



Taking care of disabled clients

How do you take care of a disabled client?

Some tips

In Belgium, 15% of people have a disability.

In 80% of them, that's due to an accident or illness. And in 80% of cases, the disability is also invisible. Only 3% of disabled people need a wheelchair (*Wagner, 2021*).¹

While some disabilities are completely invisible to an outsider, they can have an enormous impact on a person's lifestyle, interactions with others, work, and mobility. Examples include diseases like cystic fibrosis, diabetes, arthritis, and so forth.

This brochure contains useful tips on how to cope with the most common disabilities. Although the list is not exhaustive, this brochure mainly aims to encourage you to adjust your behaviour appropriately when you have clients before you with disabilities (visible or not).

This guide came about with the help of some of Febelfin's partners. We thank BNP Paribas Fortis for sharing their internal guide that inspired this brochure, and NHRPH (National High Council for People with Disabilities) and Diversicom for reading it through and giving their advice.

Three golden rules apply:

- Nothing beats a respectful, open and spontaneous attitude.
- If your client has a guide with them, address the client and not the guide. Never treat the client differently.
- Ask the client how you can best help them and assure them that they should not hesitate to ask for help where needed.

² Wagner, L. W. (2021, November 19). Invisible disabilities: [80% of disabled people are concerned!](#) *Inclusive City Maker*.

Different types of disabilities

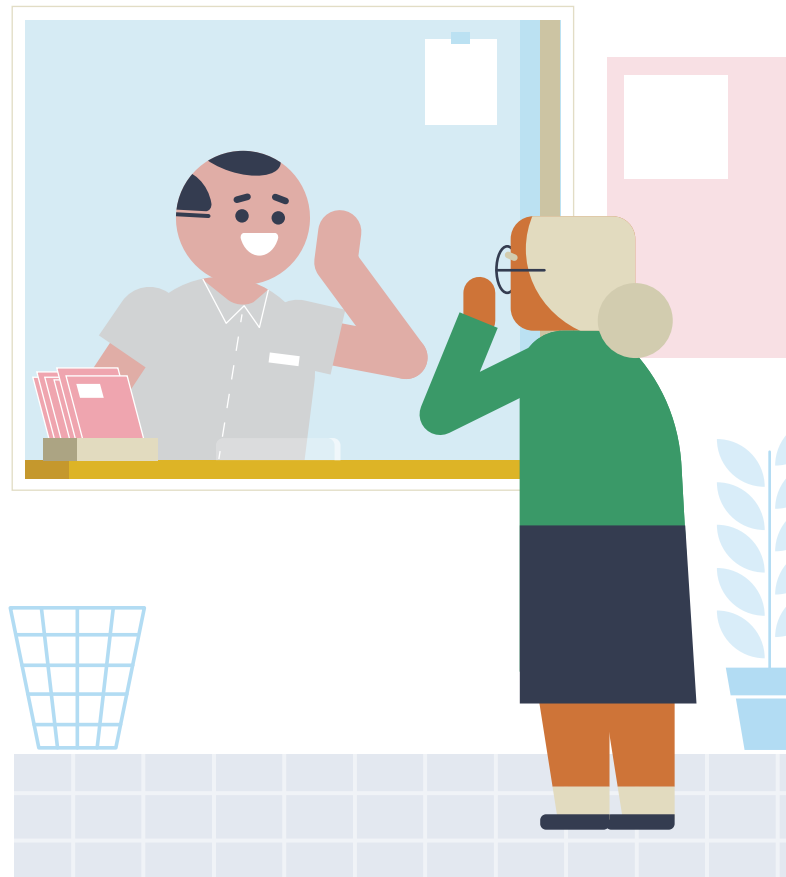
Many types of disabilities exist, including auditory, visual, motor impairments, and so forth. It's essential to always be attentive to your client's possible disabilities. This allows you to communicate appropriately with your client, regardless of their disability.

