

EUROPEAN DISABILITY STRATEGY— ASSESSMENT OF IMPLEMENTATION OF EU DIRECTIVES ON THE EXAMPLE OF DISABLED CLIENT SERVICE IN POLISH BANKS

STACHARSKA-TARGOSZ Jolanta¹, TARGOSZ Radosław²

1. Wyższa Szkoła Bankowa w Poznaniu, Wydział Zamiejscowy w Chorzowie, Polska
2. Uniwersytet Jagielloński, Wydział Zarządzania i Komunikacji Społecznej Kraków, Polska.

Abstract

Disability is one of the most crucial social problems of the 21st century because of the fact that one in six inhabitants of the European Union, namely, about 80 million in total, has a moderate or severe level of disability, whereas one-third of people at the age of above 75 is disabled. Constant progress in the process of diagnosing diseases, innovative methods of their prevention and treatment – thanks to the newest achievements in medical technology that are reflected in modern medical equipment – enable physicians to prolong life. So, gradual ageing of the population will lead to an increase of the number of disabled people and consequently, to the necessity of adapting the surrounding in such a way that we create for these people possibilities of participating in everyday life. In this publication we discuss several guidelines from the strategy of the European Union on disability and attempt to assess their implementation, conducted on the example of adjustedness of very special public institutions – banks – to the service on disabled persons. A major focus is on the analysis of the level of preparation of open-access rooms, taking into consideration architectural solutions, furnishing with modern equipment that supports the service on a disabled customer and also an appropriate training of the bank employees in order to raise the quality of service. Particular attention was paid to the availability of products and services adapted to attending potential clients with various types and levels of disability.

Keywords: Disability, European Union, Unemployment, Discrimination

Corresponding author: Jolanta Stacharska-Targosz, jtargosz@usk.pk.edu.pl

Introduction

Disability is one of the most crucial social problems of the 21st century because of the fact that one in six inhabitants of the European Union, namely, about 80 million in total, have a moderate or severe level of disability, whereas one-third of people at the age of above 75 are disabled. Constant progress in the process of diagnosing diseases, innovative methods of their prevention and treatment – thanks to the newest technological achievements that are reflected in modern medical equipment – enable us to prolong life. So, gradual ageing of the population will lead to the increase of the number of disabled people and consequently, to the necessity

of adapting the surrounding in such a way that we create for these people possibilities of participating in everyday life. Taking into consideration the fact that in the hierarchy of values, health and capability play basic social roles (that constitute the basis of an individual's self-assessment) and have a high priority, disability badly influences both interactions with the surroundings (environment) as well as personality properties of a disabled individual who cannot properly function in the society [1].

Disability, in a wide perspective, concerns both persons who were born with the dysfunction of motor, hearing or vision organs or those with intellectual disability,

may it be acquired as a result of an unfortunate accident or in the process of natural ageing, which has a different intensity. "Ageing brings one of the basic issues in the development of a human being. A human character and nature seems to be in a permanent opposition to the fact and process of ageing. It is very hard to control a great crisis that just then comes into play, in many aspects of life" [2]. In the later years of life that are the last stage of human's life, three earlier periods are highly influential: childhood, youth and adulthood. By means of these the acquired knowledge and experience can often be a priceless gift for younger generations [3].

So, disability needs to be considered at various levels, taking into consideration not only the provision of medical care which is very important but also, or even above all, sensitizing the society to problems connected with everyday functioning of disabled persons.

In this publication we discuss guidelines from the strategy of the European Union on disability and attempt to assess their implementation, conducted on the example of adjustedness of special public institutions – in this case banks – to service of disabled persons. A major focus is on the analysis of the level of preparation of open-access rooms taking into consideration architectural solutions, furnishing with modern equipment that supports service to a disabled customer and also an appropriate training of bank's employees in order to raise the quality of service. Particular attention was paid to the availability of products and

services adapted to help potential clients with various types and levels of disability.

Measures of the European Union concerning the disability problem

By the resolution of the Council of 27 June 1974 community actions started for disabled persons, adopting introductory programs of action, extended by further initiatives adopted in the 80's and 90's of the 21st century: recommendation of the Council of 1986 on the employment of disabled people in the Community, resolution of the Council of 1990 on integration of children and young people with disabilities into ordinary systems of education and resolution of the Council "Equality of opportunity for people with disabilities – A new European Community disability strategy" [4].

The strategy required and still requires common engagement of the European Union institutions and all member states whose actions are to focus on increasing social awareness of a disability problem and disabled people, on the rights that they have and ways of their enforcement. The role of structural funds in solving problems of availability and non-discrimination of disabled people should be emphasized. Implementation of the strategy will be monitored systematically; in order to do it, appropriate reporting and statistical data will be collected.

