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**Authors:** **Alexis Buettgen, PhD**

Postdoctoral Fellow, McMaster University

Research Associate, Institute for Work & Health

**Andrea Gardiola, B.Sc**

MScOT student, Queen’s University

**Emile Tompa, PhD**

Associate Professor, McMaster University

Executive Director, Inclusive Design for Employment Access

Director, Centre for Research on Work Disability Policy

**Engaging Workers with Disabilities**

**in the Financial Sector:**

**A Resource for Organizational Leadership and Management**

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# Overview

At least one in five Canadians (or 6.2 million people) aged 15 years and over have a disability, and as our population ages, this number is expected to rise (Morris, Fawcett, Brisebois, & Hughes, 2018).

Persons with disabilities “include those who have long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others.”[[1]](#footnote-1)

Persons with disabilities are a sizable portion of our population who are capable of contributing to our labour market but often unable to do so. In Canada, there are *at least* 650,000 persons with disabilities who are able and willing to work but are denied opportunities because of inaccessible workplaces, discriminatory hiring practices and a lack of awareness about how to engage persons with disabilities in the world of work (Morris et al., 2018). These persons represent untapped potential for growth and innovation. This is particularly important to consider as we have impending labour shortages and a pool of talented individuals who are ready, willing and able to work.

There are substantial employment opportunities in the Canadian financial sector for underrepresented and equity-seeking groups like persons with disabilities, given that it is a growing sector. The Canadian financial sector consists of organizations such as banks, trust and loan companies, insurance companies, cooperative credit associations, fraternal benefit societies, and private pension plans (Government of Canada, n.d.). This sector contributes significantly to the Canadian economy. For example, banks contribute approximately 3.8% - over $66 billion - to Canada’s GDP (Canadian Bankers Association, 2022).

According to a report by the Conference Board of Canada (2021), GDP growth in finance and insurance has outpaced growth averages in all industries from 2011 to 2020, with Toronto being a worldwide leader in finance. The report found that finance and insurance was the third-largest contributor to Canada’s overall GDP after real estate and rental, leasing, and manufacturing.

Not only is the financial sector a major driving force behind Canada’s economy, but it also demonstrates high employment rates (Advisor's Edge, 2021). The unemployment rate in the finance and insurance industry is 1%, which is the lowest in any industry in Canada (Saminather, 2022). The financial sector also displayed great resiliency during the COVID-19 pandemic. A Canadian workforce of the future survey found that workers have been able to sustain their jobs and responsibilities during the pandemic and are also more likely than workers in other industries to report increased productivity (PwC Canada, n.d.). Overall, organizations in the Canadian financial sector have demonstrated impressive leadership in employment and contributors to the economy. Many are working on diversity, equity and inclusion (DEI) initiatives and showcasing their commitment and drive to cater to diverse customers and workers alike. Opportunities range from accessibility services for customers and in the workplace to DEI programs that aim to recruit workers with disabilities.

The Governor of the Bank of Canada, Tiff Macklem, recently argued that a more diverse and inclusive workforce fosters innovation and creates a competitive and stronger economy. It was recently estimated that moving to a fully accessible and inclusive society – including the labour market/work and employment- would create a value of $337.7bn for Canadian society (Tompa, Mofidi, Jetha, Lahey, & Buettgen, 2021). [[2]](#footnote-2) This is a sizeable proportion of GDP and is likely a conservative estimate of the potential benefits.

The financial sector is on track to building a more diverse workforce, and many organizations recognize that progress is being made, but there is still room for improvement. The Valuable 500 states that disability is “still not firmly embedded in the diversity and inclusion agenda.” A 2021 study sponsored by BDC Capital, CIBC Innovation Banking, and The 51, found that workers with disabilities represent about 9.6% of all workers in the financial industry (Diversio, 2021). However, the sector is falling short in identifying strategies that employers can use to engage workers with disabilities to reach their fullest potential. Negative discrimination and prejudice toward workers with disabilities is prevalent in many workplaces. A study by Global Disability Inclusion and Mercer Consulting (2021) has found that workers with disabilities are less engaged than workers without disabilities. To address this under engagement, employers must be equipped with the proper strategies and knowledge.

# About this Resource

This resource provides practical guidance on how to foster engagement among workers with disabilities employed in the Canadian financial sector. It is intended for senior leaders, managers and human resource professionals working in the financial sector to inform the design and administration of workplace policies and procedures. It is also intended to provide insight and evidence to support workers with disabilities, DEI specialists and disability employment service providers working with employers in the financial sector to advance disability inclusion and equity in the workplace.

This resource draws on published evidence, including a literature review, and qualitative field knowledge collected through interviews with 10 key informants from the Canadian financial and disability employment sectors. These informants have decades of experience in senior, middle management and entry level positions in banks, trust and loan companies, insurance companies, cooperative credit associations, and private pension plans.

# Key Messages

Engaging workers with disabilities requires committed leadership, supportive managers, respectful and responsive workplace accommodations, and inclusive corporate cultures.

