

## **Doing Disability at the Bank:**

**Discovering the Work of Learning/Teaching  
done by Disabled Bank Employees**

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## **Ryerson RBC Foundation Institute for Disability Studies Research and Education**

### **APPROACH TO RESEARCH**

Since September 2002, the Institute has launched a dozen qualitative studies that are grounded in (and contribute to) the emerging knowledge base of Critical Disability Studies. Most are designed to reveal the complex invisible “work” – generously defined – performed by disabled people in every day/night life. This includes the work of disabled bank employees in becoming/staying corporately viable, the work of disabled people in managing their engagement with personal support workers, and the work of disabled women as they use clothing practices to mediate societal expectations around ‘normal’ female bodies.

Institute research is not hypothesis-driven but committed to open-ended processes that build from stage to stage. As researchers, our role is primarily facilitative, catalytic and curatorial. Along with observation and participation, we rely heavily on talking to people. We favour methods that create dialogue about experience through informal conversation and/or formal individual and group interviews.

These core practices are intended to guard against research that creates disabled people as “other-ed” objects. Our work is not to study disabled people as a special population. Instead we consider disabled participants in our studies to be expert witnesses. Rejecting the focus on individual deficits, we are oriented to individuals and groups in continuous interaction with their environments. By learning from their embodied presence and participation, we seek to provide a fuller, more accurate account of society.

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*The research team shaped this study to fit an understanding of disability that is rooted in our practice as activists and scholars in the emerging field of Disability Studies. While each member arrived via a different route, we all reject the dominant biochemical/medical conception of disability. Our orientation is material, social and cultural: to document, critique, and transform the conditions of disabled people’s lives.*

## Description

*Doing Disability at the Bank* is one of twelve case studies associated with the research network called *The Changing Nature of Work and Lifelong Learning in the New Economy* (WALL). The Network was funded by the Social Sciences and Humanities Research Council of Canada (2002-2007).<sup>1</sup> Its case studies ranged across disparate environments including schools, unions, community agencies and domestic sites. Our study was the only one in the financial sector, and the only one focusing solely on the experience of employees with disabilities. Its purpose was to identify and describe the informal learning strategies that disabled employees<sup>2</sup> use in order to be successful in corporate jobs. What do they have to learn in order to be successful in the complex and competitive world of a Canadian bank? Beyond formal training programs, how do they learn what they need to know? What are the challenges of that learning and how could those challenges be met? Broadly speaking, these questions have shaped our work.<sup>1</sup>

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<sup>1</sup> "The Changing Nature of Work and Lifelong Learning in the New Economy" was part of SSHRC's Collaborative Research Initiative on the New Economy (Project No. 512-2002-1011). It also included a national survey.

<sup>2</sup> People with disabilities? Or disabled people? There are ongoing and unresolved debates about ways to talk about disability. It is common practice to use what is called "people first" language. This is the result of arguments made by some disability scholars/activists that "we are people first, and disabled only incidentally." The strategy here is to use language to dislodge bodily difference, "impairment" and/or limitation as a "master status" in defining how people are perceived and treated. We are comfortable with this terminology but we are also aware of arguments made recently by other scholars/activists that "disability" is not only such a primary but such a valued aspect of identity (and also of social perception) that it is not possible or even advantageous to push it to the periphery. From this perspective "disabled" does not signify "damaged" identity. Instead, it is a differently legitimate form of personhood that can be fully incorporated into a valued self.

## RYERSON UNIVERSITY

With roughly 25,000 students in undergraduate and rapidly expanding graduate studies, Ryerson is one of the fastest growing and most diverse universities in Canada. Its School of Disability Studies is the first program in the country to provide a degree in this field solely from a socio-political perspective. Currently organized as distance education for part-time students from all over Ontario, the program prepares people for leadership roles in community support, management, community development, policy, planning and education in both paid and volunteer activities. With generous funding from the Royal Bank of Canada (RBC) Foundation, the School also hosts the Ryerson-RBC Foundation Institute for Disability Studies Research and Education. Established in July 2001, it has proven its capacity to develop leading edge research and innovative educational programming.