Since the Treaty of Amsterdam of 1999 has come into force, legal bases were created that oblige institutions of the community to act for disabled people. The treaty that contains a provision prohibiting all discrimi-

nation (*The Treaty of Amsterdam, art. 13*) entitles the European Commission to prepare and present to the council and the parliament projects of concrete actions in this area. It has to be emphasized that by indicating the need to counteract any discrimination, a "disability" notion was mentioned in the Treaty for the first time. The Directive (2000/78) establishing the general framework for equal treatment in employment and occupation was adopted on 27 November 2000 [5]. It prohibits direct and indirect discrimination concerning situations, criteria or actions that put a disabled person in a worse position than others even if they are neutral. In December 2000, during the meeting of the European Council in Nice, the Charter of Fundamental Rights was announced, in which there is a provision of prohibition of any discrimination based on disability (*Charter of Fundamental Rights of the European Union, art. 21*) and a provision that recognizes the right of persons with disabilities to benefit from measures designed to ensure their independence, social and occupational integration and participation in social life (*Charter of Fundamental Rights of the European Union, art. 26*).

The European Union ratified the United Nations Convention on the Rights of Persons with Disabilities, the most modern, comprehensive legal act ensuring equal and fair treatment of people with disabilities guaranteeing for them equal and full participation in social life (*Art.1 - Purpose: The purpose of the present convention is to promote, protect and ensure the full and equal enjoyment of all human rights and fundamental freedoms by all persons*

with disabilities, and to promote respect for their inherent dignity. Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others).

It is the first treaty concerning human rights that was ratified by the EU in its entirety and that obliges to build Europe without barriers for all people with disabilities who live in the EU until 2020. There are programs that are conducted within the EU structures concerning three areas: prohibition of discrimination, Europe without barriers and prevention of social exclusion. Poland has taken part in the latter since 2000. Unfortunately, in different countries of the EU, implementation of the program is as yet not equally successful, which creates living conditions that are very different from each other. e.g. in Great Britain, Sweden, Finland, the Netherlands, Denmark, Austria and Germany personnel is granted, whereas in other countries recommendations are almost completely ignored [6].

Taking into consideration the changes, that appear in the personality of an individual due to disability with impact on the surrounding, a few distinct stages can be enumerated. The first is a shock stage that rejects a disease as a result of mechanism of denial, after which there is a stage of waiting for improvement of health condition. The next stage, called a mourning stage is being convinced that unfortunately, everything is lost. After that, there are two defense stages: the correct one – based on giving new tasks

regardless of disability, and the neurotic one in which defense mechanisms of personality are activated, aiming at denying effects of disability. The last stage is a stage of adjustment to disability that is characterized by stopping to treat disability as a barrier that prevents satisfying needs [7].

People with disabilities belong to the group that is particularly exposed to social exclusion and poverty because of a definitely hindered access to such areas as: education, employment, recreation or even service in public utility establishments. The European Union included this group of people in any actions aiming at fighting social marginalization. "To be able to fully take part in our society and economy, disabled people need easier access to public buildings, public transport and digital services" (*Viviane Reding, European Commissioner for Justice, Fundamental Rights and Citizenship*). It is hard not to agree with this statement and it is worth observing closer how such financial institutions as banks cope with adaptation of establishments to proper service to people with disabilities.

An important determinant of a given nation's humanism is the relation of the society to individuals who are deviated from the norm, as civilized societies quit treating disabled people as a "passive object of philanthropy" by looking for solutions that facilitate full participation in social life, so, that the matter is not treated as the individual problem of a given subject and his/her family but as a problem of the whole society [8].

Changes in service to disabled customers at a bank

Different forms of dysfunctions have a crucial impact on the issue of adaptation of public utility establishments to their use by disabled people, because requirements depend on the type and level of disability. Therefore, an establishment has to meet different requirements in order to be able to serve to people with motor disability, and others for sensory or mental disability.

Analyzing the needs of disabled people concerning the issue of so-called financial exclusion we can indicate many barriers that prevent or to a great extent hamper the use of such an institution as a bank. Above all, these are architectural barriers: stairs leading to a building's interior, relatively narrow entrance doors that open in a traditional way, tops at bank counters that are installed too high and cause a lot of problems for people with a dysfunction of motor organs, who are often bound to a wheelchair. Admittedly, such people can make use of a more and more popular form of financial traffic – electronic banking – but it implies the necessity of having a computer and abilities to use it as operations performed often require quickness and dexterity.