1. **Committed leadership.** Leadership from the top that is visibly and genuinely committed to engaging workers with disabilities sets the tone for success. Inclusion and diversity are championed by those with power and influence in an organization. Visible commitment to engaging workers with disabilities can be appear in:
   * Mission, vision and values statements,
   * Senior leaders who are dedicated diversity and accessibility champions, and
   * Policies, processes and funding that promotes responsive action throughout the organization.
2. **Supportive managers.** Supportive managers play a critical role in the engagement of workers with disabilities. Key informants told us, *“People don’t quit their companies, they quit their managers.”* Supportive managers provide:
   * Emotional support such as showing empathy, acceptance, patience, and care,
   * Informational support such as giving feedback or guidance in work, advocating internally for the skills and abilities of worker, and
   * Material support such as professional development opportunities, diverse forms of asynchronous and synchronous communication methods, and facilitating timely workplace accommodations.
3. **Respectful and responsive workplace accommodations.** Workplace accommodations are adjustments or modifications which enable all people to perform the essential functions of a job efficiently and productively. Effective workplace accommodations should:
   * Respect individual dignity,
   * Be timely and meet diverse and individual needs,
   * Promote integration and full participation, and
   * Ensure privacy and confidentiality of the individual.
4. **Inclusive corporate culture.** Corporate culture is defined by the values, attitudes and norms embedded in a company. Our research indicates that aggressive growth and large bureaucratic organizational structures present challenges for the engagement of workers with disabilities in the financial sector. However, there are many opportunities to develop inclusive corporate cultures given the extensive financial and human resources available in the sector. These opportunities include:
   * Professional and career development of workers,
   * Disability awareness training and education for all managers and staff,
   * Creating accountability with DEI performance evaluation measures in hiring and promotional decisions,
   * Providing health benefits, and
   * Designing inclusive policies with explicit requirements and guidelines for increased engagement of workers with disabilities.

# Important Definitions

We heard from key informants that there is a need for greater understanding of the definition of disability because “disability is different across all individuals”. Employers said they need a clear definition of disability and worker engagement from a disability perspective.

## Disability

Persons with disabilities are diverse citizens who often experience physical, economic, institutional, and social barriers that undermine their rights and dignity (Degener, 2016). Persons with disabilities can have multiple intersecting identities and experience additional barriers related to their sex, gender, age, race, or other characteristics. According to the *Accessible Canada Act*,[[3]](#footnote-3) a barrier means anything physical, architectural, technological, or attitudinal; or anything that is based on information or communications or the result of a policy or practice that hinders the full and equal participation in society of persons with disabilities.

Disabilities can come in many different forms including those that are visible, invisible, and episodic.

* **Visible disabilities** can be noticed by just looking at a person. Most people are familiar with visible disabilities, such as a co-worker who uses a wheelchair or has a guide dog.
* **Invisible disabilities** include physical, mental or neurological impairments that are not visible from the outside, yet can affect a person’s movements, senses, or activities. This can include mental health issues, learning differences, chronic pain/illness, people who are visually impaired, hard of hearing or Deaf, etc. Unfortunately, the fact that these symptoms are invisible can lead to misunderstandings, false perceptions, and judgments.
* **Episodic disabilities** are marked by fluctuating periods and degrees of wellness and impairment. These periods of wellness and disability are often unpredictable. As a consequence, persons with episodic disabilities may move in and out of work in an unpredictable manner.

## Worker engagement

Worker engagement is defined as a positive, fulfilling, work-related state of mind (Bakker & Schaufeli, 2015). Engaged workers can experience high levels of energy and mental resilience while working. They can invest a great deal of effort in their work and persist in those efforts - even in the face of difficulties. Engaged workers are dedicated to their jobs because they experience a sense of significance, enthusiasm, inspiration, pride, and challenge in their work. Engaged workers find more opportunities to be fully concentrated and happily engrossed in their work such that time passes quickly because they enjoy what they do.

Worker engagement has been demonstrated empirically to have a significant positive impact on worker productivity, performance, retention and psychological well-being (e.g., Attridge, 2009; Christian, Garza, & Slaughter, 2011; Dollard & Bakker, 2010). The literature on worker engagement often outlines strategies such as rewards and recognition, effective communication between employers and workers, leadership styles that promote a supportive environment, finding the right and appropriate job fit for workers, and training opportunities to encourage career advancement. We have drawn from these lessons to develop this resource on how to engage workers with disabilities, build loyalty and, in turn, increase business profitability.

Our research indicated that most workers with disabilities struggle to fit into workplaces that were not designed for them. Workers with disabilities experience physical, technological, social, and attitudinal challenges and barriers that prevent them from fully engaging in work. Accenture’s Enabling Change (2020) report conducted a global survey of companies across several industries with almost 6,000 employees with disabilities and 1,748 executives. The report found that workers with disabilities were 60% more likely to feel excluded in the workplace. Results suggested a discrepancy between executives and employees when asked if individuals felt safe raising sensitive issues. Executives were 1.3 times more likely to believe that their employees are safe to disclose issues than employees with disabilities. Additionally, only 20% of employees with disabilities stated they felt supported by their workplace. Most prominently, the report found that inclusive workspaces led by executives focused on disability engagement saw a growth in sales (2.9x) and profits (4.1x)

There is a need to address workplace challenges and barriers in attitudes, policies, procedures, communications, information and communication technologies, and the built environment. This resource provides guidance on how to redesign the workplace to be more inclusive, productive, and engaging for all workers.

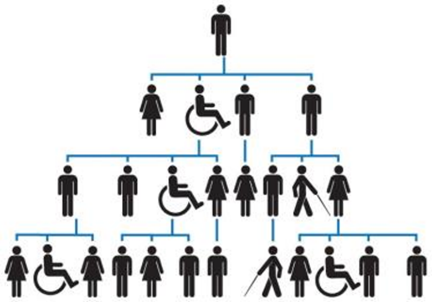
Engaging workers with disabilities requires committed leadership, supportive managers, respectful and responsive workplace accommodations, and an inclusive corporate culture. We talked to workers who were engaged in their work. They described this experience as one that felt emotionally and professionally supportive.

