Disability & Workplace Accessibility in Finance

Most financial institutions would say they support disability inclusion. Fewer have actually examined whether their recruitment processes, digital services, or day-to-day management practices hold up under that claim. The gap between intent and reality is exactly what the DEIMAN4FINANCE project sets out to close. It is also the starting point for the EUD-developed module on Disability & Workplace Accessibility, which forms part of the wider DEIMAN4FINANCE course.

The European Union of the Deaf (EUD) brings to this module decades of experience advocating for the rights of deaf and hard-of-hearing people across Europe, including in employment and organisational accessibility. That perspective shapes the course's core argument: disability inclusion is not primarily a welfare question. It is a rights question, a governance question, and increasingly, a business performance question.

Starting with the right model

The module begins by challenging a deeply ingrained assumption. Most organisations, when they think about disability at work, start with the medical model: a person has a condition, the condition limits what they can do, and the organisation tries to accommodate the limitation. This approach puts the problem in the person.

The social model, which underpins modern European disability rights law including the UN Convention on the Rights of Persons with Disabilities (UNCRPD), asks a different question entirely. It asks where the barrier is. A deaf employee who cannot fully participate in a team meeting is not disabled by their hearing loss. They are disabled by a meeting culture that has no captioning, no sign language interpretation, and no accessible communication protocol. Move the barrier, and you change the outcome.

For financial institutions, this distinction matters practically. A bank that screens out an autistic candidate because they performed poorly in an unstructured group interview has not identified a capability gap. It has created one through its own process design. Understanding where barriers actually sit is the foundation for everything that follows.

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What the regulatory landscape requires

The module covers the legal framework in detail, because managers who do not understand their obligations cannot act on them. The UNCRPD provides the human-rights framework for disability inclusion, while Directive 2000/78/EC on employment equality and the European Accessibility Act, applicable to covered products and services from 28 June 2025, translate key equality and accessibility principles into enforceable duties for employers and service providers.

Reasonable accommodation is not a discretionary benefit. Failing to provide it, where the burden is not disproportionate, constitutes discrimination. Proportionality must be assessed against the organisation's overall resources, not a local budget line. These are legal standards with real enforcement consequences.

For digital services, the picture is equally demanding. Consumer-facing banking apps, payment terminals, electronic documents, and customer support channels must meet accessibility standards. Automated compliance scans alone are insufficient. A credible assessment should combine automated testing, manual testing with assistive technologies and, where possible, testing with disabled users.

The full scope of disability

One of the module's consistent themes is that disability is far broader than most managers assume. Many disabilities are non-visible, including cognitive and psychosocial disabilities such as ADHD, autism, dyslexia, anxiety and burnout-related conditions. These are common in financial-sector workforces and frequently under-accommodated, often because low disclosure rates are misread as evidence of low prevalence rather than as a signal that the culture does not feel safe for disclosure.

Managers also learn to recognise "bubble wrapping": the paternalistic practice of removing disabled employees from high-visibility opportunities "to protect them" from pressure, without their knowledge or consent. This can produce discriminatory effects and may amount to unequal treatment. Career progression depends on visibility, and a manager who silently limits a disabled colleague's exposure is not being protective. They are making a career decision on someone else's behalf.

The EUD-developed module is organised into five units covering disability models and the business case, the regulatory landscape, digital and physical accessibility, neurodiversity and mental health, and accommodation governance, including how to build a disability inclusion strategy that starts with rights, not only culture.

Each unit includes case studies drawn from realistic financial sector scenarios, from a deaf equity analyst excluded from presenting her own work to clients, to an autistic candidate screened out of a recruitment process that tested social performance rather than analytical capability. The assignments ask participants to map barriers, analyse compliance gaps, and design accommodation plans with named owners and timelines.

Around 90 million people in the EU live with a disability. They are customers, employees, and investors. Inaccessible financial services lose market reach. Organisations that fail to build accessible, inclusive workplaces lose talent to competitors who do. The business case is not separate from the rights case. They point in the same direction.

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