

RBC Financial Group: From Accommodation to Inclusion

This community story profiles a Canadian employer with an exemplary attitude and demonstrated ability to change its operations for the good of all employees. By adopting the principle that everyone needs help accommodating to life circumstances in some way – be it maternity or parental leave, religious observance, recovery from an accident, coping with illness or managing a disability – accommodation becomes just one piece of a supportive work environment. Accommodation may involve modifications to the workplace, the equipment or the job itself. But the most important change is attitude and the profound respect for ability.

Since 1995, the Royal Bank of Canada and its subsidiaries (known collectively as RBC Financial Group) have taken serious action to increase the numbers of employees with disabilities within their organizations. These efforts have been strengthened, in part, because RBC's senior management recognized that

respecting diversity in all its forms is not only the action of a responsible employer. It also lays out a welcome mat for employment candidates and customers.

As Canada's seventh largest private employer with 49,000 employees (69,000 worldwide), RBC Financial Group now counts more than 1,000 persons with disabilities on its payroll. Other members of the Canadian Bankers Association worked alongside RBC Financial Group as they searched for best accommodation practices across the country; bankers themselves have become a model for others to follow.

Increasing the representation and retention of employees with disabilities has not been a straightforward process, nor is the journey complete. Reaching agreements on the definition of terms like disability and disadvantaged, accessing reliable data and encouraging employees to disclose their differences have all helped shape RBC Financial Group's collective understanding of effective practices and the areas that still need attention. The hard task of establishing a baseline for improvement, however, has been determined.

A call to action

As early as the 1970s, RBC Financial Group began making efforts to include people with disabilities in its workforce. In 1995, the federal *Employment Equity Act* established a series of guidelines for employers with the goal of increasing the representation of four groups considered to be disadvantaged in the workforce: persons with disabilities, Aboriginals, members of visible minorities and women.¹

The *Employment Equity Act* defines persons with disabilities as anyone with long-term or recurring physical, mental, sensory, psychiatric or learning impairments. The purpose of the Act is to ensure that anyone wishing to work and receive benefits may do so, based on the abilities they bring to the job. Not only does the Act require that everyone be treated equitably, it states that employers must take positive steps to remove systems, policies and practices that create work barriers. Employers also must take a proactive approach to making accommodations so that the four groups are present across an organization in numbers that reflect their representation in the Canadian workforce.

In response to the demands of the new legislation in 1996, RBC Financial Group adopted its own policy on hiring persons with disabilities. Following a review in 1997, it became clear that RBC's efforts were not achieving the desired results. In response, the Employees with Disabilities Advisory Council was established in 1998 to directly solicit employee input. The Council initially planned a two-year effort which would focus first on employee needs, then on what RBC could do to better serve the needs of customers.

The Council found that one of the barriers to hiring persons with disabilities was that

managers, given the choice between two equally qualified candidates, would choose the candidate without a disability in order to avoid the potential costs of accommodation. To address this situation, a centralized accommodation budget was established which managers could access to cover accommodation costs for new employees during their first year, or for existing employees who developed a disability during the course of the year. This arrangement came to be known as the "I Make It Barrier-Free" program.

Managers also were uncomfortable trying to assess the accommodation implications of disabilities – they did not consider it an area of personal expertise. In response, an approach was developed which recognized accommodation as a three-way partnership among the employee, manager and organization.

Due to its size and geographic scope, it was not practical for the RBC Financial Group to create an in-house centre of accommodation expertise. Instead, RBC contracted the Canadian Council on Rehabilitation and Work (CCRW), a disability services organization, to perform accommodation assessments.

Like the RBC Financial Group, CCRW has a national network of local resources. Bank managers who require disability assessments call the RBC Human Resources Advisory Services Group of consultants and are referred to CCRW. Within 24 hours, the manager discusses the disability with a CCRW staff member who then assigns the appropriate assessor to visit the workplace. This process relieves managers from feeling that they need to be the expert, and the employee is freed from having to know exactly what accommodations their new work environment will require. Once the assessment is completed, the report is written and given to the manager to share with the employee.

Changing the technology

RBC Financial Group provides CCRW with a list of the types of equipment it has tested and validated for the organization's systems. In most cases, physical access (e.g., wider doorways, ramps and accessible washrooms) is only a small component of the accommodation requirement. Financial Services is a knowledge-based industry, so accommodation issues revolve mainly around technology. CCRW possesses a list of proactively pre-tested hardware and software that are congruent with RBC's systems. There is now a centralized operation process for obtaining a suitably adapted computer or a piece of specialized software. Pre-approved accommodation equipment comes into a unit in the same way as any other piece of technology. Once an employee is identified as someone who uses adaptive technology, RBC provides them with regular bulletins describing system changes and updates.

