledge.

Derrida, Jacques. 1992. *Given Time: I Counterfeit Money*. Chicago: University of Chicago Press.

Devlieger, Clara. 2018. “Disability.” Edited by Felix Stein, Sian Lazar, Matei Candea, Hildegard Diemberger, Joel Robbins, Andrew Sanchez, and Rupert Stasch. *Cambridge Encyclopedia of Anthropology*, June.

http://www.anthroencyclopedia.com/entry/disability.

Dolan, Catherine, and Dinah Rajak, eds. 2016. *The Anthropology of Corporate Social Responsibility*. New York: Berghahn Books.

Douglas, Mary. 2000. “Foreword: No Free Gifts.” In *The Gift: The Form and Reason for Exchange in Archaic Societies*, by Marcel Mauss, translated by W. D. Halls, vii–xviii. New York: W. W. Norton & Company.

Dreyfuss, Henry. 1967. *The Measure of Man: Human Factors in Design*. Second edition. New York: Whitney Library of Design.

Durbin, Trevor J. 2015. “Big Ocean: Marine Conservation, Bureaucratic Practice, and the Politics of Vagueness in the Pacific Islands.” Houston: Rice University.

Edelman, Marc, and Angelique Haugerud. 2005. “Introduction: The Anthropology of Development and Globalization.” In *The Anthropology of Development and Globalization: From Classical Political Economy to Contemporary Neoliberalism*, edited by Marc Edelman and Angelique Haugerud, 1–74. Malden: Blackwell Publishing.

Eikenberry, Angela M., and Jodie Drapal Kluver. 2004. “The Marketization of the Nonprofit Sector: Civil Society at Risk?” *Public Administration Review* 64 (2): 132–40.

Elyachar, Julia. 2005. *Markets of Dispossession: NGOs, Economic Development, and the State in Cairo*. Durham: Duke University Press.

Englund, Harri. 2006. *Prisoners of Freedom: Human Rights and the African Poor*. Berkeley: University of California Press.

Erevelles, Nirmala. 2011. *Disability and Difference in Global Contexts: Enabling a Transformative Body Politic*. New York: Palgrave Macmillan.

Erikson, Susan L. 2015. “Secrets from Whom?: Following the Money in Global Health Finance.” *Current Anthropology* 56 (S12): S306–16.

Escobar, Arturo. 1995. *Encountering Development: The Making and Unmaking of the Third World*. Princeton: Princeton University Press.

Evans, Bryan, Ted Richmond, and John Shields. 2005. “Structuring Neoliberal Governance: The Nonprofit Sector, Emerging New Modes of Control and the Marketisation of Service Delivery.” *Policy and Society* 24 (1): 73–97.

Fassin, Didier. 2012. *Humanitarian Reason: A Moral History of the Present*. Translated by Rachel Gomme. Berkeley: University of California Press.

Fassin, Didier, and Mariella Pandolfini, eds. 2010. *Contemporary States of Emergency: The Politics of Military and Humanitarian Interventions*. New York: Zone Books.

Feldman, Ilana. 2007. "Difficult Distinctions: Refugee Law, Humanitarian Practice, and Political Identification in Gaza." *Cultural Anthropology* 22 (1): 129–69.

Feldman, Ilana, and Miriam Ticktin, eds. 2010. *In the Name of Humanity: The Government of Threat and Care*. Durham: Duke University Press.

Feldman, Shelley. 1997. "NGOs and Civil Society: (Un)Stated Contradictions." *The ANNALS of the American Academy of Political and Social Science* 554 (1): 46–65.

Ferguson, James. 1990. *The Anti-Politics Machine: Development, Depoliticization, and Bureaucratic Power in Lesotho*. Cambridge: Cambridge University Press.

———. 2015. *Give a Man a Fish: Reflections on the New Politics of Distribution*. Durham: Duke University Press.

Fortun, Kim. 2001. *Advocacy after Bhopal: Environmentalism, Disaster, New Global Orders*. Chicago: University of Chicago Press.

Foster, Robert J. 2014. "Corporations as Partners: 'Connected Capitalism' and The Coca-Cola Company." *PoLAR: Political and Legal Anthropology Review* 37 (2): 246–58.

Foucault, Michel. 1965. *Madness and Civilization: A History of Insanity in the Age of Reason*. Translated by Richard Howard. New York: Pantheon.