## RBC

RBC is Canada's largest financial institution as measured by market capitalization and assets, and is one of North America's leading diversified financial services companies. It provides personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis. The company employs approximately 70,000 people who serve more than 14 million personal, business and public sector clients through offices in North America and some 34 countries around the world. RBC is committed to the employment of individuals with disabilities. As of December 31, 2006, 3.2% of their Canadian federally regulated workforce (employees of the legal entity Royal Bank of Canada) has self-identified as a person with a disability (as per the Employment Equity Act definition).



Dorothy Rekman from RBC and Kathryn Church from Ryerson University talk about research partnerships at an event held April 2007



The research team on the move: Catherine Frazee, Kathryn Church and Tracy Luciani at Royal Direct call centre, June 2003, Moncton, New Brunswick

*In the conventional societal view, disabled people are not portrayed as learners, and certainly not as informal learners initiating and taking charge of what and how they want to learn. “Doing Disability at the Bank” addresses this problem. It is a rare articulation of activities that occur at the unexplored intersection of disability, learning and work.*

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## **What Were Our Objectives?**

### **RYERSON UNIVERSITY**

- To contribute to the cause of disability rights;
- To contribute to the successful inclusion of disabled people in employment;
- To learn about corporate culture and practices by creating a working partnership with a major bank;
- To contribute to a solid program of research for the Ryerson-RBC Foundation Institute for Disability Studies Research and Education;
- To bring a disability standpoint to bear on emerging studies of work and learning in Canada;
- To benefit from the intellectual diversity of a national/ international network of scholars on work and learning;
- To make connections that foster future innovative research;
- To contribute to graduate student employment and training.

### **RBC**

- To foster learning and understanding of what, if any, barriers exist for employees in learning and carrying out their job responsibilities;
- To provide employees with the opportunity to network and share learning strategies;
- To hear from employees what practices RBC should consider implementing to support their learning efforts;
- To partner with leading external community partners in supporting best practices research.

## What is the Context for the Study?

This study formed around the mutual interest of its partners in the informal (self-directed) learning of disabled bank employees. However, each partner has its own world views, knowledge traditions, discourses and practices. So, for example, the terms “key informant,” “principal investigator,” and “inquiry” gave our corporate partners pause, while phrases such as “business platform,” “cascading it down” and “rolling it out” left the research team mystified. Activities that require legal agreements in the corporation have been handled in the university through established traditions of professional practice and academic freedom. Inevitably, there were moments where members of each organization felt like strangers in the world of the other. Our task was to work together across our differences to produce results that contribute to both current academic debates and the world of banking. Some of those differences were methodological.

*Doing Disability at the Bank* is a study in the interpretive (qualitative) research paradigm. Interpretive researchers are not engaged in the science of measurement. Our studies tend to be inductive rather than deductive, open-ended and small-scale; they explore for depth and comprehension rather than for frequency and breadth. Interpretive researchers do not do surveys, or use standardized questionnaires. We do not orient in any conventional way to notions of objectivity, reliability, validity, and generalizability. Instead, following contemporary theories of the philosophies of science and language, knowledge comes into being as an interpretive act. We do not so much discover meanings as make them through our interactions with respondents. Thus, the findings of this study are very much the product of what respondents said in conversation with each other, and with members of the research team. However, they also represent the analytic skills of a team with six decades of collective skill honed through formal training and professional practice, including a thorough and current reading of the relevant literature, as well as direct experience of disability.

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*Wondering who would show up to talk with us – and why – was a mystery that we savoured from site to site. As that mystery unfolded, we met employees with a range of bodily conditions and differences – visible and invisible. Other people were drawn into our conversations through stories told by participants; everyone knew at least one other person who was affected. In this way, our “sample” radiated outwards to encompass many more lives than those directly in the room.*



RBC employee Monica Brown with Catherine Frazee and Melanie Panitch at RBC Diversity Day, October 2004.

