

# Unsung Stewards - Terrell and Mo Podcast

## TRANSCRIPT – Episode 2 | Season 3

[00:00:00] **Becky:** Welcome to Season 3 of *Unsung Stewards*, a podcast series presented by The Rippel Foundation. I'm Becky Payne, President and CEO of Rippel, which is dedicated to fostering equitable health and well-being. This series spotlights and celebrates individual stewards, people dedicated to working with others to create the conditions that everyone needs to thrive.

[00:00:24] At Rippel, much of the work we do is focused on guiding and inspiring stewards to expand the vital conditions for health and well-being. There are seven vital conditions representing the circumstances we all need in order to live full, healthy lives: basic needs for health and safety, humane housing, meaningful work and wealth, a thriving natural world, reliable transportation, lifelong learning, and at the center of all of these, belonging and civic muscle. The vital conditions represent an approach to public health that goes beyond emergency response or disaster relief. When we focus on improving each of these conditions within a community, we have the power not only to prevent suffering, but to help every member of that community truly thrive.

[00:01:12] In Season 3, we're speaking with stewards of health and well-being around the country to hear about their work to expand the vital conditions in their communities. Today, we're going to talk about work, caregiving, and the role each play in leading a happy and healthy life. I am very excited to welcome Mo Manklang from the U.S. Federation of Worker Cooperatives, and Terrell Cannon, a home care worker and director of training at Home Care Associates, a worker-owned cooperative in Philadelphia. Thank you both for being here today. Terrell Cannon, Mo Mankling, thank you so much for being with us on *Unsung Stewards*. We are thrilled to have this conversation with you.

[00:01:54] I'm going to go ahead and have us just jump in and invite each of you to set the table, help our listeners get to know you a little bit more. And, uh, Mo, let's start with you. Could you describe the work that you do?

[00:02:09] **Mo:** Sure. Thank you so much for having me on the podcast. My name is Mo Manklang. I'm the policy director at the U. S. Federation of Worker Cooperatives. So that means I'm in charge of our government relations work. So whether it's working with the federal government on legislation, working with our members on local initiatives, I play a part in helping to advise legislation, make sure that people are connected, so that they can share ideas, and make sure that worker owners in our membership are equipped.

[00:02:44] to do the advocacy that needs to happen to make sure that they are able to just speak about the challenges and the successes that they've had as small business owners. And, you know, additionally, I do a lot of work to help spread some education about worker cooperatives and democratic workplaces and help to be kind of like that national voice.

[00:03:07] uh, that's connected to the grassroots worker co-op movement.

[00:03:11] **Becky:** Terrell, I want to invite you into this. Uh, so why don't you share a little bit about who you are and the work that you do.

[00:03:21] **Terrell:** Yep, and thank you for having me today. Again, I'm excited to also share, uh, my expertise and story around working in a co-op. I am Terrell Cannon, and I work for one of

Philadelphia, Pennsylvania's only home care co-op. I am an employee owner in my role at Home Care Associates as director of training, where I recruit and engage people interested in doing this work to understand what working in a co-op means, how you're appreciated in doing the work that you do as a direct care worker.

[00:03:56] It's not often that you find a workplace where the employees are the owners and support it to achieve their personal and professional best. So here at Home Care Associates, my role as the trainer is to deliver that message, get our employees involved, and again, push the needle for, uh, supporting direct care workers in the jobs that they do.

[00:04:20] **Becky:** One of the things that I think is so powerful about each of you is your background and how you came to this work and putting a human face on the formal title of a direct care worker and an owner operator, but you and your colleagues fill a really critical role in our larger healthcare system and for some very specific patients.

[00:04:45] Terrell, let's stay with you for a minute. Could you share a little bit more about your background and what draws you to this work?

[00:04:51] **Terrell:** I am formerly a welfare recipient. I actually began this work through my casework at the welfare office because I, I actually thought I was going to be a lawyer, but I realized with when, you know, working in the community, I was the person, and I'm not going to say working in the community, my grandmother made me work in the community by sending me to neighbors homes to help out.