RBC has developed an accessible technology policy which makes accommodation one of the necessary ingredients in product development. As information technology specialists are developing and rolling out new systems, they must already have featured accessibility in those applications. RBC is attempting to avoid the need to retrofit systems after purchase.

This type of 'business as usual' approach to accommodation is significant. Instead of seeing accommodation as a specialty market, RBC is telling its suppliers that accommodation is to be treated as any other personal preference. Product developers, like RBC itself, are now appreciating the opportunities presented by this segment of the market. In fact, all employees can benefit from accessing adaptive technology. Degenerative eye disorders can be slowed by using larger screen displays and simpler graphics; hand joints are kept healthier with ergonomically designed computer keyboards.

Changing attitudes

RBC has undertaken research as part of its work with the Canadian Bankers Association to discover best practices for dealing with the problems of access and accommodation. The results showed that people did not want disability issues to be spotlighted – but preferred a more subtle approach, which communicated the fact that accommodation is possible and easily managed. RBC's recruitment brochure now lists individualized workplace accommodation as one of 12 employee incentives. If you come, the message quietly implies, they will adapt it for you.

Says Dorothy Rekman, Manager, Diversity and Employment Equity: "The achievement for our organization is that we have removed the barrier to not hire someone because of accommodation costs. However, our overall objective is to create an inclusive environment and not have persons with disabilities seen as exceptions to the rule. Therefore in the second year of a person's career at RBC, managers budget ongoing service costs for disability, as part of the annual budget planning process."

Recruitment processes at RBC Financial Group now reflect a matter-of-fact attitude toward difference. Every Recruitment Consultant automatically asks, either online or face-to-face, if the applicant requires any accommodation to participate in the Bank's hiring process. Applicants are told, for example, that they may have access to sign-language interpreters, that accessible premises are available for interviews and that any tests used are accessible and have flexible time requirements. They are further informed that the recruiters will conduct a behavioural interview. If they are not familiar with this type of interviewing, they can learn about the process and obtain tips by visiting the "Careers at RBC" website (<http://www.rbc.com/uniquecareers/careerops/interview.html>). This technique asks applicants to provide an anecdote about an

experience where they demonstrated a particular skill or competency. Its focus is on what the candidate sees as exemplary performance, and sets a success-oriented interview tone.

Recruiters also encourage employees to bring forward friends, family and associates as referrals for employment. Called “Work Your Network,” this approach recognizes that a person with a disability is likely more closely linked with the disability community, and so helps spread the word that the Bank is an accessible employer.

“We need to further leverage this opportunity,” says Ruchi Ganju, Program Manager, Diversity Recruitment Initiatives. “This way of communicating with the disability community offers promise beyond recruitment. It provides us with an ongoing reading of the needs and wishes of our client base.”

Besides “Work Your Network,” RBC continues to build partnerships with disability organizations, delivers recruitment information sessions at major universities and colleges across Canada, offers pre-employment training programs and job shadowing opportunities for candidates with disabilities, and attends outreach events and job fairs.

Deepening the commitment

Accommodation provides the necessary equipment and services for workers with disabilities to be able to perform their job. Making each employee feel included as a valued member of a corporate family requires a deeper level of commitment. RBC is using technology as one vehicle for demonstrating that concern. RBC’s websites are incorporating accessibility components as new pages are added. Part of its website’s “Careers” section now features an area specifically for persons with disabilities [[http://www.rbc.com/uniquecareers/careeropps/](http://www.rbc.com/uniquecareers/careeropps/disabilities.html)

[disabilities.html](http://www.rbc.com/uniquecareers/careeropps/disabilities.html)]. RBC’s “Me & RBC” employee intranet site is accessible.

Dedicated employees within RBC’s Global Technology and Operations Group work to make technology accessible for persons with disabilities. An IT accessibility consultant works with information technology specialists to build accessibility into new and existing applications, and ensure that accessibility is considered in technology policies and standards. An adaptive technology analyst is responsible for working with external suppliers and vendors for sourcing. This person proactively tests hardware and software in a closed environment before distributing them to employees. Another member of the IT accessibility team develops screen reader (JAWS) scripts for legacy mainframe systems, which were developed 20 to 25 years ago and are not accessible.

By 2002, RBC’s accommodation policies were supplemented with operational guidelines. The Bank’s internal network had become a robust source of employee information which made it easier for workers to find information for themselves. “Our human resources work is increasingly a self-serve model,” says Dorothy Rekman. “Our policies and procedures are transparent, and by putting everything on our internal website, we give our employees much more freedom to raise issues for discussion and education.”

Accommodation processes are now better understood across the organization and the Bank has instituted a postscript evaluation for accommodation follow-up. Says Dorothy: “In the late 1990s, we didn’t know if employees who had joined us several years earlier were still having their needs met, or if they were languishing with old equipment and outdated programs. Now our managers are quicker to go back to CCRW for an accommodation review.”