*“I felt a lot of support from my boss and had a positive team environment with a lot of support from my co-workers…I was learning so much…that I felt challenged, stimulated and engaged in the work. They really believed in my capacity.”*

# Smiling office colleagues

# How to Engage Workers with Disabilities

## Committed Leadership

Engaging workers with disabilities starts at the top, where the support of senior management is essential. Leadership from the top that is visibly committed to supporting workers with disabilities sets the tone for success. Inclusion and diversity are championed by those with power and influence in an organization. These champions can raise the profile of DEI, break down barriers to inclusion and create pathways to employment for persons with disabilities. DEI should be intersectional to embrace not only those with disabilities but also women, 2SLGBTQIA people, indigenous peoples, immigrants and refugees and other groups that are not found in the traditional labour force. This includes senior leaders who act as role models of diverse and historically marginalized communities – including persons with different disabilities who are succeeding and thriving in the workplace.

Visible commitment to disability inclusion can appear in:

* An organization’s Mission, Vision and Values that explicitly includes persons with disabilities,
* Senior leaders who are diversity and accessibility champions, with lived experience of disability, and
* Policies, processes, and funding that promotes responsive action through the organization.

One human resource professional with over a decade of experience in DEI in the financial sector said,

“*If the leadership is clear about their support of diversity and authenticity [in the workplace]…people with disabilities may join an organization with a brand promise…of an organization where they can thrive and be their authentic selves…[Then] from the moment they see a connection between the promise that was made and [how] it is connected to actions [with] genuine effort being done, then that is a point when people make a decision and form a trajectory to go beyond their formal scope of duties and to be highly motivated and engaged. [Then] it is more about their drive which is intrinsic rather than extrinsic from the organization*.”

This means creating a workplace that is genuinely and authentically committed to DEI with a strategic focus on promoting disability inclusion. This commitment needs to come from the top and all levels of the organization. Several key informants said, “People need to be their authentic selves to be their best at work.” This commitment can include policies that support responsive action by all reporting managers and supervisors throughout the organization. Responsive action can include providing timely workplace accommodations, flexible scheduling, and a sense of support for workers with disabilities. However, it is not enough to have champions at the top of the corporate hierarchy, there is also a critical need for support through middle and front-line management.

**EY’s Commitment to Accessibility**

Commitment to accessibility and inclusion at EY (Ernest & Young) stems from a long history of organizational culture that welcomes persons with disabilities. The notion began with one of their founders, Arthur Young, who was deaf and had low vision. They believe in unleashing the full potential of people such that “Top talent comes in different packages. We invest a great deal to recruit and develop the best people and to create a culture that allows each person to achieve their potential and contribute fully to our success.” They focus on individual worker’s skills and abilities and provide educational resources and practical information on how to be respectful and supportive of persons with disabilities; effective communication strategies; and true-life stories about working at EY with disabilities.

Their AccessAbilities Champion Network is a team of local and functional group representatives who make sure that disabilities awareness messages and educational materials are woven into local communications, meetings and events. They also ensure that office, service line and firmwide programs, policies and processes are accessible and inclusive. Their Partner Champions serve as AccessAbilities advocates at a leadership level, working closely with their local AccessAbilities Champions to raise awareness of disabilities-related issues and help educate their people.

## Supportive Managers

Our research shows that supportive supervisors and managers play a critical role in the engagement and retention of workers, including workers with disabilities. Key informants told us, *“People don’t quit their companies, they quit their managers.”* Key informants described the influences of their immediate supervisors, reporting managers and people managers as the ones who have direct and frequent interactions with workers.

*“People don’t quit their companies, they quit their managers.”*

To support worker engagement, managers should promote workers’ positive sense of self, emotions and feelings, to support their dedication and motivation towards their work (Attridge, 2009). This includes supporting workers to find work that is personally meaningful and manageable and that provides hope about the future of their work and careers.

Perceived support is defined as the degree to which workers’ form impressions that their superiors care about their well-being, value their contributions, and are generally supportive (Nasurdin, Ling, & Khan, 2018). It is viewed as a characteristic of the work environment that provides a social, psychological and tangible resource that influences the psychological state of engagement. From this perspective, the relationship between the worker and their supervisor is essential to energizing and motivating workers to excel.

Supportive managers provide emotional support (such as showing empathy, acceptance and care), informational support (e.g., giving feedback or guidance in work), and material support (e.g., providing accommodations, aids, resources and tangible assistance to enhance worker effectiveness) (Ng & Sorensen, 2008).

### Emotional support

Supportive managers are approachable and caring. Engaged workers with disabilities described managers that celebrated their birthdays and personal milestones, actively supported mental health, and checked in regularly with individual workers, “Just to say ‘Hey how are you doing personally?’” These are conversations that could be had while riding up the elevator together, during an online meeting or phone call, or walking by someone’s desk and asking them for a quick coffee together.

Several workers suggested that managers should,

*“Talk to us. If you see us struggling, ask us about it…Show kindness and grace…Initiate some of that [especially] if we are shy. Ask us ‘Are you having a good time?’”*

One senior leader discussed the benefits of checking in with workers to know if they are feeling motivated. They said that everyone’s motivation is different and,

*“Understanding how to motivate your team is essential. There are different aspects of motivation. Sometimes it’s monetary recognition. Sometimes it’s a title and a promotion. Sometimes it’s flexible accommodations.”*

Checking in with individual workers provides managers with an opportunity to discover how to engage workers according to their individual motivations. They can learn about their individual interests, needs, goals and desires.