[00:05:17] We had a neighbor that may have had a loss in their family. I had to go and sit with them, and that drove me to wanting to care for others. I've tried working in nursing homes. I've tried working in other fields in this work and found that I wasn't really supported in the work that I was doing. So, I came to know Home Care Associates when it started in 1993 and was excited by the idea that I could be an owner of a company that would push the needle for making sure consumers get a quality of service and that the employees are again supported to achieve their personal and professional best.

[00:06:00] So I came here and I was already certified as a certified nursing assistant. However, I didn't like working in the nursing homes because I felt like I was just a number or just a shift filler. So I wasn't happy there and then and I didn't feel that the consumers were being supported to be really independent even though we were in a nursing home.

[00:06:23] So I sought out home care and when I found Home Care Associates, it was very different, were very engaging and supportive of me succeeding. And I didn't have that in the other areas that I worked in nursing homes and transitional homes and working with Home Care Associates, I found that this type of work, working in an employee-owned company really pushes the employee to want to provide quality care, to want to do better for ourselves and to engage in things that we never would have thought we would engage in.

[00:06:56] I am the person who oversees our policy action group, so I work with different organizations like Mo Manklang's organization to support other direct care workers and co-ops whether they are working for Home Care Associates or not. And I would have never been in this space had I stayed at the nursing homes that I was in.

[00:07:17] I would just been filling a shift, getting a paycheck, going home. But working here at Home Care Associates in a co-op, I'm more involved. I'm on the board. I get to make decisions of

the company's direction. I get to see the finances, how the money is brought into the company, how we pay out to our employees, what benefits are needed for our employees.

[00:07:39] And on the flip side of that, in the worker co-op, it's not just about our employees. We also extend our training services to our consumers to help them to be able to live healthy, independent lifestyle.

[00:07:54] **Becky:** So important Terrell, what you're lifting up is that this is more than a job for you, that it has given you a place that values you, where you belong, where you have

[00:08:05] an outlet for your contributions, that that's been really important, not just for you as an individual, but it has helped you do what we often talk about stewards doing, which is taking care of the needs of the collective and not just, as you said, filling a shift, but it's helped you have that outlet for service and, and care that is so important and critical in this.

[00:08:32] **Terrell:** It's an honor to work for a organization where you have a voice and that voice is heard and ideas are implemented and you see those results making a positive impact, not just on your coworkers, but as well as the people you serve.

[00:08:48] **Becky:** Mo, talk to me about what brought you into this work, uh, your background and, and why this is so important for you.

[00:08:56] **Mo:** I've had actually a quite meandering road to the role that I have now. I actually went to school for design and digital media. And, um, from that start, you know, I, I was a small business owner myself, right? So as a freelancer, I got to know just how difficult it is to navigate systems, to figure out how to access loans, healthcare, how to just run a business on my own.

[00:09:23] And then I actually found a job at a, a news site called Generosity. Um, and it's a social impact news site and I was kind of a community manager. So not, not too dissimilar actually from what I'm doing now is kind of going out to community members and nonprofits to understand like, what are the challenges that you're running into?

[00:09:41] What are the best practices and leaders that we can lift up? Who should we be highlighting? Who's doing really good work that's actually connected to kind of like frontline issues? And, you know, I really loved that work, but I still was yearning for even more tangible, like, what am I actually doing to connect people with resources, to make big difference in people's lives.

[00:10:08] So I joined, uh, the staff of the U. S. Federation of Worker Cooperatives, uh, back in 2017 as the communications director. I, I joined knowing that, you know, I had this kind of design background. I wanted to work with cooperatives, uh, because, you know, as part of my own food cooperative, I was really interested in, you know, like, collective ownership as a business model.

[00:10:32] And I, and also I was coming to the job with an interest in public policy and government relations work and we thought, hey, this is going to be, you know, a small growing edge in the work that I'm doing. And then almost immediately it very much snowballed because our organization was approached by legislators to, um, understand, like, what is worker ownership?

