



RETURN ON DISABILITY

SEPTEMBER 1, 2020

Design Delight from Disability

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Report Summary:
The Global Economics of Disability



An Emerging Market Larger than China

With an estimated population of 1.85 billion, people with disabilities (PWD) are an emerging market larger than China. Their Friends and Family add another 3.3 billion potential consumers who act on their emotional connection to PWD. Together, disability touches 73% of consumers.

Together, the disability market controls over \$13 trillion in disposable income.

Disability is amplified human functionality. How people experience products and services is materially affected by the way they interact with people and objects. These functional realities and interactions change with situation, age, technology and macro trends. The experiences of people with disabilities inform core design and process for outsized returns. Enterprises seeking new ways to create value for stakeholders have a strong interest in attracting the spending of this increasingly powerful cohort. Companies and brands seeking to maximize returns in a market rewarding innovation have placed disability at the core of consumer insights and design.

What is Delight?

Throughout this paper we refer to “delight”. Delight in our context is used as a benchmark for customer satisfaction. While some view satisfaction as binary, our view is that a demand can be fulfilled in many ways, using multiple factors. By acting on these factors, brands can increase the strength of satisfaction to gain pricing power and repeat purchases to grow revenue. In a competitive environment for customer transactions, the strength of satisfaction can maximize revenue over the lifetime of a customer. For customers, people enjoy maximum satisfaction.

Delight is measured by “wow”. The simple question, “does it make you say wow?” is used by our team to define whether delight has occurred. “Wow” delivers beyond expectation, putting brands in a strong competitive position for medium- to long-term maximum value creation. In a disability market context, “wow” is an extreme change from expectations of mere “accessibility”. It allows our clients to get beyond poor legal/regulatory regimes and focus on what matters to all of their customers. “Wow” also makes some uncomfortable, because it is a non-standard benchmark. Solving for uncomfortable causes innovation.

Executive Summary

At 1.85 billion people globally¹, people with disabilities (PWD) represent more than one in four on the planet— a market larger than China. Unlocking the potential of this large subset of the global marketplace will have a transformative effect on economic growth, public and private institutional cash flows, and on how economies manage an aging population.

Data Drives Design

Disability is not yet a material contributor to the profitability of the typical company. While firms like Google, Apple, and Amazon are acting in material ways, most organizations are oblivious to the opportunity that PWD represent. Regulations in G-10 nations have set hiring quotas, operating standards, and tax measures to create PWD hiring incentives for private business. However, this should not be the focus of profit-seeking entities. Rather, marketing to the 73% of the marketplace that disability touches has a greater impact on the creation of both shareholder and social value.

As global organizations begin to value the unique methods that PWD employ to navigate a world not built for their functionality, facts are clear:

- PWD and their Friends & Family represent 73% of consumers whose identity and functionality are critical to making purchasing decisions.
- Most companies focus on compliance, not value creation, when it comes to PWD. They are missing their biggest value driver: serving PWD as customers.
- 25.7% of the largest U.S.-based public companies that Return on Disability Group has analyzed indicate an interest in this market, up from 24.0% in 2016, the last release of this data. 3.6% of these 1,283 firms back that interest up with measurable effort that is material to shareholder value, down from 4.0% in 2016.
- 30.1% of the largest Canadian public companies indicate an interest in this market, up from 25.0% in 2016. 6.2% of these 259 firms amplify that interest with measurable effort that is material to shareholder value, up from 4.0% in 2016.
- There are repeatable successes in delighting the disability market.

1. Based on US Census (2010) data, US CDC (2018) data and respondents' self-identification.

Disability Market Snapshot – Demographics

Disability begins with identity. An individual with a learning disability may develop alternative methods for interacting with environments which may cause them to develop an identity as having a disability. The ‘tag’ of disability, historically rooted in medical terms, is a matter of self-perception. Identity is key, as it impacts the relationship between individuals, brands, and organizations as customers and employees.

As of 2018, 80.3mm people, representing 25.7% of the non-institutionalized population in the United States, identified themselves as having a disability.²

Closely related to disability identity is an individual’s functional difference to the “norm”. This functionality is created by a medical diagnosis, but in practice causes an individual to adapt to a world designed for the “average user”. The demands of PWD are similar (if not identical) to core users of products and services, but those demands are amplified. These ‘extreme users’ are ideal test markets for brands seeking to innovate and discover new ways for delighting core customers and growing revenue.

The best methodology of data collection for self-identification of disability is the U.S. Census. This approach was recently adopted by the U.S. Centers for Disease Control for a functional study released in 2018. Statistics Canada has also adopted this approach. The questions asked do not rely on medical diagnosis, but instead on how the individual assesses their own functionality. Making the logical assumption that disability does not recognize borders, the global estimate of the population of PWD is 1.85 billion people.³

Exhibit 1: Population and income data for PWD and their Friends and Family

	Global	US	Canada	Europe	Asia
PWD Population	1.85B	80.3mm	9.1mm	123.9mm	1.15B
PWD Income	>\$3.00T	\$1.68T	\$171.2B	\$1.17T	NA
PWD Disposable	>\$1.90T	\$1.28T	\$82.2B	\$547.1B	NA
Friends & Family Population	3.43B	149mm	17mm	229mm	2.13B
Friends & Family Disposable	>\$10.71T	\$7.10T	\$538.5B	\$3.07T	NA

2. $0.2570 \times (\text{US pop } >5\text{yrs of } 312.4\text{mm}) = 80.3 \text{ million}$ – source: US CDC (2018), CIA World Book.