Likewise, workers described the positive impacts of their managers taking time to check in and ask how they are doing. One worker described their experiences working in several companies in the financial sector and said*:*

*“One of the things that has made me feel most comfortable is having a manager who’s not afraid to…become friendly…and have an open-door policy and be approachable. I’ve had managers in the past that have not been approachable, and I haven’t stayed [at those companies] for very long…I had a really great manager who would let me take mental health days and would say in team meetings that she views mental health the same as physical health.”*

This worker, who experienced mental health issues, said they stayed in their job because of their manager. Managers viewing “mental health the same as physical health” meant that they could take time off if they were feeling mentally or emotionally unwell – much like they would if they had a cold or flu. This demonstration of empathy and care for the mental health and well-being of individual workers contributed to their company loyalty. By treating invisible disabilities the same as visible disabilities and acute health conditions, workers with invisible disabilities may experience reduced negative assumptions and feel more comfortable to discuss their needs.

### Informational Support

Informational support refers to communications that include knowledge or facts, such as advice or feedback on actions. In terms of worker engagement, this support was described as the overt expression of worker appreciation and recognition of good work. This was linked to an increased sense of intrinsic motivation among workers who were driven by internal rewards such as positive feelings and a sense of satisfaction and enjoyment. As one engaged worker said:

“*It was really valuable to me to have someone who really values you…it’s a nice compliment…and you don’t feel as much pressure to move yourself in all these different ways*.”

This feeling of being valued was integral to this worker’s decision to stay in their job for years. They did not feel pressured to move into another job or change who they were as a person. They felt that they could be their authentic self at work.

Another engaged worker aptly pointed out that, “*As a person, I really enjoy praise and I don’t think that’s anything to do with disability. I just like hearing that I’ve done a good job*.” She described how she asked her supervisor to give her feedback on her work and let her know when she was doing a good job, so she was motivated to continue doing tasks well. Similarly, other workers suggested that managers should “*Look at what people can do, not what they can’t do…People can do a lot when they are encouraged and believed in.”*

Participants described the value and benefits of having managers who advocated for the abilities of workers with disabilities. One worker said they had a supervisor who “was very pro mental health, very open about her own mental health struggles and really advocated for supporting the team.” This supervisor advocated for workplace accommodations for her staff and had a very engaged team.

One senior leader told us the following story:

*I worked with an individual from an internal stakeholder team [who had an invisible disability] that I was not aware of. They were not, in my view, providing me with information I needed. So, I said to the reporting manager that I wasn’t get enough information in the right timeframe. …and the client is asking.*

*…The reporting manager stood by his team and said, ‘They’re on it...this person knows how this needs to be done and has been doing this for many, many years. I stand by this person, and I am asking you to give them a bit more time’.*

*So, I went back to the client and requested more time for that information to come through. The problem is clients typically want information as of yesterday and they don’t want to wait…So those same demands then get passed along from me to all the internal stakeholder groups and relevant departments. This worker from whom I needed information worked in a very lean team and were not able to respond to this request as quickly as requested by the client.*

*I wish I would have articulated the conversation differently. I would have thought about other ways to motivate and engage. I am glad for the advocacy of their manager and to better understand now.*

This story highlights the importance of communication, time and information about the abilities of workers with disabilities to do their jobs well. It highlights how supportive managers can advocate for their team to upper levels management and help change the way workers with disabilities are engaged at work.

Likewise, a worker said, “It boils down to having trust [from all levels of management] so they will be open-minded to ideas and concepts”. They said their manager has taken an active interest in learning and understanding the knowledge and experiences of his team which has “significantly improved his knowledge and understanding of our investment process” and has helped build a line of communication and trust. This worker also said it is beneficial with managers “Make expectations clear about their goals and objectives and how they see that fit [within the team which] will help build that level of trust and then everything will be evaluated based on the output.”

In this way, this worker suggested there needs to be multiple avenues for workers to engage in their work. This may include multiple channels for workers to gain recognition and move up the corporate ladder. They said that currently “success [at work] is very one dimensional.” It is important to make it “clear that there are many avenues for recognition at a job, so people don’t feel obligated to fit into that one [way].” For example, one worker said, “Not everyone likes to speak up at a meeting…but traditionally those that are the loudest get most of the sway.” This worker described their experiences as a person with a speech disability who often felt excluded in meetings where those who verbally spoke more often, received more recognition from their managers.

### Material Support

*“It’s all about how you invest in people.”*

Workers with disabilities said that material support was all about how companies “invest in people.” Participants described material support in terms of professional development opportunities, communications and workplace accommodations*.* For example, one engaged worker said her manager supported her professionally because “She really believed in my capacity”. Her managers encouraged her to take professional development opportunities available through the company. These opportunities included information about internal training and external learning opportunities through tuition assistance programs and funding to attend conferences. This worker said, her manager “invested in me and saw the value I could bring and so did her boss and that was the only reason I came back to [the company].” This worker returned to their company after the completion of a contract because of how the company invested in her.

Investment in the professional and career development of workers supports their engagement (e.g., Slack, 2018). It also supports the organization gaining a competitive edge when workers are skilled at creating, acquiring, and transferring knowledge. These workers can help their firms cultivate tolerance, foster open discussion, and think holistically and systemically. Such learning organizations can adapt to the unpredictable more quickly than their competitors (Garvin, Edmondson, & Gino, 2008).

