



# Fostering disability inclusion at Allianz

“Because we’re all unbelievable!”

Changing perspectives on disability – Module 2

Allianz Beyond

Allianz   
Global Investors

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# Introduction

First and foremost, **we hope you are well in this moment.** As this guide is being composed, we find ourselves—across the world—in unprecedented times. With this in mind, **we appreciate you taking the time to learn more about Disability inclusion.**

**Disability inclusion**, together with gender, ethnicity, sexual orientation, age, and social background is **part of our Inclusion and Diversity strategic agenda.** And as for other Inclusion and Diversity (I&D) topics, it can sometimes be difficult to talk about disability: it is a highly personal topic, sometimes not visible, and that still suffers from many misconceptions.

Everybody is likely to experience disability either directly or have a family member who does at some point in their life. According to the World Health Organization, **persons with disabilities constitute about 15% of the world's population.** This is around one billion people or **1 in 7 of us.** Such a big number makes people with disabilities **the world's largest minority** that faces social, economic, and cultural barriers in accessing full and effective participation in society.

**People with disabilities represent a vastly untapped source of talent, creativity and potential.** Yet the statistics suggest that people living with disabilities are among the most marginalized populations in the world in terms of employment and educational opportunity. .



**Removing the barriers facing people living with disability** isn't just the right thing to do – we believe that creating equality of opportunity will unlock a huge pool of talent. It also gets to the heart of the ambition to “**leave no one behind**” – and could contribute to the five [Sustainable Development Goals](#) which explicitly reference disability and to the wider sustainable development agenda.

Therefore, it is crucial to **educate ourselves about disability, challenge misperceptions, understand how we can better support colleagues, family members, and friends with disabilities** and ensure we **provide a safe space where colleagues** feel comfortable not to hide a disability and can contribute to their full potential to our firm and client's success.

Indeed, only when people feel confident to talk openly about their disabilities and request the accommodations, they need to carry out their roles effectively, we can unlock the full potential of talents with disabilities.

We're conscious that **disability, mental health, and well-being are understood and discussed in different ways around the world.** When creating this guide, we've made sure to use a language that is clear and appropriate for all our diverse cultures. As awareness, attitude and language vary, it's easy to let the fear of saying the wrong word hold you back. However, our experiences have shown us the importance of taking action to drive positive change.

We hope that this **"Because we're all unbelievable" series made of 3 mini-guides** ("Understanding visible and non-visible disabilities", "Changing perspective on disability", "Being inclusive: practical tips") will help us to **build a common understanding about disability, break down**

**myths and challenges to help create a globally inclusive and accessible environment** for our employees, clients, and communities.

Thanks for being with us in our journey towards becoming a more accessible and disability-inclusive company.

The Allianz Beyond Network

**Allianz Beyond**



# Disability

## Misconceptions

Myths and misconceptions about disability are common. These incorrect assumptions are often triggered by fear, lack of understanding and/or prejudice. Promoting negative images of disability is a form of discrimination because it creates barriers for people who have a disability.

People often label individuals with a disability according to their condition or limitations. It is common in our daily lives to hear references such as “the disabled” or “the epileptic.” Individuals with disabilities are people first. Remember the slogan “Label Jars, Not People.”

### Myth #1

Over a third of **people tend to think of disabled people as not as productive as everyone else.** Unconscious bias against disabled people appeared to be higher than any other social group. Over one in three people show an unconscious bias against those with a disability, higher than levels of bias on the basis of gender or race.

### Myth #2

**People with disabilities cannot lead a full and productive life.**

People with disabilities are capable of fully participating in community life.

The challenge is to focus on a person’s ability, not their limitations. Researchers at Dawson College and MacKay Centre in Montreal remind us: “Mechanics who are blind, nurses who are wheelchair users, teachers who are hard of hearing, painters without arms, and chemists with shaky limbs-it’s all been done!”

### Myth #3

**People with disabilities are dependent and always need help**

All of us may have difficulty doing some things and may require assistance. People with disabilities may require help on occasion; however, disability does not mean dependency. It is always a good strategy not to assume a person with a disability needs assistance. Just ask!

### Myth #4

**People with disabilities are brave, courageous, and inspirational for living with their disability.**

People with disabilities are often portrayed as superhuman or courageous as they triumph over adversity. George Covington, a writer who is blind, has said, “We’re seen as inspirational, and inspiration sells like hotcakes. My disability isn’t a burden: having to be so damned inspirational is.”

### Myth #5

**Disability is a personal tragedy and deserves our pity.**

Disability is often viewed as an unending burden. People with disabilities are often viewed as tragic figures whom society should pity. Disability does not mean a poor quality of life. It is often the negative attitudes of society and the lack of accessibility within the community that are the real tragedy.

### Myth #6

**Mental illness isn't a real disability.**

Mental health disorders are defined as disabilities and are covered conditions under the laws of many countries. These disorders are common in many people around the world. It's likely that you or someone you know has had or will experience a mental health condition during their lifetime. It's critical that we all try to understand how common these conditions are, how they impact people, and how your empathy can make a difference.



# Re-thinking how we speak

Our words are also very important. Even with the best of intentions, we may say something that is unhelpful or even hurtful to a person in our workplace who has a disability. Or, afraid of saying the wrong thing, we might stay silent. Rather than focusing on a coworker's abilities, it's important to establish connections and engage without pity, judgment, or apprehension to foster a sense of belonging and create a more inclusive workplace.

## **AFRAID TO SAY THE WRONG THING, PEOPLE OFTEN SAY NOTHING.**

A colleague's disability is one aspect of their identity. Intentionally overlooking or being fearful of a person's disability can feel de-humanizing. Avoiding a colleague with a disability makes them feel invisible. It is better to inadvertently say something that is inaccurate or uninformed than to say nothing at all.

## **"YOU DON'T LOOK DISABLED."**

Although some disabilities may be apparent, such as using a wheelchair or a cane, many disabilities are less visible. These may include physical, neurological, and mental health conditions that limit someone's activities, senses, or cognitive processes. Some people may have both visible and non-apparent disabilities.

## **"LET ME DO THAT FOR YOU"**

People adapt differently to living with a disability. The best way to find out whether help is wanted or needed is to ask if support is needed, rather than give it without asking. Listen for and carefully follow the type of help requested. Accept an answer that no help is needed as a positive interaction.

Be sensitive to personal boundaries by not touching assistive devices such as a wheelchair or cane without being asked to. It is also important not to interact with working service animals, as they are focused on the needs of their owner and should not be distracted.



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