## What Did We Actually Do?

From 2003 to 2005, the research team worked with RBC human resources managers to organize and host focus groups at RBC sites in central, western and eastern Canada. Participants located in Vancouver and Moncton worked in large contact Centre environments providing sales, service, processes and technology that support client needs. Those in Toronto were employed in direct client facing roles as well as specialized professional roles within the field of Information Technology and Human Resources. We conducted (at least) two groups in each location: one for employees who identified as “disabled” and another for co-workers and/or managers. Participation was voluntary. Our invitation was sent out through RBC’s existing electronic channels. Local managers then facilitated group formation as employees chose which group they would attend. In the end, we talked with 70-80 participants including people with restricted mobility, people with varying degrees of visual and hearing impairments, and people living with a range of invisible disabilities. All discussions were digitally recorded and transcribed.

Data analysis was accomplished initially by active listening and collectively talking/thinking through the data. After an immediate post-group debrief, the team listened to the taped discussion, pausing frequently to connect with, query, and elaborate upon what was said. Notes from these “listening sessions” established the “nodes” of our analysis. As the study developed, the research team shifted to a detailed, iterative reading of all transcripts, combing through hundreds of pages for key phrases, major points, and illuminating stories. We shared our emerging analysis with our partner, through a series of written drafts, at different points in the study. As succinctly as possible, this chapter highlights our final results: the meanings we derived from focus group discussions as well as the patterns, connections and relationships amongst these conversations. What we have produced is not proof of a hypothesis; but an authoritative account that contributes to both the corporate and academic grappling with questions of learning.

# Ten Key Findings

1

## WORKING FROM STRENGTH

Study participants considered themselves fortunate in their employment at RBC. They were positive about the corporation and proud of its achievements, as well as in their own work. Participants were positively oriented to diversity issues and supportive of the corporation's actions towards more inclusive environments for disabled employees.

2

## THE DEBATE OVER DISCLOSURE

The question of whether employees should be required to disclose a disability is a big issue. Co-workers and managers tend to prefer full disclosure either as a pre-condition of an individual's employment, or as an outgrowth of a good managerial relationship. They want all the information they can get that will facilitate both individual and team functioning. By contrast, disabled employees generally prefer to conceal disability. Their preference is based in a complex knowledge: differential treatment, to be sure, but also the desire to protect themselves from what disability scholars refer to as "the stare." They want to control the flow of information about their bodies on a situation-by-situation and person-by-person basis.

3

## HIDING

Whether the condition is visible or invisible, disabled employees learn how to "hide" in the workplace. They do so to facilitate their own integration, and to prevent negative reactions but also to secure privacy against unwelcome curiosity. Practicing concealment is a "second job" layered onto their work. Concealing can be elaborate, a choreography of invisible micro-decisions within each transactional workplace moment. A strong example comes from employees who use the distance and invisibility provided by email and phone interactions to establish able-bodied virtual identities.

4

## A CORE CONTRADICTION

There is a contradiction between the corporation's drive to build a global business and its commitment to build a diverse workforce. Study participants, in particular managers, expressed concern about how to maintain their primary orientation towards generating revenue while developing practices that support a disability agenda. The tension this creates is not necessarily unhealthy but the two aims often pull in different directions. In their view, the "immediate bottom line" often wins out.

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*One of our key findings is the centrality of debate over whether employees should disclose or conceal disabilities in the workplace. "To tell or not to tell?" That is the question. Finding an answer you can live with is fundamental to "doing disability at the bank" whether as the person directly affected or as their co-worker/manager.*





## 5

### KEEPING UP

Co-workers/managers worry that disabled workers might be slow, making them a potential liability in terms of team functioning and productivity. By contrast, we discovered that disabled employees are ingenious about workload management (e.g. inventing short-cut programs; taking work home) and concentrate their attention on high quality performance. Disabled employees balance their need to limit job demands with their ambitions for upward movement in the organization. Many reach a point where preserving their bodies and quality of life becomes more important than corporate rewards and career development. They do not necessarily discuss this dynamic with their manager. By the time the corporation finds out that they intend to leave, it can be too late for intervention.