[00:10:55] What are worker cooperatives? Um, what are the challenges that they're running into? What would we want as a movement that required a legislative solution? Um, you know, so like,

what, what can elected representatives do to, uh, create workplaces like the one that Terrell's talking about? And I think, you know, as the years progressed, pretty soon it was 2020 and we were really confronted with the reality that most people don't have a voice

[00:11:21] in the workplace. And for most frontline workers, there is no outlet for them to be able to have a say in how their workplaces run and to be able to bring solutions. It is pretty universal in every industry that the people that are closest to the problems are the ones that have the best view of how to create a really strong solution for that problem.

[00:11:46] And it's just shocking to see how little of that there is in most business workplaces in the United States. And working at the U. S. Federation of Worker Cooperatives, it's really a joy to be able to talk to people like Terrell and some of her coworkers and businesses all over the country that are prioritizing, not just the worker, but their whole life, like their family, their community, like how are we actually creating good quality jobs and lives for the people that are engaging in the worker co-op model.

[00:12:20] So I think that it's, it's just really important to start prioritizing this as we continue to run into so many more challenges like as a society that we're making more space to centralize how people do work and how we interact with our workplaces.

[00:12:40] **Becky:** One of the things we've really been struck by as we've gotten to know each of you and and really looked more into direct care work and

[00:12:49] home care workers is just how much people don't know about this workforce. They see you doing a job, they see you doing that job well, um, and they assume that the structures and the systems and the benefits, and I would go so far as to say the dignity, um, tied to that work, they take it for granted that that exists.

[00:13:10] This happens to be a really hyper-personal service and relationship that gets formed, and we know we have an aging population, we have growing disabilities, and we're all just one accident away from potentially needing either short-term or long-term care, and don't we all hope that it is outside of an institution and in our home.

[00:13:34] So I think a lot of people take for granted that that is a part of the system that will just be there when they need it and that it will work smoothly. And we know that that's not actually always the case. So, Terrell, can you talk a little bit more about the value of not just this work, but the kind of owner-operator model, what it does for consumers and employees, and how it addresses the systems that actually create barriers to our well-being?

[00:14:09] **Terrell:** So, at Home Care Associates, we have several committees that are ran by the workers. For example, the Policy Action Group. We also, we, our board is set up a majority of the workers. And that's done on purpose because, you know, the workers are us, the employees. We're out there providing the service for the consumers.

[00:14:33] Um, we hear the consumer stories, the family stories that we see it and they're able to bring those things back to the table to say, hey, how can we make this better for our consumers that will in turn make it easier for the employee when providing that work. One of the other committees we have that I love to always talk about that's ran by the workers is called a happiness committee.

[00:14:54] We have a committee of employees that just does the happiness part of the morale pieces in the job and making sure that not only are the consumers satisfied with the service that they're getting, but the employees are also satisfied in the work that they're doing. We have a safety committees, every committee that could affect the consumer's care and the employee's position is a committee generated by the workers to come up with the solutions

[00:15:26] if what that problem, if it, if it's, if it exists and to think of things five years ahead, and the relationships from a co op, and I've, and I know this from experience, the relationship between the consumer and the employee from a co-op is very different than it is in a regular job setting, because when we are going into consumers, the first thing that we ask is how can I help, not what do I need to do.

[00:15:55] And we do that because we want our consumers to maintain their independence. We want them to engage socially. We want them to be to their highest potential, even if there is a disability. For us, we emphasize the person and not their illness or disability. So, our systems kind of help break down some of the barriers that come into play for the consumers that we serve that are, that don't have access to, um, certain resources.

[00:16:24] We give our aides tablets so that if the consumers don't have any, they have one that they can help them use to get the things that they need, as well as if they need to go out for them with them. They can transport them to different doctor's appointments. We go on vacations with our consumers, um, birthdays, all of those things.

[00:16:45] It's just to make sure that our consumers as well as the employees are able to have a positive, safe working environment and support it.

[00:16:57] **Becky:** Mo, can you talk a little bit about beyond how this worker ownership benefits the individual, what does this do for the overall economy and the broader community? Are there wider implications for expanding worker ownership?

[00:17:14] And what does that do? What benefit does that bring?

[00:17:20] **Mo:** You know, as a society, we're not used to things like being able to say how my workday is structured, how, how do we think about paid time off or work conditions? We're just not used to it. Most people are used to having someone tell them what to do. You stay in your lane, and then you go home at the end of the day.