———. 1972. *The Archaeology of Knowledge and the Discourse on Language*. Translated by A. M. Sheridan Smith. New York: Patheon.

———. 1973. *The Birth of the Clinic: An Archaeology of Medical Perception*. Translated by A. M. Sheridan Smith. New York: Pantheon.

———. 1977. *Discipline and Punish: The Birth of the Prison*. Translated by Alan Sheridan. New York: Pantheon.

———. 1978. *The History of Sexuality. Vol. 1: An Introduction*. Translated by Robert Hurley. New York: Pantheon.

Fraser, Nancy. 2016. "Contradictions of Capital and Care." *New Left Review* 100: 99–117.

Gallagher, Hugh Gregory. 1985. *FDR's Splendid Deception: The Moving Story of Roosevelt's Massive Disability—and the Intense Efforts to Conceal It from the Public*. New York: Dodd, Mead.

Gammeltoft, Tine M. 2013. "Potentiality and Human Temporality: Haunting Futures in Vietnamese Pregnancy Care." *Current Anthropology* 54 (S7): S159–71.

Garcia, Angela. 2010. *The Pastoral Clinic: Addiction and Dispossession along the Rio Grande*. Berkeley: University of California Press.

Gardner, Katy, and David Lewis. 2015. *Anthropology and Development: Challenges for the Twenty-First Century*. London: Pluto Press.

Garland-Thomson, Rosemarie. 1996. *Extraordinary Bodies: Figuring Physical Disability in American Culture and Literature*. New York: Columbia University Press.

———. 2005. "Feminist Disability Studies." *Signs: Journal of Women in Culture and Society* 30 (2): 1557–87.

———. 2011. "Misfits: A Feminist Materialist Disability Concept." *Hypatia* 26 (3): 591–609.

———. 2018. "Becoming Disabled." In *Beginning with Disability: A Primer*, edited by Lennard J. Davis, 15–19. New York: Routledge.

Gilmore, Ruth Wilson. 2007. "In the Shadow of the Shadow State." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 41–52. Cambridge: South End Press.

Ginsburg, Faye, and Rayna Rapp. 2013. "Disability Worlds." *Annual Review of Anthropology* 42 (1): 53–68.

Giordano, Cristiana. 2014. *Migrants in Translation: Caring and the Logics of Difference in Contemporary Italy*. Berkeley: University of California Press.

Goldman, Michael. 2005. *Imperial Nature: The World Bank and Struggles for Social Justice in the Age of Globalization*. New Haven: Yale University Press.

Goldsmith, Selwyn. 1983. "The Ideology of Designing for the Disabled." In Proceedings of the Fourteenth International Conference of the Environmental Design Research Association (EDRA 14), 194–214. Lincoln, NE.

Goodley, Dan. 2014. *Dis/Ability Studies: Theorising Disablism and Ableism*. New York: Routledge.

Goodman, Nanette, Bonnie O'Day, and Michael Morris. 2017. "Financial Capability of Adults with Disabilities: Findings from the FINRA Investor Education Foundation National Financial Capability Study." Washington, DC: National Disability Institute. https://www.realeconomicimpact.org/pages/finra-2017.

Gordon, Avery F. 2008. *Ghostly Matters: Haunting and the Sociological Imagination*. Second Edition. Minneapolis: University of Minnesota Press.

Greenbaum, Susan D. 2015. *Blaming the Poor: The Long Shadow of the Moynihan Report on Cruel Images about Poverty*. New Brunswick: Rutgers University Press.

Greer, James L., and Oscar Gonzales. 2016. *Community Economic Development in the United States: The CDFI Industry and America's Distressed Communities*. New York: Palgrave Macmillan.

Griffiths, Peter. 2003. *The Economist's Tale: A Consultant Encounters Hunger and the World Bank*. London: Zed Books.

Guffey, Elizabeth. 2018. *Designing Disability: Symbols, Space, and Society*. London: Bloomsbury Academic.

Guilloud, Stephanie, and William Cordery. 2007. "Fundraising Is Not a Dirty Word: Community-Based Economic Strategies for the Long Haul." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 107–12. Cambridge: South End Press.