## 6

### WAITING

A new generation of disabled employees has a high degree of technical skill, and high expectations for technical assistance. Waiting for workplace accommodations can be frustrating. Many of the “waiting stories” we heard were about ordering, receiving, maintaining and upgrading adaptive computer equipment and software programs that would enable day to day functioning as well as training for professional development. This feeling was strongest outside of Toronto where the channels for spending approval could seem distant and complicated.

7

#### INFORMAL TEACHING

Significant struggles around disability in the workplace emerge at the level of social interaction. Managers and co-workers find it difficult to discuss situations related to bodily difference with their disabled colleagues. They are afraid of breaching privacy or giving offence. Meanwhile, disabled employees wish for better informed colleagues. Teaching others becomes a big part of “doing disability” at the bank. This work is done informally (and invisibly) through daily encounters between individuals. A further difficulty is that co-workers tend to forget what they are taught. Solutions develop through direct human contact and good communication.

8

#### FINDING GOOD MANAGERS

Working for someone you can trust makes a big difference in a person’s willingness to disclose a disability. Likewise, on-the-job success tends to rise and fall with having a good manager. For their part, managers make the most enlightened decisions they can in situations they perceive as marked by conflicting goals and interests. It helps if they already have personal experience with disability through family, friends and/or neighbors. Once again, direct contact and experiential interaction provide a good base for further learning. Our co-worker/manager participants drew frequently on this kind of knowledge. Invisible but tangible, it is a resource for the corporation that can be tapped for positive action and change.

9

#### BUILDING WEBS OF SUPPORT

Successful disabled employees are skilled at creating the informal and semi-formal arrangements that constitute webs of support. They know how to involve co-workers in a range of tasks from re-locating computer functions to brain-storming problematic situations, to making site modifications. They have a good sense of judgment about who to involve in this mutuality and who to avoid. Looking for assistance does not mean that disabled workers lack initiative or independence. They have a strong sense of personal responsibility and will resist any kind of “buddy system” that is demeaning or infantilizing.

10

#### KEEPING IT LIGHT

Successful disabled employees are skilled at handling bodily difference with clients and fellow workers. A key part of the process is learning to “keep it light.” Disabled employees make jokes, often at their own expense, in order to ease the discomfort that others might feel. In co-worker and management relations, they work to get what they require without causing discomfort through being too assertive or confrontational. Such “savvy” signals a form of unrecognized learning generated through trial and error. Wanting no concessions for their disability, some disabled employees actually refuse to ask for accommodations in the workplace. They rely, perhaps more than necessary, on their own resources and strategies.



PHOTO CREDIT: PAUL CLIFF, AND THE UNIVERSITY OF MANCHESTER

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*Our research participants expressed real pleasure at the opportunity to take part in the project. They were bright, articulate and forthright. We enjoyed them tremendously. We acknowledge the absolutely vital contribution of everyone who took the time to speak with us.*

## New Directions

As a result of *Doing Disability at the Bank*, the research team has a much-expanded sense of the diverse work of learning that employees with disabilities accomplish even as they attend to the daily performance of their jobs. As disability scholars, our task has been to make visible the telling, hiding, keeping up, waiting, teaching, networking and light-hearted negotiating that disabled employees do on a daily basis. Largely unrecognized, these activities constitute the hidden knowledge of doing disability in a corporate environment. RBC has been working to translate our findings into an action plan that can be “rolled out” in alignment with their values, human resource practices and business objectives. At the same time, the implications of our research go beyond any single organization and research partnership.

Creating equity in the workplace can create tension. Our data suggest that, in the best of all worlds, many of those tensions get worked out not just technologically – through environmental or computer adaptations – but through direct human contact and communication. Social interaction is the new frontier of workplace accommodation. As a result of this study, we turn with fresh interest to practices that enhance interactional inclusion, particularly at the vital juncture of manager-employee contact. Good relations here build acceptance, create company loyalty and foster a climate conducive to long-term retention of all employees.

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