Banking for people with disabilities
Honoring their dignity and serving with empathy

Millions of Americans identify as having a disability. Are the banking needs of people with disabilities unique? What challenges do they face in achieving their financial goals? And what more can banks do to elevate the financial well-being of people with disabilities?

The Deloitte Center for Financial Services surveyed 1,000 people with disabilities and 1,000 caregivers to assess their challenges, how they feel about their overall banking relationships, and how they rate the service they receive from banks.

In our survey, respondents cited several financial challenges.

A majority of people with disabilities in our survey do not feel included and empowered by their banks, yet many rely on banks as an important source of information for their financial well-being.

While some institutions have made progress in making banking more accessible and inclusive for people with disabilities, more should be done to elevate their financial well-being.

Satisfaction with primary bank
(Percentage who are satisfied or very satisfied among respondents identifying as having a disability)

- The empathy with which your primary bank’s staff interacts with you: 54%
- The way your primary bank serves your financial needs: 50%
- The ease of applying for a new loan or opening a new account: 47%

The Deloitte Center for Financial Services will use the insights from the survey and our Deloitte experience in financial services to inspire banks to enhance financial well-being among people with disabilities.

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Sources:
1. CDC, "Disability impacts all of us," accessed on November 17, 2022.
2. Ibid.