Another group of potential customers are people with compromised hearing, who have problems with both communicating with a bank's employees and access to information. Among people with a dysfunction of hearing we can distinguish those who need appropriate acoustic conditions and devices that support hearing for correct communication, and completely deaf

individuals. Hearing aids are also used by people who used to hear but as a result of an accident, disease or advanced age, lost the ability to hear and most often communicate by writing or sometimes by reading lips. The service to completely deaf, most often deaf-mute people requires the presence of a sign language interpreter, for example an accompanying person or a person employed in a branch of the bank who has such skills. Any operations and bank facilities, that depend on the use of a phone are inaccessible for deaf-mute or mute people, e.g. the necessity of confirming some operations (e.g. change of PIN code).

Visually impaired and blind people face a number of barriers connected with unadjustedness of cash machines (no audio signals) or rarity or even lack of bank documentation written in Braille alphabet. Another issue is the custom of furnishing the front office with numerous decorative elements such as planters with flowers, advertisement stands, machines for tickets etc. that a disabled customer needs to evade. Therefore, in the majority of establishments, a blind person does not have chance to reach a counter or a table of customer service on her/his own. A significant step of the authorities that would facilitate moving to a blind person is creating possibilities of entering a bank establishment with a guide dog (*From 19th June 2009, managers of public buildings or public transport must allow people with disabilities to enter with a guide dog, among others to hospitals, schools, shops, banks, restaurants and offices*).

Unfortunately, it is very rare to encounter designs of front offices in which colours on the floor indicate places of customers' direct service in spite of the fact that diverse colours would significantly facilitate moving to visually impaired people.

In the context of the difficulties, which a disabled person faces and means that would help to overcome them, the situation of deaf-mute people among handicapped customers seems to be paradoxical, as it is easiest for them to use bank services: they come to bank establishments almost always with unhandicapped accompanying persons. They can therefore count on full service and they do not have to use cash machines and electronic banking that is unadjusted for them.

Actions for adapting banks to the service of disabled people

The process of adapting bank buildings to the service for disabled people is carried out with cooperation of foundations and associations that have the best knowledge and a good grasp of difficulties and problems of this type of customers. That is why any suggestions and ideas are analyzed in detail by banks that want to meet the needs of disabled people.

Facilitation of using services of a bank for disabled people with defects of vision is based on installing electronic enlargers enabling the visually impaired to read text in small print, or frames facilitating signing in an appropriate place. Other proposed solutions – already used in some banks – are proper indication with information boards

with text in large print and Braille alphabet or installing an audio system in banks or cash machines. Printing advertisement leaflets and credit agreements in black relief print and in Braille system would definitely improve their legibility for blind and visually impaired people.

Undoubtedly, using the services of electronic banking is a significant improvement for disabled people. People who are visually impaired usually face the greatest barriers because the websites of the banks are often designed in a way that largely differs from professional recommendations that take the needs of people with impaired vision into account. It is most difficult for disabled people to log in into bank systems, in which fields are described incorrectly. A huge inconvenience for visually impaired people is a poor contrast between the background of a website and its content, because in spite of using a relatively big enlargement they are not able to find many things.

Unfortunately, not all banks make an effort to adapt products and services to the requirements necessary for handicapped people. An unusually positive example in Poland is the "Bank Zachodni WBK", which possesses a Disability Access Certificate and whose customers can be served in the whole territory of Poland, in more than 100 branches devoid of architectural barriers. Moreover, more than 100 modern cash machines were adjusted to the needs of blind or visually impaired people. These cash machines are not different from others used in the BZWBK chain, but they are additionally equipped with a headphones-socket that

provides voice messages which help to carry out bank operations. Using headphones provides a person carrying out an operation with full discretion and safety [9]. Disabled people can also benefit from new services of electronic banking such as the "BZWBK24internet", which received the certificate by confirming access for customers with visual dysfunctions. Remarkable is the fact, that all establishments with the Disability Access Certificate provide a special "Priority of service"-counter, that entitles customers with disabilities or an elderly person to be served without waiting. If it is impossible to serve a customer right in the establishment, an assistant is available who pays a visit to the disabled person after a date had been arranged by phone.

In 2010, it was the "Bank Zachodni WBK" that received the "Integration Friend 2010" Medal awarded for comprehensive actions for disabled people in the "Service without barriers" program as the only one in Poland. Furthermore in 2012 it won the "Leaders of Banking World" competition in the *corporate social responsibility (CSR)* category for actions implemented within the "Service without barriers" program [10].

Adjusting a tactile cash machine to people with a sensory dysfunction is based on installing an appropriate numeric panel next to the screen or using a numeric keyboard. It is necessary to implement an additional program for blind people what enables them to use all functions of a device that are also used by other customers and which gives information in an audio form. Placing cash

machines on the level that is adjusted to people moving in a wheelchair, however, will make it difficult to use a cash machine for other people who constitute a more numerous group of customers.