Hearing impairment

Hearing impairments are becoming increasingly common. This is a functional impairment that is not always visible or that you don't always notice right away: it is estimated that 1 in 8 Belgians have a hearing problem today, and that 1 in 5 people between the ages of 40 and 60 are affected by hearing loss. Increasingly more young people are also facing this problem. It's important to distinguish between people who are hard of hearing and those who are completely deaf.

Hard of hearing

Some people who have difficulty hearing don't yet use a hearing aid or cochlear implant. While others do use these tools to communicate better, communication is still usually less smooth than for those with no hearing difficulties. The degree of hearing loss can differ greatly and depends on the frequencies where hearing is affected.



TIPS

- Provide a quiet consulting room without much ambient noise to speak to your client.
- Speak clearly (without exaggerating) so that it's easier for them to understand you. Shorter sentences are better.
- Your client might misunderstand words spoken in a foreign language, so stick to words in their native language as much as possible.
- Don't hesitate to repeat or rephrase things if you notice that communication is a bit halted; alternatively, ask your client what you can do to facilitate communication.
- A picture sometimes says more than a thousand words. Diagrams or drawings can be very useful for people with hearing difficulties.

Deaf people

People who are deaf have no hearing function. But just because someone is deaf does not mean they are automatically also unable to speak. Deaf people can often utter sounds and sometimes also speak. Many use sign language, or a combination of spoken language and gestures. And most deaf people can lip-read.

For most deaf people, especially those deaf from birth, written language is a foreign language. This is because writing is a phonetic reflection of what is said. That's why written communication is also not always optimal for deaf people.

TIPS

- Fortunately, communication is not only verbal. When dealing with a deaf client, don't hesitate to use non-verbal communication such as gestures, or dictation solutions on a computer or smartphone.
- We don't always think about it, but a remote sign language interpreter can be a solution for good communication. Use the branch's device or the client's device (tablet or phone) for this purpose.
- How can you ensure the client can **lip-read** better?
 - Choose a quiet, well-lit environment.
 - Make sure you look at the person when you're speaking to them. They'll appreciate it if you speak slowly and articulate clearly (without exaggerating or shouting). Shorter sentences are better.
 - Your client may misunderstand words in a foreign language, so use words in their native language as much as possible.
 - Don't hesitate to write down names, addresses and numbers that are more difficult to read.
 - If you want to make sure your client has understood you correctly, don't hesitate to ask and repeat or rephrase your words.
- Try where possible to attract your client's attention when speaking to them (e.g. with gestures, touching their arm). Don't approach your client from behind as they may feel threatened.
- It can be difficult for a deaf person to gauge the strength of their own voice against any ambient noise. If necessary, ask the client to raise or lower their voice.



Visual impairment

Visual impairment or bad eyesight can sometimes be solved with customised glasses. Unfortunately, this isn't always the case for many visual impairments. In Belgium, 1 person in every 100 has a severe vision problem²

For example, some individuals have almost perfect central but no peripheral vision. People who do not – or no longer – have peripheral vision can therefore read well but have difficulty getting around. That's because they're looking through a 'tube' and cannot see what's going on around them. For others, the opposite is true. They may have less difficulty getting around, but they can't read well. Other vision problems include not seeing well in the dark or in bright light, impaired contrast and/or colour perception, blurred vision due to permanent spots, and so on.

What are central and peripheral vision?

Central vision is inextricably linked to peripheral vision. Peripheral vision provides us with information about our surroundings. Peripheral vision is less detailed than central vision, but the information it provides is crucial. For example, it allows us to spot pedestrians about to cross the road or cars coming from the left or right.

Visually impaired people who have difficulty getting around often use a white cane. After all, not everyone who uses a white cane is completely blind.