Some of the core building blocks of a supportive learning environment is providing psychological safety and appreciation of diversity (Garvin et al., 2008; Senge, 2006). To learn and share knowledge, workers cannot fear being belittled or marginalized. Workers said it is important for managers to know there are different ways that workers learn and communicate, so having more methods for engaging workers is crucial.

One worker suggested the following:

*“…[Adopt] a blend of asynchronous and synchronous meetings to [increase] opportunity for [all workers], to share their voice and opinions…In an asynchronous meeting you can give 2 or 3 days for people to comment and post in an open forum…People can read the content and digest it at their own pace, make comments and have that conversation there. And then you can have a synchronous meeting to provide a summary and touch on [everyone’s] points and move on from there. It’s a blend of different people’s [communication and learning] styles as well…It [also] requires people to give [their work] a bit more thought*.”

This format of synchronous and asynchronous communication offers workers a choice about how to share their thoughts and ideas. It demonstrates a commitment to accessibility and inclusion and an openness to workers’ ideas. Incorporating diverse forms of communication allows people to communicate in writing or verbally so they can be heard and listened to.

Addressing the diverse communication and learning styles of workers can involve a range of workplace accommodations. Investing in workers with disabilities can take time and support from co-workers. For example, one engaged worker said,

“*My supervisor was lovely…She was patient with me…[She knew] my co-workers understood things differently than me and they helped me be the most professional person I could be…The accommodations they made for me then was just their time explaining things and their grace [when] I made mistakes*.”

In this case, the material support provided was low cost and in the form of human resources for training. However, workplace accommodations can take many forms and will be discussed next.

## Respectful and Responsive Workplace Accommodations

Workplace accommodations are adjustments or modifications which enable all people to perform the essential functions of a job efficiently and productively (Conference Board of Canada, 2012).

Effective workplace accommodation should:

* + Respect individual dignity,
  + Be timely and meet diverse and individual needs,
  + Promote integration and full participation, and
  + Ensure privacy and confidentiality of the individual.

To receive an accommodation, workers may be required to self-identify as a person with a disability. Workers are not required to disclose their specific diagnosis (e.g., Ontario Human Rights Commission, 2017). However, disclosure is a personal choice that must be considered carefully by the individual. Many individuals often do not disclose their disability out of concerns that it will result in lowered expectations, isolation from co-workers, decrease in job responsibilities, being passed over for promotion or increased likelihood of termination (e.g., von Schrader, Malzer, & Bruyère, 2014). Workers with invisible disabilities, may be questioned about the legitimacy and reality of their disability and may risk being viewed as less capable of doing their job. As one worker described,

“*Sometimes well-meaning managers support workers with mental health issues when they’re struggling but when they are better then they treat them like they’re fragile…and may not give them more responsibility…So you can still invest in the development and growth of that person when they’re ready for it.”*

Workplace accommodations must uphold the dignity and privacy of the worker. As one worker with a mental health issue described, 

“*Your boss needs to have enough autonomy so that if you need to ask for an accommodation, then you can keep the group as small as possible. I want HR to know and my boss. I don’t want my boss’s boss, and my boss’s boss’s boss, and my boss’s boss’s boss’s assistant to know.”*

The quote above, shows how the feeling of stigma attached to disability is very real. YT reduce stigma, participants described the need to empower managers to engage workers with disabilities and easily provide accommodations. This autonomy can support privacy and confidentiality for workers with disabilities; whereas a lack of autonomy can cause delays in provision of accommodations, create a sense of worry or fear of the consequences of disclosure, and disrupt the productivity of workers.

Accommodations may include:

* Flexible scheduling,
* Work from home options,
* Diverse communication options (including synchronous and asynchronous communications),
* Special hardware and software (e.g., computer screens, magnifiers, sun lamps, screen reading software, etc.),
* Sit/stand desks,
* Etc.

One of the challenges for the engagement of workers with disabilities is the inability to get accommodations implemented quickly at the local level due to slow processes in large corporate structures. The following vignettes illustrate the need to address challenges with productivity immediately and engage workers in a dialogue about how to address the problem and find a solution. These vignettes are based on actual events. Only the names and locations have been changed for confidentiality and to protect participant anonymity.

**A NOTE ABOUT WORKING FROM HOME:**

Not everyone wants to work from home. Some people work best in a physical office space and others work best from home. Others prefer a hybrid model.

It is useful to check in with individual workers to determine what option works best for them to support their engagement and motivation at work.

Most of us, at one point in time or another, have needed some form of accommodation, adjustment, or modification in our work life. This could include flexible scheduling, special equipment, modified duties, etc. Our research indicates that to promote consistent engagement of workers with disabilities, direct managers must be given training and autonomy to provide accommodations in a timely manner. Key informants said that challenges and barriers arise in large corporate structures when there is a lack of ability to get accommodations implemented quickly at the local level. This is problematic when situations and needs arise and change quickly at the individual or organizational level.

Frank and Sanjay’s[[4]](#footnote-4) stories highlight the difference between responsive and unresponsive accommodation practices.

**Frank**

Frank is a portfolio manager at XYZ Investment Corporation. He needed a particular ergonomic chair to help him manage chronic pain and be productive and focused at work. The chair cost $399.