Translating bank documents into Braille does not completely solve the problems of visually impaired people as among 200 thousands of Poland's inhabitants, only 7% can use the Braille alphabet. In order to facilitate familiarizing with their offer, Citibank Handlowy issued the most important documents necessary for opening an account in an audio form. Therefore, getting familiar with the rules of handling an account, tables of payments and commissions, but also with an agreement is based on listening to the CD. An agreement is registered after an employee of a bank read out the signed texts to a customer and affirming conformity.

The results of a study conducted by the Widzialni.eu website point to the fact that

websites of the majority of Polish banks are not accessible for disabled people. Disabled people with different types of dysfunctions and using different types of reading programs, e.g. Window Eyes i Jaws (blind persons) and Lunar enlargement programs (visually impaired persons) took part in the research that consisted in performing a few tasks (finding a bank's helpline, address of establishment, current rates of exchange). Disabled persons with a dysfunction of a hearing organ checked websites according to its content. Most of the examined websites turned out to be insufficient, except those of ING Bank Śląski S.A. and Alior Bank. Kredyt Bank, Noble Bank, Citybank Handlowy and Euro Bank did not pass the test [11]. In table 1. a ranking of banks is shown, that takes friendliness towards disabled people according to several criteria into account (such as characteristics of establishment, quality of service, ability to gain customers and friendliness of procedures).

Table 1. Ranking of banks in the category "The best bank for a disabled person" in 2010 taking into consideration adopted assessment criteria

Rank in 2010	Bank	Characteristics of establishment	Quality of service	Ability to gain customers and maintain a customer	Friendliness of procedures
1	Alior Bank	4	2	2	2
2	ING Bank Śląski SA	6	3	6	1
3	Nordea BankPolska SA	17	1	1	8
4	BZ WBK	3	11	3	7
5	Raiffeisen Bank	8	10	12	3
6	BPH	12	4	8	12
7	Multi Bank	1	5	11	16
8	Citybank Handlowy	15	8	5	9
9	BNP Paribas Fortis	2	13	14	17
10	BOŚ	5	9	10	20
11	Bank Millenium	11	6	15	5
12	Getin Bank	17	19	9	6
13	Lukas bank	24	12	4	11
14	Allianz Bank	9	14	16	10

15	Bank Pekao	23	16	7	14
16	Deutsche Bank	14	7	17	13
17	Kredyt Bank	16	15	13	15
18	BGŻ	10	18	21	4
19	PKO BPSA	13	21	19	18
20	DnB Nord	7	17	24	23
21	Bank Pocztowy	22	20	18	22
22	Invest Bank	19	22	20	21
23	Polbank	20	23	22	19
24	Eurobank	21	24	23	24

Source: *Ranking banków Newsweeka: Najlepszy bank dla niepełnosprawnego*, „Newsweek.pl”, 26 September 2010 [online], available on the Internet: <http://biznes.newsweek.pl/ranking-bankow-newsweeka--najlepszy-bank-dla-niepelnosprawnego,65287,1,1.html>

In the results of research conducted by Newsweek in 2010 entitled “Friendly Bank Newsweek” in a DISABLED module, first three places were taken by: Alior Bank, ING Bank Śląski and Nordea Bank. The remaining results concerning ranks of particular banks in two analysed years (2009 and 2010) are to be found in table 2. In the next years Alior Bank and ING Bank Śląski S.A. switched places, whereas Multibank, which took the third place in 2009 fell to a seventh position. Unfortunately, the last five places are taken by banks that either did not improve their position or even fell from ranks that begin the second twenty (DnB Nord and Invest Bank).

The second domain of adjusting banks to the service of a disabled customer is creating a system of trainings for employees that help to increase their expertise in this area. Above all, it is necessary to have knowledge about disability itself, identify a dysfunction (not every dysfunction can be seen immediately like a motor one can be) and basic rules of conduct in an extreme situation caused by unpredictable behaviour of a disabled customer. In order to raise the level of service quality, banks should introduce

learning sign language for their employees to facilitate contact with people suffering from impaired hearing, particularly in situations that require more detailed presentation of an offer or explaining rules.

People with different dysfunctions are more and more often the customers of banks, so these institutions aim at adjusting their buildings, i.e. by removing architectural barriers, introducing visual elements of deep colours and diverse surfaces and above all, removing verbal barriers, which facilitates the movement of people with sensory dysfunctions.