Guinea-Martin, Daniel. 2014. "Compassionate and Egalitarian: The Charity Paradox in Two Voluntary Associations." *Ethnography* 15 (4): 540–63.

Gupta, Akhil. 2012. *Red Tape: Bureaucracy, Structural Violence, and Poverty in India*. Durham: Duke University Press.

Haas, Mary Flaherty. 2002. "A Case Study of Grant Proposal Writing in a Nonprofit Workplace: Writing to Keep Families off the Street." West Lafayette: Purdue University.

Hall, Kim Q., ed. 2011. *Feminist Disability Studies*. Bloomington: Indiana University Press.

Haller, Beth A. 2010. *Representing Disability in an Ableist World*. Louisville: The Advocado Press.

Hamraie, Aimi. 2017. *Building Access: Universal Design and the Politics of Disability*. Minneapolis: University of Minnesota Press.

Han, Clara. 2012. *Life in Debt: Times of Care and Violence in Neoliberal Chile*. Berkeley: University of California Press.

Harper, Richard H. R. 1997. *Inside the IMF: An Ethnography of Documents, Technology, and Organizational Action*. Orlando: Academic Press.

Hartblay, Cassandra. 2017. "Good Ramps, Bad Ramps: Centralized Design Standards and Disability Access in Urban Russian Infrastructure." *American Ethnologist* 44 (1): 9–22.

———. 2020. "Disability Expertise: Claiming Disability Anthropology." *Current Anthropology* 61 (S21): S26–36.

Harvey, David. 2005. *A Brief History of Neoliberalism*. Oxford: Oxford University Press.

Hawk, Madonna Thunder. 2007. "Native Organizing Before the Non-Profit Industrial Complex." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 101–6. Cambridge: South End Press.

Hayden, Robert. 2002. "Dictatorships of Virtue?: States, NGOs, and the Imposition of Democratic Values." *Harvard International Review* 24 (2): 56–61.

Hemment, Julie. 2007. *Empowering Women in Russia: Activism, Aid, and NGOs*. Indianapolis: Indiana University Press.

Henderson, Sarah L. 2003. *Building Democracy in Contemporary Russia: Western Support for Grassroots Organizations*. Ithaca: Cornell University Press.

Hendren, Sara. 2020. *What Can a Body Do?: How We Meet the Built World*. New York: Riverhead Books.

Hennessy, Rosemary. 1992. *Materialist Feminism and the Politics of Discourse*. New York: Routledge.

———. 2013. *Fires on the Border: The Passionate Politics of Labor Organizing on the Mexican Frontera*. Minneapolis: University of Minnesota Press.

Hennessy, Rosemary, and Chrys Ingraham, eds. 1997. *Materialist Feminism: A Reader in Class, Difference, and Women's Lives*. New York: Routledge.

Hodžić, Saida. 2014. "Feminist Bastards: Toward a Posthumanist Critique." In *Theorizing NGOs: States, Feminisms, and Neoliberalism*, edited by Victoria Bernal and Inderpal Grewal, 221–47. Durham: Duke University Press.

Honkasalo, Marja-Liisa. 2001. "Vicissitudes of Pain and Suffering: Chronic Pain and Liminality." *Medical Anthropology* 19 (4): 319–53.

Husserl, Edmund. 1969. *Ideas: General Introduction to Pure Phenomenology*. Translated by W. R. Boyce Gibson. London: George Allen and Unwin.

Hwang, Hokyu, and Walter W. Powell. 2009. "The Rationalization of Charity: The Influences of Professionalism in the Nonprofit Sector." *Administrative Science Quarterly* 54 (2): 268–98.

Incite! n.d. "Beyond the Non-Profit Industrial Complex." https://incite-national.org/beyond-the-non-profit-industrial-complex/.

Incite! Women of Color Against Violence, ed. 2007. *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*. Cambridge: South End Press.

Jain, S. Lochlann. 1999. "The Prosthetic Imagination: Enabling and Disabling the Prosthesis Trope." *Science, Technology, & Human Values* 24 (1): 31–54.

Joseph, Miranda. 2014. *Debt to Society: Accounting for Life under Capitalism*. Minneapolis: University of Minnesota Press.

Kafer, Alison. 2013. *Feminist, Queer, Crip*. Bloomington: Indiana University Press.