[00:17:45] You know, when we talk about democracy here, in the United States, we are often talking about May and November, and we're talking about elections for elected officials. But most people don't think about it as a day to day thing, right? You don't think about, you know, voting with your dollars, like where you shop, where you get your services, those things are all effectively voting on the kind of life that you want to lead.

[00:18:14] And I think once you, if you can get used to doing that in your workplace, then that has so many implications about all parts of your life, about the way that you raise your kids, about the way you interact with the rest of your family, about how you choose to, you know, spend your paycheck, you know, the last several years of being exposed to worker owners, I have learned so much about being able to be an advocate in my life, uh, and advocate for, you know, for myself and, and for others.



[00:18:46] You know, you get used to creating these regular structures for input and feedback that I think a lot of people just aren't used to, and they should be. You know, I think we're starting to realize that, like, when we think, talk about things like self care and creating boundaries, these are all different ways of expressing,

[00:19:05] being democratic, being transparent, being inclusive about the way that you're living your life, you know, especially during COVID. I think about this a lot. Eighty-six percent of worker co-ops had structures in place to quickly make decisions in the workplace, so they were more easily able to adapt to what was going on with the pandemic.

[00:19:24] That is a really high ratio in comparison to what we were seeing like across the board in different kinds of organizations and businesses. And there were a good amount of worker co ops that already had like a plan in place, like Home Care Associates had a plan in place, South Mountain Company in Massachusetts, they're like a construction company, you know, they had gone through the economic crash back in 2008.

[00:19:45] And they said never again, we are not doing this again, we are going to have a plan in place about how we're going to address pay for people, how we're going to deal with like people's need to hold their lives differently. So it might not look like a nine to five, it might look like working part time. Being able to have those choices are things that we're not used to.

[00:20:02] Um, and I think the more that we're used to having autonomy and having input in our lives, the more that we're able to just be healthier people and be able to say things like, I need a mental health day. I need a time off to be with my family. And, and I think, like, maybe on the more logistical side of things, you know, expanding work ownership is, it's a big task, right?

[00:20:31] Because we're not used to it, because when you think about structures, most, most structures are either built for a small business owned by a person or two people, or a corporation that's owned by shareholders. There's not a ton of in-between there. So helping people understand the idea of a collective owning a business is quite a difficult thing because, again, we're just not used to it.

[00:20:56] You know, we might encounter it all the time, you know, people are part of credit unions, people are part of food co ops, but they, they're just not used to thinking about it in that kind of way. So the implications of being able to spread cooperatives at a larger level, I think could just have a really widespread effect

[00:21:14] in how we think about life and work writ large.

[00:21:19] **Becky:** You've both mentioned the benefit, you said a different way, but the experience during the pandemic of multiples of these co-op organizations doing what we've got hundreds of thousands of people still sitting on committees, thinking about how do we build resilience in our communities and learn the lessons?

[00:21:37] And yet, I just want to underscore that you are lifting up, this model had already made some investments prior to the pandemic about how you were going to work, what the workers needed in order to be taking well taken care of, and that extending then to the care and the companionship and the support of your consumers, and we've got a lot of people searching for how to build that resilience so that we withstand the next inevitable crisis.

[00:22:11] And yet this model is sitting right in front of us as one that has already demonstrated success in producing the very effect that we are searching for. Terrell, I know that home care is a personal issue for a lot of people, but it hits particularly close to home for you. So if you're comfortable, would you please share a bit more about your personal connection to home care?

[00:22:41] **Terrell:** So my, right now I am the caregiver for my mom. I'm, I'm so grateful that I am working at an organization that has provided me the opportunity to advocate, to have a voice, because in that, I'm able to do that for my mom. I don't think I would have been able to do that for her had I been in another space, because I would not have known how to.

[00:23:07] But with her, my mom is, I'm able to help her become a little more independent, you know, the illnesses that she has. And I was able to help her to take on additional help. Because she was so afraid that somebody's coming in her home. They're a stranger. They're not going to care. They just want to get the hours and they want to leave.