Frank met with his manager, Sean, to request the chair he needs. Sean is allowed to approve company expenses up to $300 before emailing his manager for approval. Sean’s manager, Michelle, is allowed to approve expenses up to $500 but she is not allowed to approve this expense because she did not attend the meeting where Frank and Sean talked about the need for the chair. Michelle tells Sean to complete an Expense Request Form to formally submit a request for the chair. This process takes two weeks of emails back and forth between Frank, Sean and Michelle.

After two weeks of chronic pain and reduced productivity, Frank still does not have his chair. This begs the question, what does a $399 expense mean to the corporate structure in comparison to the loss of Frank’s productivity?

**Sanjay**

Sanjay is an insurance agent at Smith Mutual. Sanjay experiences episodic mental health issues and recently changed his medication to support his health. The medication change caused Sanjay to experience temporary challenges sleeping and fatigue in the morning.

Sanjay thought about taking a medical leave which would require a redistribution of their workload to their colleagues and a delay in customer service. At their weekly check-in meeting, Sanjay asked their supervisor, Marion, if they could start work one hour later because they were having trouble getting up in the morning. At this time, Sanjay disclosed that they were taking a new medication that was causing some fatigue. Marion had the authority to approve the schedule change and simply, “Sure!” Sanjay was relieved.

Sanjay started work an hour later for approximately one month and was able to maintain their productivity because of the accommodation. Sanjay did not have to take time off work and no one else in the company was aware of their need for medication or disability status.

**Disability Accommodation at IMCO**

Investment Management Corporation of Ontario (IMCO) is expressly committed to “providing a barrier-free environment for clients and customers and to providing our goods and services in a manner that respects the dignity and independence of people with disabilities.” In IMCO’s policy statements, the organization outlines their obligations and steps to meet the Accessibility for Ontarians with Disabilities Act, 2005 (AODA).

IMCO highlights fair and accessible employment practices through their numerous accommodation and accessibility strategies. This includes notifying the public and staff that IMCO will provide accommodations during the recruitment process, consulting with individuals who request an accommodation and making it clear that accommodations are available to request. Workers with disabilities may experience disengagement when they are unable to request accommodations, or their accommodations are met with negative attitudes or outcomes from their employers and peers. By providing accommodations throughout all stages of employment, including career development and advancement, IMCO can eliminate or mitigate barriers that workers with disabilities may face.

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## Inclusive Corporate Culture

Corporate culture shapes the workplace experiences of workers with disabilities (Beatty, Baldridge, Boehm, Kulkarni, & Colella, 2019; Schur, Kruse, & Blanck, 2005; Schur, Kruse, Blasi, & Blanck, 2009; Stone & Colella, 1996). Corporate culture is defined by the values, attitudes and norms embedded in a company. Corporate culture is visible in the stated strategies, goals and philosophies that explicitly guide organizational policies. It is also visible in the physical and social environment in a corporation (e.g., the organization of physical and virtual workspaces, communication processes, and the overt behaviour of workers). While these aspects of corporate culture often reinforce each other, incongruities and conflicts may exist among them. For example, expressed commitments to hire more workers with disabilities may be part of the stated goals of the corporation, but it may not be accepted at the front lines of the company through unstated and often unconscious assumptions about the abilities of persons with disabilities. This lack of acceptance may, in turn, be reflected in the physical environment which remains inaccessible, or where jobs are structured in ways that make it difficult for people with disabilities to work there, and co-worker and supervisor attitudes remain unchanged.

Key informants described their corporate cultures in terms of aggressive growth and large bureaucratic organizational structures and processes. For example, one senior leader described some of the challenges within their corporate culture when trying to meaningfully promote disability inclusion. She said:

*“Given its aggressive growth journey, [our company] has the intent to do the right things but isn’t giving itself the space or the tools or the time to be able to pause, reflect, and ask ‘are we doing the right thing?’…There are so many multiple priorities and there are like ten different things that need to be done at the same time. So how are we making accommodations to include people on a disability spectrum? We are not giving them the platform to be able to [be included] …Some young managers may not have the experience to be able to [support workers with disabilities] …There is massive turnover in the organization, and I wonder if it is because people feel like they’re not being included and like they don’t belong.”*

This quote highlights how everybody plays a role in applying a disability inclusive lens throughout the entire organization. Key informants described challenges in organizations “*within the financial sector or any large corporate structure to understand that diversity and inclusion can be built at a corporate level but needs to be adaptable at a very localized level… [because of] local and regional differences, and nuances in community populations*.” Local level strategies for engagement need to be supported. While efforts targeted at the higher levels of a large corporate structure are necessary to promote diversity and inclusion, this does not always translate into local level solutions to meet the needs of individuals. Several workers described how corporate culture can be at odds with disability inclusion. One worker described:

*“There’s so much implicit bias in how work cultures exist and expectations for how people should do things… [Workers with disabilities] are timid to share their experiences and what they feel works for them. There is shame with it. Like if I don’t fit in, I don’t want to make any accommodations just for myself…It has to be leadership to make the initiative to broadly understand that we’re all different and actually mean it…and it’s one thing to say it and a whole other thing to actually do it.”*

This quote highlights how work expectations are often based on able-bodied norms in terms of “expectations for how people should do things”. Our research indicates that an emphasis on individualism, self-reliance and competitive achievement hinders efforts of workers with disabilities to show they are capable of making contributions to the organization (e.g., Schur et al., 2005). Whereas an emphasis on cooperation, respect for diversity, equity and the removal of barriers enhances their ability to participate.