Kamat, Sangeeta. 2004. "The Privatization of Public Interest: Theorizing NGO Discourse in a Neoliberal Era." *Review of International Political Economy* 11 (1): 155–76.

Karim, Lamia. 2011. *Microfinance and Its Discontents: Women in Debt in Bangladesh*. Minneapolis: University of Minnesota Press.

Kenner, Alison. 2018. *Breathtaking: Asthma Care in a Time of Climate Change*. Minneapolis: University of Minnesota Press.

King, Tiffany Lethabo, and Ewuare Osayande. 2007. "The Filth on Philanthropy: Progressive Philanthropy's Agenda to Misdirect Social Justice Movements." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 79–90. Cambridge: South End Press.

Kivel, Paul. 2007. "Social Service or Social Change?" In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 129–50. Cambridge: South End Press.

Knight, Kelly Ray. 2015. *addicted.pregnant.poor*. Durham: Duke University Press.

Kohl-Arenas, Erica. 2017. "The Presentation of Self in Philanthropic Life: The Political Negotiations of the Foundation Program Officer." *Antipode* 49 (3): 677–700.

Korten, David C. 2001. *When Corporations Rule the World*. Second edition. San Francisco: Berrett-Koehler Publishers.

Krause, Monica. 2014. *The Good Project: Humanitarian Relief NGOs and the Fragmentation of Reason*. Chicago: University of Chicago Press.

Kropotkin, Peter Alekseevich. 1902. *Mutual Aid: A Factor of Evolution*. New York: McClure, Philips & Co.

Kuah-Pearce, Khun Eng, Arthur Kleinman, and Emily Harrison. 2014. "Social Suffering and the Culture of Compassion in a Morally Divided China." *Anthropology and Medicine* 21 (1): 1–7.

Kulick, Don, and Margaret Willson, eds. 1995. *Taboo: Sex, Identity and Erotic Subjectivity in Anthropological Fieldwork*. London: Routledge.

Laidlaw, James. 2000. "A Free Gift Makes No Friends." *The Journal of the Royal Anthropological Institute* 6 (4): 617–34.

Lamont, Michèle. 2009. *How Professors Think: Inside the Curious World of Academic Judgment*. Cambridge: Harvard University Press.

Lang, Sabine. 1997. "The NGOization of Feminism." In *Transitions, Environments, Translations: Feminisms in International Politics*, edited by Joan W. Scott, Cora Kaplan, and Debra Keates, 101–20. London: Routledge.

Lewis, David, and Mark Schuller. 2017. "Engagements with a Productively Unstable Category: Anthropologists and Nongovernmental Organizations." *Current Anthropology* 58 (5): 634–51.

Li, Tania Murray. 2007. *The Will to Improve: Governmentality, Development, and the Practice of Politics*. Durham: Duke University Press.

Linton, Simi. 1998. *Claiming Disability: Knowledge and Identity*. New York: New York University Press.

Longmore, Paul K. 2003. *Why I Burned My Book and Other Essays on Disability*. Philadelphia: Temple University Press.

———. 2016. *Telethons: Spectacle, Disability, and the Business of Charity*. New York: Oxford University Press.

Lord, Gemma. 2019. “Profit, Poverty and Public Care: Austerity’s Charity Work.” *Journal of Organizational Ethnography* 8 (1): 68–81.

Maier, Florentine, Michael Meyer, and Martin Steinbereithner. 2016. “Nonprofit Organizations Becoming Business-Like: A Systematic Review.” *Nonprofit and Voluntary Sector Quarterly* 45 (1): 64–86.

Malkki, Liisa H. 2015. *The Need to Help: The Domestic Arts of International Humanitarianism*. Durham: Duke University Press.

Marcus, George E. 1995. “Ethnography in/of the World System: The Emergence of Multi-Sited Ethnography.” *Annual Review of Anthropology* 24 (1): 95–117.

———. 2000. *Para-Sites: A Casebook Against Cynical Reason*. Chicago: University of Chicago Press.

Mattingly, Cheryl. 2010. *The Paradox of Hope: Journeys through a Clinical Borderland*. Berkeley: University of California Press.

———. 2014. *Moral Laboratories: Family Peril and the Struggle for a Good Life*. Oakland: University of California Press.