▀ I'm visually impaired, so I don't go to the bank alone. Of course, I'd prefer to go see my banker alone, like everyone else. If I may give some advice to bankers, you see I'm using a white cane. Don't hesitate to offer to help me. ▸

- Selahaddin Unal, visually impaired, HR Professional at Actiris

TIPS

- Remember to introduce yourself properly.
- If needed, offer your elbow or shoulder, without obligation, so the client can easily follow you, and point out obstacles such as doors and stairs.
- If you **want assist** your client in sitting down, put their hand on the back of the chair you have prepared for them.
- Visual aids are best left aside here. The golden rule **is say** what you are doing. Give your professional explanation, but also tell your client, for example, when you are serving them a cup of coffee or briefly leaving the consulting room.
- Look at the client when speaking to them. This way, the client knows where you are and can also understand you better. Give verbal feedback to questions instead of, for example, nodding affirmatively.
- Don't talk louder to a blind or visually impaired client.

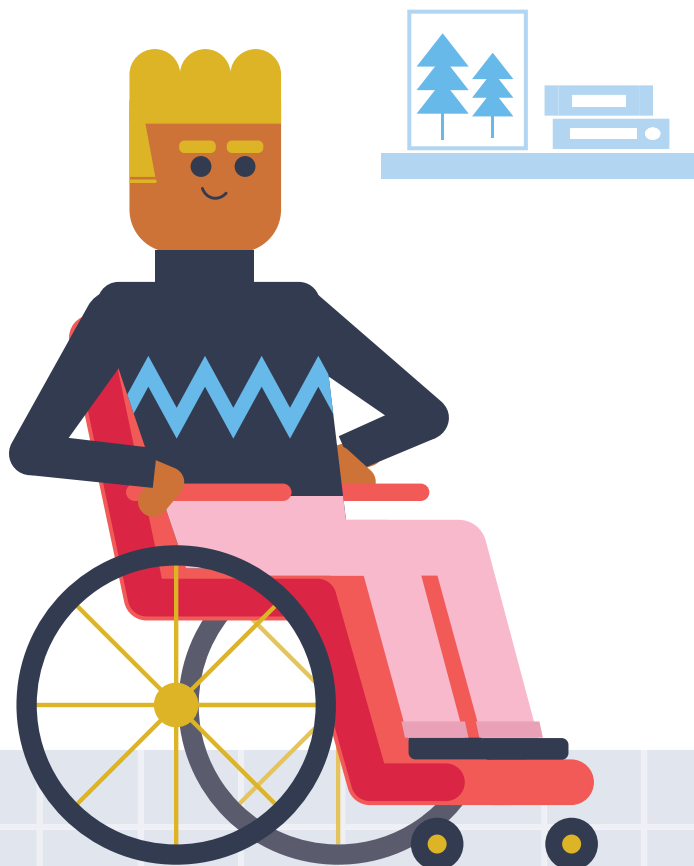
▮ **When I'm out with my spouse and someone asks her what I want, I feel as though I can't answer for myself. Just because I'm blind doesn't mean I can't decide for myself. Fortunately, this doesn't happen often.** ▮

- Pascal De Groote, blind, Accessible Banking Manager at BNP Paribas Fortis



Motor impairment

We differentiate between people who have issues with their mobility due to motor impairment and those who face mobility problems caused by other factors.



People with reduced mobility

Here we're thinking about wheelchair users, people with crutches, elderly people who may struggle walking, and so on. These mobility problems can be permanent or temporary, such as a client temporarily in plaster after an accident.

TIPS

- Offer a chair to clients who have some difficulty standing.
- Does your client use a wheelchair? If possible, make sure you position yourself at the same height as the wheelchair user.
- Don't place objects (plants, brochures, etc.) on a lowered reception counter (if there is one in the office). This counter is there to help wheelchair users easily read and sign documents.
- Keep passages clear and remove any obstacles.
- Provide an easily accessible consultation area.

People with impaired motor skills of the hands

Clients with Parkinson's disease, rheumatism, multiple sclerosis, or other diseases that are not immediately visible may have motor problems with their hands.