### How to create a disability inclusive corporate culture

Participants described several concrete/practical ways in which organizations can create a disability inclusive corporate culture. This includes professional and career development opportunities for workers with disabilities, disability awareness training and education, accountability in performance evaluations, health benefits and inclusive policies.

* ***Professional and career development opportunities for workers.*** Workers described feeling engaged in their work when they were able to develop their career. They felt engaged when their employer supported their professional development such that their career was “not static”. This involved direct communication with their managers who expressed genuine interest in the professional and personal well-being of their staff. Engaged workers had biannual or quarterly meetings with their managers to discuss their interests in professional development. Supportive managers then offered opportunities according to workers’ expressed interests, skills, and abilities. The benefit here is that companies may pay the costs for involved with taking workshops, courses or exams and may allow time for study leave, etc.
* ***Disability awareness training and education for all staff***. Organizational knowledge and awareness of disability issues supports the engagement of workers with disabilities. Engaged workers described managers who supported them effectively when they were knowledgeable about disability and workplace accommodations. Conversely, there are challenges when there is a lack of disability awareness. As one senior leader pointed out: “*Our company needs help with understanding the definition of disability and the different kinds of disabilities. We need education and awareness*.”

Disability awareness training can include education about:

* + Social attitudes toward disability,
  + Invisible and episodic disabilities,
  + Addressing negative perceptions and false assumptions among existing staff.

Disability awareness training also needs to be:

* Based in a human rights framework,
* Practical and provide concrete strategies for engagement of workers with disabilities,
* Offered to all staff, especially managers, including education about accessible communication approaches, accessible virtual and in-person meetings, and workplace accommodations.
* ***DEI accountability in performance evaluations*.** Most participants told us there is a need to build DEI accountability measures into performance evaluations. This should include specific measures to engage workers with disabilities. Participants said one of the challenges for engagement of workers with disabilities is that:

“*A lot of people managers are not actually people managers, they were promoted into those roles because of their technical competencies, or they were really high performers in their craft, skill or trade but they don’t have training or education in how to manage people effectively*.”

As such, Participants suggested including specific objectives and DEI performance measures in hiring and promotions. Participants described the ability to engage workers with disabilities as core competencies for people managers. For example, one worker said:

“*You want to make sure that a core competency for an employee in terms of how they are measured for success is aligned with inclusion and diversity and explicitly incorporating that into their managerial style. Make it a core competency that they are measured upon and paid for…[These] core competencies need to be inclusive in nature and when they get promoted it sets that tone culturally*.”

These core competencies could be demonstrated in a required statement from candidates/applicants on how they have supported and engaged workers with disabilities and contributed to equity, diversity, accessibility and inclusion in the workplace.

* ***Provide health benefits*.** The provision of health benefits is critical to the health and well-being of workers with disabilities. Many workers described feeling most engaged when they were provided with “*work-life balance days*”, mental health days, paid vacation, and sick time, as well as financial support for prescription drugs, paramedical services, dental and eye care, and assistive devices. These benefits can help workers with disabilities with many different types of costs, including health, dental, vision, assistive devices, and other expenses related to disability or medical conditions. These benefits support their productivity as they can maintain their health and manage their disability at work.
* ***Design inclusive policies.*** Policies need to be designed to promote the engagement of workers with disabilities These policies should be in line with the specific conditions of each workplace, including considerations of the specific industry and the size of the organization. An inclusive design process offers a “customized” approach to recognize the contexts of organizations and their diverse workforce (Inclusive Design Research Centre, 2017). Inclusive design considers the full range of human diversity with respect to ability, language, culture, gender, age, and other forms of human difference. Key informants said from a sectoral perspective:

“*Our policies and procedures and management styles need to expand in order to accommodate more diversity because right now they are set up for a certain type of person*”

Inclusive design should be promoted and implemented in job creation and job training programs and services, not only to ensure access, but also to avoid duplication of efforts, such as setting up parallel programs and services targeted exclusively to workers with disabilities.

Inclusive policies should include explicit requirements and guidelines for the physical environment (e.g., ramps, automatic door openers, adjustable desks, quiet rooms, scent free environments, etc.); accessible information and communications technologies (e.g., screen reading software, accessible documents, etc.); and training and professional and career development modified to suit the skills, abilities and interests of workers (e.g., providing multiple mechanisms for communication, more time for training, etc.). This may also include disability awareness training for all staff. Inclusive policies should explicitly outline workplace flexibility and accommodation options with autonomy for frontline and reporting managers to be equipped with the capacity and knowledge to effectively engage workers with disabilities.

To develop an inclusive corporate culture, employers can utilize the support a local disability employment service provider. Disability employment service providers offer support to employers and workers and job seekers with disabilities to increase inclusive employment in Canada. Most of these services are free for employers, workers and job seekers.[[5]](#footnote-5)

**Advancing Diversity, Inclusion and Belonging at Scotiabank**

At Scotiabank, the inclusion of persons with visible and invisible disabilities is a priority for the long-term success of the Bank. They “seek to develop an inclusive workplace by recruiting, developing, and advancing people of all abilities and promote an environment where every Scotiabanker has access to workplace resources and accommodations to reach their fullest potential.” Scotiabank's diversity strategy focuses on underrepresented employees, with annual milestones set to reach its diversity and inclusion goals in Canada, which includes increasing the representation of workers with disabilities by 20%.

Scotiabank’s DiversABILITY Employee Resource Group (ERG), further aims to enhance inclusion and diversity in the institution by providing workers the space to connect, learn, and develop change and promote accessibility for IWD. The ERG is an opportunity to create a community for IWD and raise awareness throughout the company, colleagues, and customers. By providing this space, Scotiabank is able to signal a supportive environment. The ERG’s values include awareness, advocacy, education, and support.

