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

Millions of Americans identify as having a disability.1 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?

1 in 4 adults (67 million+) in the United States have a disability2

Percentage of Americans with functional disabilities:

- Mobility: 14%
- Dexterity: 11%
- Independent living: 7%
- Hearing: 5%
- Vision: 4%
- Self-care: 4%

We 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.

- 49% of people with disabilities believe the financial needs of people with disabilities are unique.
- 42% of people with disabilities find it challenging to pay medical/health care bills and for living expenses.
- 53% of people with disabilities rank saving for unforeseen expenses as one of their top three goals.

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.

- Only 34% feel included.
- Only 20% feel empowered.

Yet 59% consider banks as their go-to providers of information on 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.

- 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 bank or opening a new account: 47%

Satisfaction with primary bank:

(Percentage who are satisfied or very satisfied among respondents identifying as having a disability)

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