Mauss, Marcel. 2000. *The Gift: The Form and Reason for Exchange in Archaic Societies*. Translated by W. D. Halls. New York: W. W. Norton & Company.

McDonald, Katherine, Nicole E. Conroy, Michael Morris, and Elizabeth Jennings. 2015. “Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the FDIC National Survey of Unbanked and Underbanked Households.” Washington, DC: National Disability Institute. https://www.realeconomicimpact.org/pages/finra-2017.

McGoey, Linsey. 2015. *No Such Thing as a Free Gift: The Gates Foundation and the Price of Philanthropy*. London: Verso.

McIntyre, Lesley J. 2013. “RIBA Trust: Selwyn Goldsmith (1932-2011) and the Architectural Model of Disability: A Retrospective of the Man and the Model.” In *RIBA 2013 Education Year Book*, edited by John-Paul Nunes and David Gloster, 106–9. London: Royal Institute of British Architects.

McRuer, Robert. 2006. *Crip Theory: Cultural Signs of Queerness and Disability*. New York: New York University Press.

Mendelson, Sarah E., and John K. Glenn, eds. 2002. *The Power and Limits of NGOs: A Critical Look at Building Democracy in Eastern Europe and Eurasia*. New York: Columbia University Press.

Merry, Sally Engle. 2011. “Measuring the World: Indicators, Human Rights, and Global Governance.” *Current Anthropology* 52 (S3): S83–95.

———. 2016. *The Seductions of Quantification: Measuring Human Rights, Gender Violence, and Sex Trafficking*. Chicago: University of Chicago Press.

Mingus, Mia. 2011. “Moving Toward the Ugly: A Politic Beyond Desirability.” *Leaving Evidence*, August 22, 2011. https://leavingevidence.wordpress.com/2011/08/22/moving-toward-the-ugly-a-politic-beyond-desirability/.

Mitchell, David T., and Sharon L. Snyder. 2015. *The Biopolitics of Disability: Neoliberalism, Ablenationalism and Peripheral Embodiment*. Ann Arbor: University of Michigan Press.

Mitchell, K. 2016. “Celebrity Humanitarianism, Transnational Emotion and the Rise of Neoliberal Citizenship.” *Global Networks* 16 (3): 288–306.

Mittermaier, Amira. 2014. “Beyond Compassion: Islamic Voluntarism in Egypt.” *American Ethnologist* 41 (3): 518–31.

Mog, Ashley. 2017. “Discomforting Power: Bodies in Public.” Lawrence: University of Kansas.

Morgan, Kimberly J., and Andrea Louise Campbell. 2011. *The Delegated Welfare State: Medicare, Markets, and the Governance of Social Policy*. Oxford: Oxford University Press.

Mosse, David. 2005. *Cultivating Development: An Ethnography of Aid Policy and Practice*. London: Pluto Press.

Mosse, David, and David Lewis, eds. 2005. *The Aid Effect: Giving and Governing in International Development*. Ann Arbor: Pluto Press.

Muehlebach, Andrea. 2012. *The Moral Neoliberal: Welfare and Citizenship in Italy*. Chicago: University of Chicago Press.

Mulligan, Jessica M., and Heide Castañeda, eds. 2017. *Unequal Coverage: The Experience of Health Care Reform in the United States*. New York: New York University Press.

Muñoz, José Esteban. 2009. *Cruising Utopia: The Then and There of Queer Futurity*. New York: New York University Press.

Munshi, Soniya, and Craig Willse. 2017. “Foreword.” In *The Revolution Will Not Be*

Funded: Beyond the Non-Profit Industrial Complex, edited by Incite!, Republished edition, xiii–xxii. Durham: Duke University Press.

Murdock, Donna F. 2008. *When Women Have Wings: Feminism and Development in Medellín, Colombia*. Ann Arbor: University of Michigan Press.

Nading, Alex M. 2015. "Chimeric Globalism: Global Health in the Shadow of the Dengue Vaccine." *American Ethnologist* 42 (2): 356–70.

NCSS Project Team. 2020. "The Nonprofit Sector in Brief 2019." Urban Institute. https://nccs.urban.org/publication/nonprofit-sector-brief-2019.

Nielsen, Kim E. 2012. *A Disability History of the United States*. Boston: Beacon Press.

Nolan, Riall. 2002. *Development Anthropology: Encounters in the Real World*. Boulder: Westview Press.