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**Disability Inclusion at TD Bank**

In 2021, TD Bank was recognized for the seventh consecutive year on the 2021 Disability Equality Index (DEI), a tool that measures corporate policies and practices in disability inclusion and workplace equality. Senior leaders at TD recognize the untapped talents of persons with disabilities, while acknowledging that they are one of the most under-employed groups in Canada. To recruit and retain workers with disabilities, TD partners with programs such as SEARCH, a national program that supports students with intellectual and developmental disabilities to transition into the workplace, and Specialisterne, a hiring program that aims to increase employment of individuals on the Autism spectrum. To combat barriers that IWD may face in the workplace or as customers, TD developed two disability inclusion training programs for all employees, “TD Culture: Inclusion, Accommodation and Accessibility” and “Supporting Customers with Disabilities.”

In 2022, TD was recognized as one of Canada’s Best Diversity Employers. TD is invested in providing an accessible and supportive environment for all their employees. Their commitment to fostering an inclusive culture includes people with disabilities. TD’s Assistive Technology program tests new technology, partners with employees to ensure that they are comfortable with their accommodation and provides advice to IT teams on accessibility.

# Concluding Comments

This resource focuses on the qualitative aspects of work and highlights the importance of authentic engagement of workers with disabilities. Authentic engagement starts at the top, with committed and supportive senior leaders. Perceived organizational support reflects workers’ beliefs that their employers value their contributions and care about their well-being. Beliefs about the organization’s support acts as assurance that help will come whenever it is needed for workers to be able to carry out their jobs effectively. Signals of support can trigger workers to reciprocate with positive job attitudes and behaviors.

Disability comes in many different forms. Some are visible, some are invisible, and some are episodic. Regardless of the type of disability, there is need to identify and remove challenges and barriers to engagement of workers with disabilities throughout the organization. This means fostering the development of an inclusive corporate culture through education, accountability measures and inclusively designed policies. Workers and can play a critical role in identifying the various challenges and barriers they experience, and managers are critical in providing support for workers to be productive, motivated, and engaged in their work.

Currently, many workplaces remain inaccessible, and accommodations are required to support the engagement of persons with disabilities. Workplace accommodations are modifications and adjustments to a job or the work environment when barriers have not or cannot be removed. Accommodations must respect the inherent dignity of the individual worker and be responsive to their needs to promote productivity and support worker engagement.

Engaging workers with disabilities should be informed by principles of respect for inherent dignity, autonomy, empathy, kindness, and care. Engagement should also be informed with respect for the evolving capacities, skills and abilities of workers with disabilities, and respect for the right of workers with disabilities to be their authentic selves.

This resource offers guidance to build on the leadership demonstrated in the Canadian financial sector to engage a more diverse workforce and advance disability inclusion. We acknowledge that readers will be at different stages of this journey. As such, we suggest various strategies that may be more or less applicable and relevant to each organization and their context. Prioritizing worker engagement and improving the worker experience by implementing trusted solutions will promote worker, team, and business success.

**Resources & References**

**Additional Resources**

***To find a local disability employment service provider:***

[Canadian Association for Supported Employment](https://supportedemployment.ca/)

[Canadian Council on Rehabilitation and Work](https://ccrw.org/)

[Government of Canada: Disability employment resources](https://www.canada.ca/en/employment-social-development/campaigns/hiring-persons-disabilities.html)

***Other resources:***

[Centre for Research on Work Disability Policy](https://www.crwdp.ca/)

[Canadian Work Disability Accommodation Law Resources](https://www.crwdp.ca/en/master-catalogue-of-resources-for-work-disability-accomodation-law-search-engine-) (available through the Centre for Research on Work Disability Policy)

[Job Accommodation Network](https://askjan.org/)

[National Standard of Canada for Psychological Health and Safety in the Workplace](https://mentalhealthcommission.ca/national-standard/)

**Relevant Laws**

[Accessible Canada Act](https://laws-lois.justice.gc.ca/eng/acts/a-0.6/)

[Canadian Charter of Rights and Freedoms](https://www.justice.gc.ca/eng/csj-sjc/rfc-dlc/ccrf-ccdl/)

[Employment Equity Act](https://laws-lois.justice.gc.ca/eng/acts/e-5.401/)

[United Nations Convention on the Rights of Persons with Disabilities](https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities.html)

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1. In Canada, disability is defined in accordance with the [*United Nations Convention on the Rights of Persons with Disabilities*](https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities.html) [↑](#footnote-ref-1)
2. This estimate accounted for increased income among persons with disabilities, reduced health care expenses, and social assistance costs and more inclusive policies and processes that made life more accessible and efficient. [↑](#footnote-ref-2)
3. The Canadian Financial Sector is regulated under this Act. [↑](#footnote-ref-3)
4. Names have been changed to protect participant anonymity [↑](#footnote-ref-4)
5. The Government of Canada provides over $700 million annually for the development and delivery of programs and services that help Canadians get training, develop their skills and gain work experience. This support is intended to respond to the diverse employment and skills training needs of Canadians; and help individuals who are further removed from the labour market, unemployed, underemployed, and seeking to upskill to either find and maintain good jobs or reorient their career. For more information go to: <https://www.canada.ca/en/employment-social-development/programs/training-agreements/workforce-development-agreements.html> [↑](#footnote-ref-5)