[00:23:32] And I said, well, no, this is an owner and the owners take more pride in the work that they're doing. So this person, albeit you might think they're coming in just for a job, but they're actually interested in your well-being and your health. So, working in this home care for me, I think about whenever I'm training someone, I always think about, Can this person go to my mom?

[00:23:54] Because I feel if I can send you to my mom, you can take care of anyone. And you have to have the heart at first for this, to do this work, because one of the things we teach strongly here at Home Care is communication and problem solving, because not everybody communicates in the same way. Not everybody understands communication in the way that you think that they should.

[00:24:18] And, sometimes we have to adapt to the way that this person communicates in order for them to be able to have their voice and be heard. So with that experience that I've gotten through work and through home care I'm able to apply that at home every day when I go to my mom in the evening. This is what it should be.

[00:24:39] You should be able to have that voice for yourself. You should be able to access the resources. And this is why for me, this is my calling for me, because I know that I'm going to be her one day. And I hope that those people that are coming in to me at that time would now be under the co-op model. It should be a co-op world because it promotes the person.

[00:25:05] It promotes the employee that allows me to work every day. You know, had I not been at a co-op model, they would have fired me by now for all of the days that I needed to be off to take care of my mom. For them it would have been too much. But in a co-op model, they understand, you know, life is life, work and home was on the same chord.

[00:25:27] So we balance those evenly together.

[00:25:31] **Becky:** Mo, I want to ask you, and then we'll, we'll wrap things up in a little bit. It seems like some of these things should be givens, and yet they aren't. Reflect a little bit on some of the barriers that you face, and in particular, if you could change some things, especially at the system level, what would you change?

[00:25:56] **Mo:** Wow, what a great question that I have many answers to. You know, I think all of the benefits that worker cooperatives have embedded in their structure, so the voice, the input, the

feedback loops, those are things that make businesses that are formulated as a, as a worker co-op automatically operate at a higher standard.

[00:26:22] So I see people like Terrell, people at, um, other home care co-ops, I'll focus in on kind of the home care side for, for the sake of this conversation, and they're providing care at such a high level that is not the industry standard, it is well above the industry standard. It is industry leading. And that is,

[00:26:51] it's hard to quantify those kinds of things. And I, I know that at a high systems level, it's difficult to figure out how to create legislative or private solutions that reward those kinds of businesses, but that, that's really what I want to see. And I see businesses that, that are acting really poorly in the fields that are able to access more as a business because they're not formulated as a worker co-op.

[00:27:22] A very specific example is the Small Business Administration has a loan program called the 7a loan program. It's kind of one of their flagship loan programs and they don't work for co-ops. Typically they're working with businesses that are like a few workers to 500 workers, but they don't think about ownership in a way that is helpful.

[00:27:48] So effectively, worker co-ops can't access these loans because if you're owned by more than just like one or two owners, then you basically don't qualify. And I think that's a systems level thing that doesn't recognize that, you know, worker co-ops tend to work for people who are locked out of other business opportunities, they work for communities that are typically marginalized, and all the things that we say as a society we want to address,

[00:28:15] worker co-ops address all these things, but there's no, like, provisions for worker co-ops, and there's no incentives to operate at that level. I think that that is a really important thing to look at at a structural level, just to figure out why, why is that? And I think a lot of that does have to do with the education and outreach that we need to do as a movement to help spread the model.

[00:28:35] It's really difficult to see other businesses get to move forward when these businesses that are really addressing a lot of like root causes are getting left behind. It's really difficult to watch businesses get denied for loans, even though they are taking a holistic approach that is a long road approach.

[00:28:57] Addressing a root cause is so much more difficult than addressing an immediate thing, which might be, I'm getting paid more money right now, but I'm not also thinking about all of the 18 other things that are attached to this job, like not being able to say the hours that I work, not being able to know when I'm getting my schedule, not being able to access, uh, personal protective gear, things like that. You know, for me, I really just want to be able to lift the worker co-op model up to

[00:29:25] another level of awareness so that people just understand that it is even an option on the table, which I think is not really the case currently.