Table 2. Positions of banks in a DISABLED module in 2009 and 2010

2010	Bank	2009	2010	Bank	2009
1	Alior Bank	2	13	Lukas Bank	17
2	ING Bank Śląski SA	1	14	Allianz Bank	no entry
3	Nordea Bank Polska SA	4	15	Bank Pekao	15
4	BZ WBK	13	16	Deutsche Bank	16
5	Raiffeisen Bank	9	17	Kredyt Bank SA	8
6	BPH	21	18	BGŻ	7

7	Multibank	3	19	PKO BP SA	18
8	Citibank Handlowy	10	20	DnB NORD	11
9	BNP Paribas Fortis	no entry	21	Bank Pocztowy	23
10	BOŚ	14	22	Invest-Bank	12
11	Bank Millennium	5	23	Polbank	22
12	Getin Bank	19	24	Eurobank	20

Source: Own elaboration on basis of *Ranking banków Newsweeka: Najlepszy bank dla niepełnosprawnego*, „Newsweek.pl”, 26 September 2010 [online], available on the Internet: <http://biznes.newsweek.pl/ranking-bankow-newsweeka--najlepszy-bank-dla-niepelnosprawnego,65287,1,1.html>

A certain answer to the question if employees of banks are properly prepared to serve disabled people is provided by a survey [12] carried out in five banks: INB Bank Śląski SA, Citybank Handlowy, Alior Bank, Bank Zachodni WBK and in the Bank Spółdzielczy, among employees employed at different posts. The biggest group of respondents were people who have worked for one year to five years (51%), then for more than 10 years (26%), for six to 10 years (12%) and for less than one year (11%). 74% of respondents indicated the positions of a retail customer assistant and cashier as those who have a direct contact with customers. It is just this direct contact of a disabled customer with an employee of a bank that requires from the latter on the one hand the ability to explain often intricate regulations in a simple language, and on the other the possession of certain particularly useful features such as patience (this feature was mentioned by 73 employees

in 100 surveyed persons), politeness (50 people), kindness (46 people), warmth (42 people) and honesty (37 people). The majority of surveyed persons evaluated their preparation on how to serve a handicapped customer on a good level (38%), very good (17%) and satisfactory (15%), whereas other respondents evaluated it negatively (18%) or they did not have an opinion on this matter. The source of obtaining information on customer service is interesting here. For 48 employees of banks it was mass media, 27 people indicated trainings organized by an employer, while others gained knowledge on their own using different sources, i.e. experience from a previous job or institution. 69 employees expressed their desire to participate in trainings which provide learning of sign language, 34 people would benefit from trainings to get familiar with using equipment for people with a motor disability, whereas 26 respondents would be interested in trainings on using equipment for people with sensory dysfunctions.

We should think how often employees meet disabled people when serving customers. 8% answered that it happens at least once a week, 27% said it is once a month and other respondents indicated a different frequency of serving disabled people as e.g. once in half a year or once a year.

When analyzing the answers concerning the frequency of service to disabled customers, we had the impression that respondents did not take into consideration elderly people, who also belong to the category of disabled people, or people suffering from

diseases classified as disability such as diabetes etc. If we take into consideration those less or more visible signs of disability, the quality of service to disabled customers is and will be a current problem in the contemporary situation of a permanent raise of elderly persons' age in the course of improved medical care and relatively peaceful times without tense international situations and wars.

Special problems with employment of disabled people

Unemployment is a crucial problem not only in countries of the European Union, but it has an international character and it has increased due to the saving politics of particular states. Undoubtedly, an economic crisis deteriorated the life situation of disabled people which is demonstrated by e.g. decrease in value of employment determinants. Nevertheless, actions that have been taken, including those for disabled people, aim at creating equal opportunities through social integration and elimination of barriers appearing in a physical and emotional domain. Table 3 presents data concerning active participation of disabled people in professional work in chosen states of the European Union.

Table 3. Determinants of active participation of disabled people in professional life in several states of the European Union in 2002-2006

State	Year	Percentage participation of disabled
Spain	2006	26
Iceland	2005	38
Netherlands	2005	39

Lithuania	2006	43
Belgium	2002	40
Great Britain	2006	49
Austria	2006	59
France	2006	65
Sweden	2006	67

Source: Own elaboration on basis of J. Bartkowski, B. Gąciarz, E. Giermanowska, A. Kudlik, P. Sobiesiak, *Pracodawcy o zatrudnianiu osób niepełnosprawnych*, Fundacja Instytut Spraw Publicznych, Warszawa 2009

As it results from the data of the Polish Ministry of Labour and Social Policy in 2005 disabled people constituted 9,97% of economically active people. The professional activity coefficient of disabled people was 23,9%, while a determinant of employment 18,6%.