"Nonprofit Grant Writing: How to Secure Grants for Your Cause." 2020. Grants Plus. January 8, 2020. https://grantsplus.com/nonprofit-grant-writing/.

Odendahl, Teresa. 1990. *Charity Begins at Home: Generosity and Self-Interest Among the Philanthropic Elite*. New York: Basic Books.

Okun, Tema. n.d. "White Supremacy Culture." *dRworks*. https://www.dismantlingracism.org/uploads/4/3/5/7/43579015/okun_-_white_sup_culture.pdf.

Oliver, Michael. 1990. *The Politics of Disablement*. London: Macmillan.

———. 1996. *Understanding Disability: From Theory to Practice*. New York: St Martin's Press.

Oliver, Michael, and Colin Barnes. 1998. *Disabled People and Social Policy: From Exclusion to Inclusion*. Harlow: Longman.

Pakula, Alan J. 1976. *All the President's Men*. Warner Bros. Pictures.

Patsavas, Alyson. 2014. "Recovering a Cripistemology of Pain: Leaky Bodies, Connective Tissue, and Feeling Discourse." *Journal of Literary & Cultural Disability Studies* 8 (2): 203–18.

Pérez, Amara H. 2007. "Between Radical Theory and Community Praxis: Reflections on Organizing and the Non-Profit Industrial Complex." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 91–100. Cambridge: South End Press.

Phillips, Sarah D. 2008. *Women's Social Activism in the New Ukraine: Development and the Politics of Differentiation*. Bloomington: Indiana University Press.

Piepzna-Samarasinha, Leah Lakshmi. 2018. *Care Work: Dreaming Disability Justice*. Vancouver: Arsenal Pulp Press.

Plewes, Betty, and Rieky Stuart. 2006. "The Pornography of Poverty: A Cautionary Fundraising Tale." In *Ethics in Action: The Ethical Challenges of International Human Rights Nongovernmental Organizations*, edited by Daniel A. Bell and Jean-Marc Coicaud, 23–37. Cambridge: Cambridge University Press.

Power, Michael. 1997. *The Audit Society: Rituals of Verification*. Oxford: Oxford University Press.

Price, Margaret. 2015. "The Bodymind Problem and the Possibilities of Pain." *Hypatia* 30 (1): 268–84.

Puar, Jasbir K. 2017. *The Right to Maim: Debility, Capacity, Disability*. Durham: Duke University Press.

Qian, Linliang. 2014. "Consuming 'the Unfortunate': The Violence of Philanthropy in a Contemporary Chinese State-Run Orphanage." *Dialectical Anthropology* 38 (3): 247–79.

Rahman, Aminur. 1999. *Women and Microcredit in Rural Bangladesh: An Anthropological Study of Grameen Bank Lending*. Boulder: Westview Press.

Rajak, Dinah. 2011. *In Good Company: An Anatomy of Corporate Social Responsibility*. Stanford: Stanford University Press.

———. 2014. "Corporate Memory: Historical Revisionism, Legitimation and the Invention of Tradition in a Multinational Mining Company." *PoLAR: Political and Legal Anthropology Review* 37 (2): 259–80.

Rapp, Rayna. 1999. *Testing Women, Testing the Fetus: The Social Impact of Amniocentesis in America*. New York: Routledge.

Rau, Jordan. 2019. "Free or Discounted Care Is Available at Some Hospitals. But They Don't Make It Easy." *The Washington Post*, October 11, 2019, sec. Business. https://www.washingtonpost.com/business/economy/free-or-discounted-care-is-available-at-some-hospitals-but-they-dont-make-it-easy/2019/10/10/8ad4c540-e92a-11e9-9c6d-436a0df4f31d_story.html.

Redfield, Peter. 2013. *Life in Crisis: The Ethical Journey of Doctors Without Borders*. Berkeley: University of California Press.

Rees, Tobias. 2014. "Humanity/Plan; or, On the 'Stateless' Today (Also Being an Anthropology of Global Health)." *Cultural Anthropology* 29 (3): 457–78.

Rice, James G. 2007. "Icelandic Charity Donations: Reciprocity Reconsidered." *Ethnology* 46 (1): 1–20.

Riles, Annelise. 2000. *The Network Inside Out*. Ann Arbor: University of Michigan Press.