[00:29:37] **Becky:** It seems like sometimes these conversations get trapped either in wonky policy corners or it seems like the ask is for an economic solution and we're failing to connect the dots that yes, it is, it's a business, it's an economic engine that has benefits in its own right, but that economic engine has impacts on our healthcare system and the health and well-being of multiple people that it touches, from the workers to the consumers and patients.



[00:30:08] And I know we have the data to show that the health outcomes for patients who are cared for in a way that brings dignity, that brings consistency, that has a workforce that feels valued and has what they need to show up every, every day or have backup when they can't, is going to produce better outcomes.

[00:30:28] It is just logical. And yet what you're lifting up is that our systems are not designed to recognize that they exist, that they bring value, tangible value, and that they are worth investing in because it doesn't fit a structure that was mapped out on paper in an office somewhere so far removed. And I think one of the things that your stories are so important to lifting up is that this is an industry, this is a workforce, this is a consumer space

[00:31:00] that very few of us will have the luxury of not needing at some point in our lives. So, Terrell, I want to end with you kind of reflecting on when you think about the future, when you think about where you've been, where you are today, and what the future might hold, what makes you hopeful?

[00:31:22] **Terrell:** What makes me hopeful is knowing that I'm working in a company that's going to push me to where I need to be in the future.

[00:31:32] I started, like I said, as a welfare recipient. I have a master's degree today. I was able to go through school while working. I was, you know, I have sustainable income, I own my home, I own my car, like there's no car note, none of that. I did all of that in working through a co-op because it allowed me the space, the time,

[00:31:57] and the finances to be able to do so. We have upskill training for all of our workers in the arenas that they want to go into. Our whole entire staff here were direct care workers when they started and are now schedulers, human resource presidents, chief operating officers. Some of our employees have went on to become RNs after working with us for some time.

[00:32:24] So, then in the future, we're just hoping that, as Mo said, that systems are put in place to recognize the work of cooperatives. Mo said with the SBA and the 7A loan, I hope in the future, I believe in the future it will come to be because people are, consumers, our consumers love the fact that they have an owner in the home providing service for them.

[00:32:50] So with that, they become more vocal, they become more involved in our organization to again, push, you know, the agenda of bringing in more, a more holistic approach to care.

[00:33:04] **Becky:** Mo, I'm actually going to ask you the same question. When you think about the future, what makes you hopeful?

[00:33:12] **Mo:** Honestly, talking to worker-owners like Terrell and just hearing those stories of that very tangible life truth of,

[00:33:25] hearing that worker ownership really does make a difference. You know, I've never been a worker-owner myself, but I get to talk to worworker-ownersl the time, and just seeing how much of a difference it makes on the day to day life of a person is just so powerful. But what I see universally is people just being happier overall, because there's an outlet for being able to have that autonomy and say in how their life is led in a world where a lot of things feel out of control.

[00:34:08] It's pretty amazing to see how people can come up with solutions together if they actually just make space for it and take the time to get to know each other, get to understand each other's perspectives and move forward in unison. Those things are really amazing to see, um, and know that it's, it's not a, this is happening in one place or maybe three places.

[00:34:29] It's happening in hundreds of workplaces across the country.

[00:34:32] **Becky:** It's amazing. Terrell Cannon and Moe Manklang, thank you so much for spending some time with me, um, for sharing your stories. And most importantly, thank you for the work you do day in and day out. It's so incredibly important.

[00:34:46] **Mo:** Thank you so much for having us.

[00:34:48] **Terrell:** Thank you for having us.

[00:34:52] **Becky:** Thank you for listening to this episode of *Unsung Stewards*. I want to thank today's guests for joining us and for all the work they do to improve the lives of the communities they serve. I'd also like to thank the team that makes this podcast possible, including Molly Belsky, Teri Wade, Brad Girard, Amanda McIntosh, and Laila Hussain.

[00:35:13] I'm your host, Becky Payne, President and CEO of The Rippel Foundation. To learn more about our guests and their work, please refer to the links and information on our website at [www.rippel.org](http://www.rippel.org). R I P P E L dot org. We hold deep gratitude for those who've been willing to share their stories with us.