The Directive of the European Union of 27 November 2000 on establishing a general framework for equal treatment in employment and occupation (*Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation*) is a first step into anti-discrimination legislation. In countries of the European Union, we distinguish two types of systems that function in order to activate disabled people professionally: the first type is based on the labour law and it is applicable in Great Britain, Denmark, Finland, Sweden, Portugal. The second one, applicable in the remaining countries, is based on intervention of the state in the labour market by legal establishing of obligatory determinants of employment. An example of the first type of

the system is Sweden where a subsidy to remuneration of a disabled person can be even from 80% to 100 % and additionally, the employer can receive subsidies for proper adjustment of a workplace depending on the type of a dysfunction. In Greece, where the second type of system prevails, local authorities, socialized plants and banks are obliged to employ disabled people for auxiliary and cleaning works [13].

From the statistical perspective, the problem of unemployment in the Eurozone (EA17) and the European Union (EA27) is presented in the table 4.

Table 4. Comparison of unemployment situation measured with numbers and determinants in 2011 and 2012

Eurozone (EA17)		European Union (EA27)	
Unemployment rate			
April 2011	April 2012	April 2011	April 2012
9.9 %	11.0 %	9.5 %	10.2 %
Number of unemployed April 2012			
17.405 million of people		24.667 million of people	
Increase of number of unemployed in relation to April 2011			
1.797 million		1.932 million	

Table 5. Status of employment of disabled people depending on age, numbers comparison (in thousands) in 2010 and 2011

DISABLED PEOPLE	2010			2011		
	Total	Range of 16-64 years	Above 65 years	Total	Range of 16-64 years	Above 65 years
Employed	4 938	4 210	729	4 861	4 067	794
Rate of employment	18,6%	28,6%	6,1%	17,8%	27,0%	6,4%
Unemployed	857	786	71	861	787	74
Rate of unemployed	14,8%	15,7%	8,9%	15,0%	16,2%	8,5%
Unable to work	20 797	9 735	11 062	21 659	10 192	11 467

Source: Own elaboration on basis of www.bls.gov/news.release/disabl.toc.htm

Unfortunately, disabled people have definitely smaller opportunities for employment, which results from both their mobility (part-time employment because of the dysfunction) and the necessity of adjusting the workplace, which is connected with additional costs. Because of this fact in the

Unemployment among men			
April 2011	April 2012	April 2011	April 2012
9.7%	10.9%	9.4%	10.2%
Unemployment among women			
April 2011	April 2012	April 2011	April 2012
10.2%	11.2%	9.6%	10.3%

Source: statistical data of the European Commission EUROSTAT [online], available on the Internet: www.iiea.com/Unemployment

In table 5 data are presented concerning employment and rate of unemployment among disabled taking into consideration two periods of employment: at the age from 16 years to 64 years and above 65 years with division into two years: 2010 and 2011. Comparing numeric values for entire employment in both analyzed years, it needs to be stated that there has been a decrease in employment of disabled people by 77 000 which is 0.8% and an increase of unemployed people with dysfunctions by 0.2%. The more than 4% increase of people unable to work in the both age ranges during the analyzed year is noticeable.

majority of the EU states, also in Poland, special systems of costs compensation from public funds for employers who employ disabled people have appeared. The research commissioned by the European Union indicate a 58% group of disabled people who are professionally inactive and unemployed

[14]. It is often difficult for disabled persons to obtain a job, because they often have to face prejudices and stereotypes. Often, it is the lack of employers' sufficient knowledge on legal solutions that support the employment of disabled people which is an obstacle. Reluctance of an employer to employ a disabled person results from the concern for unpredictable problems that can appear connected with a dysfunction of an employee and low qualifications or lack of them. Change of employers and unhandicapped employees' attitude towards disabled people is one of the conditions of the process of equation of opportunities and professional and social integration [15]. Employment is conditioned on many factors lasting for a longer time: achieving education and skills on the one hand, and above all, overcoming physical and mental barriers on the other hand. Table 6 contains data concerning employment in some sectors of economy of the European Union countries whose analysis allows to state that the biggest number of disabled people find employment in education and health service with noticeable women's majority. In the area of finances and broadly defined business, 16.7% of the employees are people with dysfunctions, whereas the lowest level of employment is definitely in different sections of industry where general employment does not exceed 1 percent.

Table 6. Employment of disabled people in chosen sectors of economy in the UE countries divided according to sex in 2011

Domain of employment of disabled	Total	Men	Women
	4 861 000	2 670 000	2 192 000

people			
Finances	6.1%	5.5%	6.7%
Business	10.6%	11.4%	9.6%
Administration	4.9%	4.9%	4.9%
Education and health	21.9%	11.5%	34.6%
Industry	0.7%	1.2%	0.2%

Source: Own elaboration on basis of www.bls.gov/news.release/disabl.toc.htm

The situation of employing disabled people in Poland is significantly different from other countries of the EU which can be caused by various factors:

- Perceiving disability by employers as important reason for lack of trust concerning abilities and competences of a disabled person, most often caused by lack of appropriate knowledge
- Necessity of treating a disabled employee as a person requiring a definitely different approach from that which is necessary in regard to unimpaired people
- Complicated regulations connected with employment of disabled persons that are the reason for discouragement after a few attempts had ended in failure, e.g. obtaining funds for adjusting a work station to the needs of a disabled person
- Not very high professional qualifications acquired by disabled people in the process of their education, often finished on the primary level

A visible, but not very impressive, yet constant increase of the professional activity coefficient of disabled people in analyzed years in Poland was 3,8% (table 7).