RBC recently developed a survey for individuals involved in the accommodation

One employee's view

When I was laid off from my previous employer, I had time to research organizations that I would want to work for that had a strong reputation for accommodating people with disabilities. My first choice quickly narrowed to RBC Royal Bank.

For the last two-and-a-half years, I've worked as a Customer Care Associate in the Visa Customer Service Call Centre in Toronto. I use special software that announces what text is on the computer screen in my left ear and I hear the client through my headphones in my right ear. Elevators are labelled in Braille and beep on every floor allowing me independence to know where I am without the need to ask for assistance.

After my first year of working with RBC, my manager gave me a month to go down to the US to get my first guide dog. He guides me to work and meetings, and people think he helps me on my calls, but he actually sleeps most of the time under my desk.

I'm proud to be a part of the RBC family. I have never needed to struggle to get support or technology as I have with previous employers. I have friends that are blind like myself who struggle with discrimination, lack of technology and a lack of commitment to supporting people with disabilities. However, I never have to worry about this with RBC. I love my job and look forward to advancing into other roles in the future.

Mark Omelan
Visa Customer Care Associate

process as a way of evaluating CCRW's service. This survey will be rolled out in 2005. RBC also developed a mechanism to track the types of accommodation required, and educated employees about what accommodation options it was making available.

RBC has been proactive about setting up two-way communication with its staff. Besides making information available on its intranet, local Diversity Councils are a continued source of reference on disability issues. Employees are also encouraged to discuss problems and concerns with their manager and, if need be, RBC's Human Resources Advisory Services Group or the HR Service Centre. In addition, the Employee Ombudsman's Office can investigate and resolve individual employee matters.

Leading by example

The impact of the Employees with Disabilities Advisory Council on hiring and centralized accommodation budgets would not have been possible without a strong senior management commitment to accommodation. That commitment continues to develop and strengthen.

RBC has done a great deal of work educating its staff about its own accommodation efforts, with the central message that accommodation is not just for people with disabilities. Says Norma Tombari: "We want people to recognize that all of us likely will require accommodation at some point in our lives – for health, family or religious reasons, for example. We are educating hiring managers to be increasingly flexible when assisting a staff member with a special request. For example, as part of our *Persons with Disabilities Roadmap for Success: A Guide for Managers and Employees*, we highlight an option for customizing a person's job

description by trading tasks with co-workers to order to better suit their capabilities.”

In 2001, RBC established a Diversity Leadership Council. Chaired by RBC’s Chief Executive Officer, the Council has Executive Champions from each business as well as Corporate Functions. Their mandate is to set RBC’s overall diversity strategy and review progress of the organization as a whole. In addition, in 2002 a senior management officer was appointed champion for persons with disabilities for RCB Royal Bank – RBC’s Canadian retail banking arm which represents 80 percent of RBC’s employees who fall under the *Employment Equity Act*. He has communicated at length about corporate commitment, and significantly, has disclosed his disability.

What the numbers say

The *Employment Equity Act*’s definition of persons with disabilities has two components: persons must have a long-term or recurring physical, mental, sensory, psychiatric or learning impairment, and they also must believe that the impairment creates disadvantage in employment or that an employer or potential employers will consider them disadvantaged. Even employees who have been accommodated in their current job may identify themselves as disadvantaged.

Only people who identify themselves as disadvantaged may be counted for the purposes of implementing employment equity. If employees do not feel that their disabilities place them at a disadvantage or if they choose simply not to disclose information about themselves, they are not accounted for in employment equity statistics.

In 2001, RBC’s employment equity survey found that 15 of the 86 percent of respondents did not want to self-identify. In 2002, with

the permission of the Human Rights Commission, RBC piloted a four-part question about disabilities. It posed the same question about being disadvantaged as outlined in the legislation, but it more clearly delineated between how people felt in their current workplace from their perception of the Canadian workplace as a whole. In addition, it accounted for the perceptions of people recently hired by RBC who perhaps had not had enough time to fully appreciate the inclusion efforts already undertaken by their new employer.

A re-survey process was undertaken in 2002 as part of an organization-wide commitment to diversity. For federally regulated staff, the response rate was 99 percent; for RBC Financial Group as a whole, the overall response rate was 96 percent. The number of people who chose not to self-disclose is now only six percent as compared to the previous 15 percent.

During this period, the data collected showed a doubling of the reported disability representation rate. In all, 4.8 percent of employees reported being persons with disabilities; 2.6 percent reported feeling disadvantaged. It is this second figure which is reported to the Canadian Human Rights Commission.