Robbins, Joel. 2013. "Beyond the Suffering Subject: Toward an Anthropology of the Good." *Journal of the Royal Anthropological Institute* 19 (3): 447–62.

Rodríguez, Dylan. 2007. "The Political Logic of the Non-Profit Industrial Complex." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 21–40. Cambridge: South End Press.

Roitman, Janet. 2013. *Anti-Crisis*. Durham: Duke University Press.

Rouse, Carolyn Moxley. 2009. *Uncertain Suffering: Racial Health Care Disparities and Sickle Cell Disease*. Berkeley: University of California Press.

Russell, Marta. 2019. *Capitalism and Disability: Selected Writings by Marta Russell*. Edited by Keith Rosenthal. Chicago: Haymarket Books.

Samuels, Ellen. 2014. *Fantasies of Identification: Disability, Gender, Race*. New York: New York University Press.

Sandahl, Carrie. 2003. "Queering the Crip or Cripping the Queer? Intersections of Queer and Crip Identities in Solo Autobiographical Performance." *GLQ: A Journal of Lesbian and Gay Studies* 9 (1–2): 25–56.

Sandberg, Billie, Erin Elliott, and Shauna Petchel. 2020. "Investigating the Marketization of the Nonprofit Sector: A Comparative Case Study of Two Nonprofit Organizations." *Voluntas: International Journal of Voluntary and Nonprofit Organizations* 31 (3): 494–510.

Sanyal, Paromita. 2019. "From Brides to Business Owners: Microfinance and Women's Entrepreneurship." *Journal of Business Anthropology* 8 (2): 250–72.

Schalk, Sami. 2018. *Bodyminds Reimagined: (Dis)Ability, Race, and Gender in Black Women's Speculative Fiction*. Durham: Duke University Press.

Schalk, Sami, and Jina B. Kim. 2020. "Integrating Race, Transforming Feminist Disability Studies." *Signs: Journal of Women in Culture and Society* 46 (1): 31–

55.

Schuster, Caroline E. 2015. *Social Collateral: Women and Microfinance in Paraguay's Smuggling Economy*. Oakland: University of California Press.

Schweik, Susan M. 2010. *The Ugly Laws: Disability in Public*. New York: New York University Press.

Sedgwick, Eve Kosofsky. 1990. *Epistemology of the Closet*. Berkeley: University of California Press.

Shakespeare, Tom. 2004. "Social Models of Disability and Other Life Strategies." *Scandinavian Journal of Disability Research* 6 (1): 8–21.

———. 2006. *Disability Rights and Wrongs*. London: Routledge.

Shakespeare, Tom, and Nicholas Watson. 1997. "Defending the Social Model." *Disability & Society* 12 (2): 293–300.

Sharp, John. 2006. "Corporate Social Responsibility and Development: An Anthropological Perspective." *Development Southern Africa* 23 (2): 213–22.

Shever, Elana. 2010. "Engendering the Company: Corporate Personhood and the 'Face' of an Oil Company in Metropolitan Buenos Aires." *PoLAR: Political and Legal Anthropology Review* 33 (1): 26–46.

Shore, Cris, and Susan Wright. 2015. "Governing by Numbers: Audit Culture, Rankings and the New World Order." *Social Anthropology* 23 (1): 22–28.

Sins Invalid. 2019. *Skin, Tooth, and Bone: The Basis of Movement Is Our People*. Second Edition. Berkeley.

Smith, Andrea. 2007. "Introduction: The Revolution Will Not Be Funded." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite! Women of Color Against Violence, 1–18. Cambridge: South End Press.

———. 2017. "Preface." In *The Revolution Will Not Be Funded: Beyond the Non-Profit Industrial Complex*, edited by Incite!, Republished edition, ix–xi. Durham: Duke University Press.

Somers, Margaret R. 2008. *Genealogies of Citizenship: Markets, Statelessness, and the Right to Have Rights*. Cambridge: Cambridge University Press.

Spade, Dean. 2020. *Mutual Aid: Building Solidarity During This Crisis*. London: Verso.

Stevenson, Lisa. 2014. *Life Beside Itself: Imagining Care in the Canadian Arctic*. Oakland: University of California Press.

Stewart, Kathleen. 2007. *Ordinary Affects*. Durham: Duke University Press.