Table 7. Change of professional activity coefficient in Poland in 2007-2011

Year	2007	2008	2009	2010	2011
Activity coefficient	22,6%	23,9%	24,6%	25,9%	26,4%

Source: The Government Plenipotentiary for Disabled People, www.niepelnosprawni.gov.pl

Relatively low determinants of employment of disabled people in Poland exceeding 20% in comparison with other states of the European Union where they reach even 40% or even 50% (cf. chosen data in table 3) are caused by a number of factors from which the most vital is backwardness in the Polish education system. More than a half of disabled people in working age has only primary education and only a few percent obtained higher education [16].

An important job market for disabled people is Supported Employment Enterprise. It offers certain preferences concerning tax concessions and exemption from fees connected with running a business and also possibility of applying for various subsidies for remunerations of disabled employees or adjusting a workplace. If the employers want to keep the status, they have to follow the regulations concerning adequate determinant of employment (*Art. 1 Section 14 of the Act amending the Act on Vocational and Social Rehabilitation and Employment of Persons with Disabilities and certain other acts (Journal of Laws of 2010 No. 226, item. 1475), hereinafter referred to as the amendment was introduced to the Rehabilitation Act amendment to Article. Paragraph 28. 1 point 1. a) involving the increase of 40% to 50% of the required ratio of disabled people and to increase from 10% to 20% of the required employment rate for people with severe or moderate disability*). According to the information from the 1st half-year of 2011 in June, 1821 supported employment enterprises were registered in which 262 535 people found employment including 189 010 disabled people. The situation of employing

people on a full-time basis was the following: 247 983 people including 178 014 disabled people (*Sources of data on persons with disabilities: www.niepelnosprawni.gov.pl, Office of the Government Plenipotentiary for Persons with Disabilities, available on July 2, 2012*).

In order to adapt disabled people to taking up a professional job, trainings and courses are organized. In table 8 there is data concerning training for disabled people and taking up a job during trainings or after them in 2010.

Table 8. Data concerning disabled people coming from registered unemployment (update on 18 August 2011)

Detailed list	2010		
	started a training	finished a training	took up a job during or after a training
Trained persons in total	182 355	178 502	62 133
(1)			
including disabled in total (2)	8 195	8 027	1 784
percentage participation (2/1)	4,49%	4,50%	2,87%
Unemployed disabled persons	7 299	7 050	1 716
Disabled looking for a job and remaining unemployed	807	872	60
Unemployed collecting training allowance	84	97	6
Disabled persons during the period of notice	5	8	2

Source: <http://www.niepelnosprawni.gov.pl/tablice/bezrobocie-rejestrowane>

When considering the problem of employment of a disabled person in a bank we should observe the work of a bank employee that consists in performing miscellaneous

activities connected with conducting and servicing bank accounts of both natural persons and business entities. Most often, such a person works for eight hours but when a situation requires that, also for more hours during a day or even on days off. Most often, it is a typical office occupation and a computer is the main tool. Even if this job is of individual character, a person working in a bank most often contacts a customer, who unfortunately is not always satisfied with services and products of a bank, which exposes a bank employee to stress.

Requirements towards a contemporary bank employee are high and concern not only having abilities in the area of information technology and knowledge of a foreign language but also the personality of such a person, who has to be precise, observant, analytical and has to think logically, solve problems and be objective and cautious.

Taking into consideration requirements established for bank employees, it is not entirely strange that on the website of the work web portal, in the space for requirements for a bank employee there is the following notation: "Due to the character of work, its fast pace and frequent visits at clients, banks do not employ disabled persons." [17].

It seems that in this case, it is hard to consider such a statement a manifestation of discrimination, but a particular respect should be given to those employers who appreciate efforts of disabled people in supplementing knowledge and improving

qualifications (studies, courses, postgraduate studies, trainings etc.). They can find a suitable workplace for them without being afraid that a person with a dysfunction will be a worse employee.