TIPS

- Offer help without obligation: ask if you need to hold or organise documents, if you can write things down for them, and so on.
- Make sure you know other valid alternatives to a signature if the person is unable to sign (with a digital signature, a recorded verbal agreement, and so on).



Speech impairment

This issue can be broadly interpreted as ranging from difficulties controlling language to being unable to speak at all.

Stuttering and dysphasia are mild, congenital conditions that can be associated with difficulties or limitations in communicating with others. Dysphasia is a specific speech disorder that affects your ability to produce or understand spoken language. Here, it's important to take the time to explain things clearly and to always treat each other with respect.

Aphasia is a language disorder caused by injury to the head or brain. It can affect both spoken and written language and can cause difficulties for people who previously had no problems expressing themselves.

TIPS

- Give the client time to express themselves.
- Try to avoid interrupting them or starting to complete their sentences for them before they can speak themselves.
- If you feel that communication from your client is confusing, summarise what you have understood so that your client can add information or confirm.
- Writing may also be an option if your client doesn't mind.

Mental health conditions

Autism

Prepared in conjunction with Autisme Centraal

What is autism?

Autism is a neurodevelopmental disorder that can manifest itself in a myriad of ways. Because no characteristic is typical and unique to autism, we refer to autism spectrum disorder (ASD). The older or more intelligent a person with autism is, the better they have learnt to compensate for or mask the disorder. Around 1 in 100 people are estimated to have autism.

Autism can be associated with several problems, including:

- Communication
- Flexible thinking and use of imagination
- Social interaction and social habits
- Sensory sensitivity.

People with autism generally have difficulty interacting with others. Social expectations that vary in different situations can make interaction more challenging for people with

autism. Some people attempt to connect with others a lot, but this contact can often seem awkward, bizarre or strange. Because of these complicated interactions, people with autism are sometimes unfairly labelled as stubborn, eccentric, strange, etc.

Some people with autism are reserved, while others speak with ease and have extensive vocabulary and grammar. However, their communication is often more superficial and repetitive. Because of their associative thinking, there may be little structure in what they say. They also perceive how others communicate differently from how someone without autism would perceive it.

New situations, unexpected or even unclear changes can be difficult for people with autism to handle. What often happens is that they eliminate the discomfort of stress or unforeseen events by building rituals into their daily lives to protect themselves.



 **TIPS**

- A quiet, enclosed space to talk to your client is ideal.
- People with autism like predictability. So you do them a favour by giving them an outline of how the conversation will go and explaining your intention at the start.
- Did you know that many people with autism often don't appreciate physical contact? You can ask them if you can shake their hand.
- Maintaining eye contact can also be challenging for those with autism. You can occasionally look just above their eyes for a while to avoid making them feel uncomfortable.
- If you leave the consultation room, say what you are going to do and when you will return (approximately).
- If your phone rings during the talk, call the person back later if it's not urgent. This prevents extra stimuli for your client.
- People with autism often have a very literal interpretation of language, such as figurative language and expressions. So it's best to avoid these. If you do use an expression or saying, make this clear to your client by prefacing it with 'by way of example'.
- A client with autism prefers concise questions and short sentences that get the main message across easier.
- For people with autism, understanding body language and facial expressions is complex. So always put your thoughts and ideas into words.
- Wherever possible, always provide the same contact person for a client with autism.

Every client, with or without disabilities, wants to feel welcome and respected. Employees who are well-informed about the nuances and possible disabilities of different clients will also make clients feel at ease. By adopting a respectful,

caring and spontaneous attitude, putting aside your prejudices and applying the above tips, you will ensure better communication and interaction between you and your client.

▮ Let's look not at the disability but at the person and their plus points. Starting from a diverse and inclusive perspective. The intention is there, but don't be led by uncertainty. Practice what you preach. ▮

- Marie-Laure Jonet, founder of Diversicom



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