Stone, Deborah A. 1984. *The Disabled State*. Philadelphia: Temple University Press.

Stout, Noelle. 2019. *Dispossessed: How Predatory Bureaucracy Foreclosed on the American Middle Class*. Oakland: University of California Press.

Strathern, Marilyn. 2000. *Audit Cultures: Anthropological Studies in Accountability, Ethics and the Academy*. London: Routledge.

Theodossopoulos, Dimitrios. 2016. "Philanthropy or Solidarity? Ethical Dilemmas about Humanitarianism in Crisis-Afflicted Greece." *Social Anthropology* 24 (2): 167–84.

Thoreson, Ryan R. 2014. *Transnational LGBT Activism: Working for Sexual Rights Worldwide*. Minneapolis: University of Minnesota Press.

Ticktin, Miriam. 2011. *Casualties of Care: Immigration and the Politics of Humanitarianism in France*. Berkeley: University of California Press.

———. 2017. "A World without Innocence." *American Ethnologist* 44 (4): 577–90.

Timmer, Andria D. 2010. "Constructing the 'Needy Subject': NGO Discourses of Roma Need." *PoLAR: Political and Legal Anthropology Review* 33 (2): 264–81.

Titchkosky, Tanya. 2011. *The Question of Access: Disability, Space, Meaning*. Toronto: University of Toronto Press.

Tonkin, Elizabeth. 2009. "Is Charity a Gift? Northern Irish Supporters of Christian Missions Overseas." *Social Anthropology / Anthropologie Sociale* 17 (2): 171–83.

Truman, Harry. 1949. "Inaugural Address of Harry S. Truman." January 20. In The Avalon Project: Documents in Law, History and Diplomacy. Lillian Goldman Law Library, Yale University. https://avalon.law.yale.edu/20th_century/truman.asp#:~:text=Fourth%2C%20we%20must%20embark%20on,Their%20food%20is%20inadequate.

Tsing, Anna Lowenhaupt. 2005. *Friction: An Ethnography of Global Connection*. Princeton: Princeton University Press.

Valentine, David. 2007. *Imagining Transgender: An Ethnography of a Category*. Durham: Duke University Press.

Varga, Somogy. 2016. “Exploitation, Vulnerability, and Market-Driven Governance.” *Journal of Social Philosophy* 47 (1): 90–113.

Waggoner, Jess, and Ashley Mog. 2020. “Visionary Politics and Methods in Feminist Disability Studies.” *Journal of Feminist Scholarship* 17 (17): 1–8.

Wallace, Joseph F. 2003. “A Policy Analysis of the Assistive Technology Alternative Financing Program in the United States.” *Journal of Disability Policy Studies* 14 (2): 74–81.

———. 2011. “Assistive Technology Funding in the United States.” *NeuroRehabilitation* 28 (3): 295–302.

Wallace, Joseph F., Marka Hayes, and M. Nell Bailey. 2000. “Assistive Technology Loan Financing: A Status of Program Impact and Consumer Satisfaction.” *Technology & Disability* 13 (1): 17–22.

Walley, Christine J. 2013. *Exit Zero: Family and Class in Postindustrial Chicago*. Chicago: University of Chicago Press.

Walsh, Kieron. 1995. *Public Services and Market Mechanisms: Competition, Contracting and the New Public Management*. London: Palgrave Macmillan.

Williams, Jeffrey J. 2004. “Smart.” *Minnesota Review* 61 (1): 171–90.

Williams, Raymond. 1977. *Marxism and Literature*. New York: Oxford University Press.

Williamson, Bess. 2012. “Electric Moms and Quad Drivers: People with Disabilities Buying, Making, and Using Technology in Postwar America.” *American Studies* 52 (1): 5–29.

———. 2019. *Accessible America: A History of Disability and Design*. New York: New York University Press.

Wong, Alice, ed. 2020. *Disability Visibility: First-Person Stories from the Twenty-First Century*. New York: Vintage.

Wool, Zoë H. 2015. *After War: The Weight of Life at Walter Reed*. Durham: Duke University Press.

———. 2020. “Veteran Therapeutics: The Promise of Military Medicine and the Possibilities of Disability in the Post-9/11 United States.” *Medical Anthropology Quarterly* 34 (3): 305–23.