The research carried out among unhandicapped and disabled people with different level of disability (40% of mild and severe level and the remaining 60% of moderate level) who are employed in a supported employment enterprise allows to state that according to people with dysfunctions, they do not feel discriminated because of being "different" and they are treated the same way other employees are. Perhaps, this feeling is a result of education level of respondents, of both able-bodies and disabled ones where distribution was identical: 80% had higher education, 20% had secondary education. Disabled people were rather pleased with preparing a workplace by an employer and adjusting to a given dysfunction, but they complained about lack of lifts, parking spots and driveways. Analysis of answers to questions directed at disabled people that concern possible conflicts, difficulties or problems appearing during cooperation with disabled, indicates a very positive attitude, appreciating reliability and ambition as well as want and ability to work in a team. All surveyed employees stated that disabled people have reserves of joy, will to live and that they entuse others with this positive attitude – despite many own problems [18].

Studies confirm that employers in America highly appreciate the abilities of people with motor dysfunctions (those who use

crutches and wheelchairs). Those employers think that disability may significantly activate mechanisms of coping with stress and crisis that are very useful when making a decision and overcoming difficulties at professional activity [19].

Capability of intellect and will are a challenge for disabled people who are limited by their body, time and space. Intellectual sensitivity, reliability and subtlety in discovering and analyzing the surrounding world enables them to look more attentive to many things that are usually passed by indifferently, often without noticing [20].

Conclusion

A critical situation in countries of the European Union does not concern only Eurozone countries. Therefore, it is necessary that member states act together to come out from the crisis but also implement a number of reforms that will enable us to face challenges associated with globalization, ageing of societies and a growing need for rational use of resources. In a document concerning the "Strategy 2020", The European Commission proposed three main priorities (*On March 3, 2010 was published The "Europe 2020 - A strategy for smart, sustainable and inclusive growth"*):

- Smart growth – development based on knowledge and innovations
- Sustainable growth – directing at low-emission, competitive economy that uses resources efficiently
- Inclusive growth – supporting economy with a high level of employment and ensuring economic, social and territorial cohesion

Overcoming crisis that is experienced to a different extent in member states of the EU should be a result of implementation of aims set by the European Commission which include:

- Achieving 75% of employment determinant of people at the age of 20-64
- Allocating 3% of the EU GDP for investments in research and development
- Achieving the aim of "20/20/20" concerning climate and energy (including reducing emission of carbon dioxide by even 30% if conditions will allow it)
- Reducing the number of people finishing school education prematurely to 10% and increasing by 40% a number of people obtaining higher education
- Reducing the number of people who are threatened with poverty and social exclusion by at 20 million minimum

To conclude, we will allow ourselves to quote the statement of José Manuel Barroso (European Commission's Communicate: Europe 2020, A strategy for smart, sustainable and inclusive growth, COM (2010) 2020 final version):

"The crisis was a wake-up call thanks to which we realised that if we did not change anything, we would condemn ourselves to a gradual loss of importance and we would fall to the second league of the new world order. For Europe, a moment of truth and time for firm and ambitious actions has come (...). However, in order to build a sustainable future, we have to come out of the horizon of short-term aims. Europe has to return on the path of development, and then stay on it. Such is the aim of the Europe 2020 strategy. It assumes to create more

workplaces and higher standard of life. The strategy shows that Europe can develop in an intelligent and sustainable way, can create favourable conditions for social inclusion, can find a way to create new workplaces and define a direction of development of our societies”.

Resumo

Handikapo estas unu el la plej gravaj socialaj problemoj de la 21-a jarcento, ĉar fakte unu el ses enloĝantoj de la eŭropa unio, t.e. 80 miloj, suferas de mezgrada aŭ forta handikapo. Ankaŭ triono da personoj, kiuj aĝas pli ol 75 jaroj, estas handikapataj. Daura progreso koncerne la diagnozo de malsanoj, novaj metodoj por preventi kaj kuraci malsanojn - danke al la plej nova teknologio kiu respegulas sin en moderna medicina ilaro - ebligas plilongigi la vivon. Tiel pliaĝigo de la homoj kondukos al la nombro de handikapataj personoj kaj sekve al neceso adaptigi la ĉirkaŭaĵon tiamaniere ke ili povos partopreni la ĉiutagan vivon. En ĉi tiu publikigo ni diskutas gvidliniojn el la strategio de la eŭropa unio koncerne handikapon kaj celas taksii ilian realigon ekzemple de taŭgeco de specialaj publikaj institucioj - bankoj - por priservi handikapatajn personojn. En la fokuso estas analizo pri la maniero, en kiu ejoj kun malferma aliro por la publiko estas preparitaj konsidere arkitekturajn solvojn kaj meblaradon, kiuj subtenas la servon por handikapataj klientoj, kaj plie la trejnado de bankoficistoj por plibonigi la kvaliton de la servo. Speciale ni atentis la disponeblecon de produktaĵoj kaj servoj por helpi klientojn kun diversaj specoj kaj gradoj de handikapo.

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