Says Norma Tombari: “Our survey clarified two important reporting issues. First, an individual who feels disadvantaged in employment because of their disability is responding from a very personal perspective. However, if they do not feel personally disadvantaged, but believe RBC perceives them as disadvantaged, we need to take action. Second, if people don’t feel disadvantaged in their present job at RBC but think that another employer might see them as disadvantaged in another job situation, it should be recognized that RBC is doing a good job.”

Establishing a baseline

The *Employment Equity Act* underwent a Parliamentary review in 2002. A Standing Committee suggested that (the former) Human Resources Development Canada needed to engage in a review of the definitions of disability and disadvantage and the problems posed by voluntary self-identification. RBC is now using Census data from the 2001 Participation and Activity Limitation Survey as its benchmark for

determining workforce availability of persons with disabilities. Based on this data, RBC's representation of employees who have disabilities should be 3.8 percent (1 percent lower than the representation reported by RBC employees who do not feel disadvantaged in employment). For the time being, RBC must follow the existing *Employment Equity Act* and report only those who feel disadvantaged because of a disability (2.6 percent).

The power of creative thinking

While RBC was getting its own accommodation house in order, clients with disabilities also were learning to ask for more. In 1993, one client in particular had the energy and drive not only to insist that RBC make its documentation accessible to people who are blind or partially sighted. She also turned that determination into a successful business which now produces information in multiple formats in a number of languages.

Sharlyn Ayotte founded T-Base, a technology firm, in 1990. Sharlyn realized that she could apply her understanding of communication styles to create an access and production system which would generate alternative, multiple formats on demand (e.g., large print, Braille, audio and e-text).

For RBC Financial Group, T-Base helped design both the world's first audio-banking machines in 1997 and "Royal Bank Multiple Format Services" to make information available in the required format to RBC customers through a toll-free telephone number. Clients dial in and request the format of choice, and the system generates the required documents.

Today, T-Base Communications [<http://www.tbase.com>] is one of Canada's largest producers of information in multiple formats. T-Base has offices in Canada and the US and is making information products and services available and accessible on behalf of governments and some of the largest financial and telecommunications companies in North America. In January 2005, T-Base will open a second high-volume production facility to meet the demand of corporate clients for publishing financial statements in the full range of formats.

Sharlyn considers RBC an open, proactive employer and service provider. "RBC understands our society's changing demographics, the need to deliver customer services which reflect communication preferences and the benefits of developing a diverse workforce that can respond more appropriately to clients and employees," says Sharlyn. "Most importantly, they understand how essential it is to be open to innovative ideas that improve access to financial products and services for all customers."

Room for improvement

RBC's ultimate accommodation goal is universal design. This concept guides an organization's overall development process, integrating all elements required to ensure that facilities, technology, information, programs, products and services meet the diverse requirements of society.

RBC Financial Group has received awards and recognition for its work in accommodation and employment equity to date, and it continues to look for ways to improve its performance. It was the only Canadian enterprise to be profiled in a Microsoft publication which celebrated accessible technology in business [Moulton et al. 2002: 75-91].

RBC recently teamed up with Ryerson University to conduct a research project which will examine the learning strategies employed by people with disabilities in establishing and maintaining themselves as successful employees. In March 2004, RBC employees were presenters at the California State University, Northridge (CSUN) internal conference on accessible technology for persons with disabilities. This is CSUN's 19th conference and the largest of its kind in the world.

Though RBC Financial Group has matured in its overall approach to disabilities, other organizations which serve the disability community are lagging behind. A recent example of the complexity of disability supports programs saw a fully qualified candidate turn down a position at RBC because his disability benefits carrier refused to pay for half of his 24-hour attendant care's salary, despite the fact that RBC was willing to cover 12 hours as part of its accommodation of his disability. Says Dorothy Rekman: "Twelve hours would allow plenty of transportation time, and the candidate was pleased with our offer. The carrier had paid the full 24-

hour costs when this person was unemployed and stood to reduce its payout by 50 percent, but it refused to do so. This type of systemic problem is keeping capable people out of the workforce."

Agreement on definitions of the words 'disability' and 'disadvantaged' have made it difficult for organizations to be clear about their mandates and goals in achieving desired levels of employment. This issue is also an area for study and change.

Says Norma Tombari: "While we are indeed legislated to include persons with disabilities into our workforce, it also has become part of our business strategy to review not only our employee hiring and retention practices, but to remember our customer population as well. Canadians are getting older. As they age, many of them acquire disabilities. By broadening our understanding and acceptance of what it means to have a disability and how we can best support one another, we truly become inclusive. Our future success relies on delivering products and services which make that commitment transparent."

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Endnote

1. For further information on RBC's work on increasing its representation of Aboriginals, members of visible minorities and women, see the 2003 Employment Equity Narrative Report at: http://www.rbc.com/unique_careers/diversity/ee_report.html

Reference

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