3. $0.2570 \times (\text{Global pop } >5\text{yrs of } 7.2 \text{ billion}) = 1.85 \text{ billion}$ – source: US CDC (2018), CIA World Book.

A key part of our research approach is to engage actual PWD in conversations regarding their experiences as customers and talent.

When asked, people with disabilities say that between 75% – 80% of their customer experiences are failures.⁴

The data and insight in the context of a specific experience is critical. Most of the insights are related to functionality, namely ‘how’ PWD consume/use/experience things and/or environments. Researchers can harvest these insights to increase utility and ultimately gain pricing power.

People with Disabilities

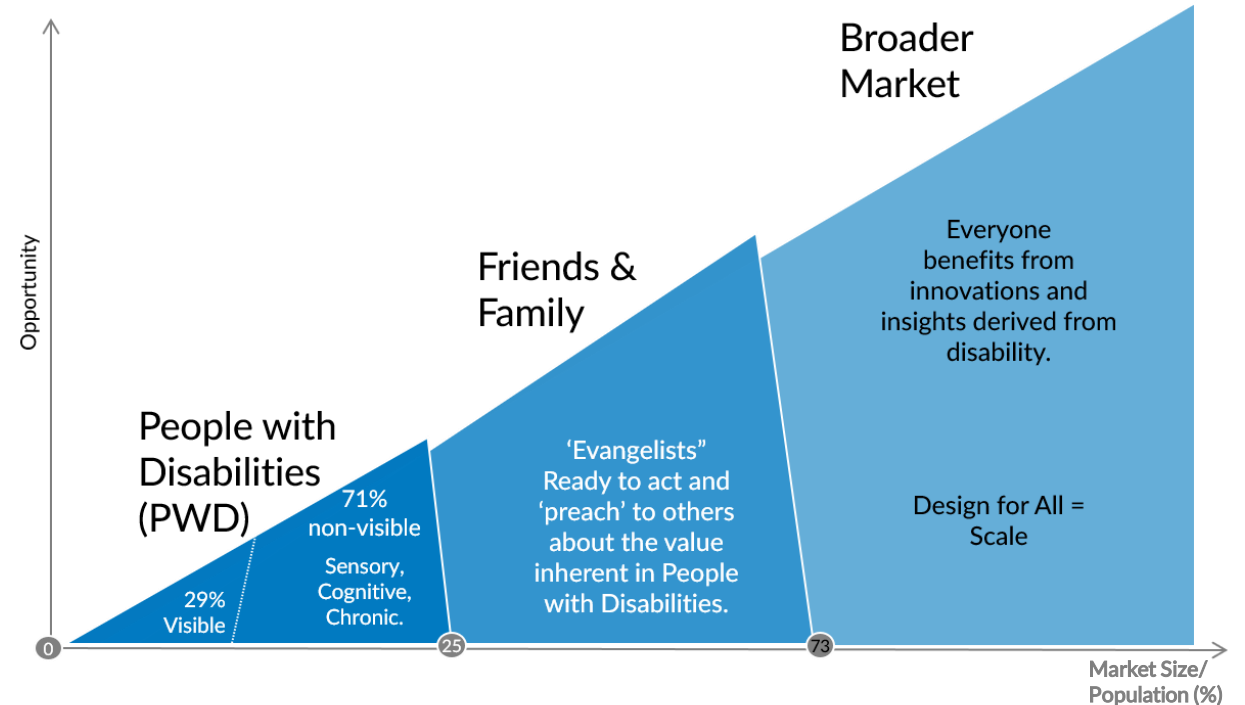
The disability market is not exclusively wheelchair users, Braille readers and sign language gurus. Individuals with visible disabilities constitute fewer than 29% of PWD.⁵ 71% of PWD have non-visible disabilities such as a cognitive disability. The interplay between identity and functionality in a specific experience context has profound design implications that routinely stretch to core users and positively affect economic value.

Friends and Family

This large group represents family, friends, and those that have an innate

reason to understand disability and its impact on those with whom they have an emotional connection.

Exhibit 2: Demographic analysis of the disability market



Our estimate – Friends and Family represents 3.43 billion consumers and employees worldwide, controlling more than \$10.71 trillion dollars in annual disposable income.⁶

4. Based on focus group and surveyed feedback generated by The Return on Disability Group Inc. beginning in 2008. Sample size = 753 PWD in Canada and U.S.
 5. U.S. Census Bureau Current Population Report: Americans With Disabilities: 2002 (P70-107) by Erika Steinmetz
 6. Using a 1.85:1 ratio to PWD. Income assumed using mean levels in United States, EU and Canada.

Baby Boomers (age 55+)

In the United States, Boomers account for more than 77 million people between the ages of 56 and 74 with an aggregate annual spending representing 52% of aggregate spending in the US.⁷ This segment controls more wealth than in any previous generation.

As people age, their needs change. These same individuals will not fade quietly into retirement, maintaining their identity as consumers and employees well beyond age 65.

*The prevalence of disability above age 65 is 51.8%.⁸
Experiences and workplaces must adapt to demand.*

As the functionality and demands of this influential group change, both the private and public sectors must adapt to attract and delight. This occurs by listening to the voice of the customer to understand and design for delight. As Boomers transition out of the economy, they are transferring their wealth to Millennials who act on “social” demands in ways their parents did not. Brands must act on these “new” demands to avoid losing this valuable generation extension as lifetime customers.

The Broader Market

It is critical that disability is not viewed in isolation from the “norm” but is levered as a part of the broader consumer and talent marketplace. The amplified functionality that PWD manage as their routine experience has proven to be a valuable tool for product and experience design.

That is because insights and innovations derived from disability improve the experience for all.

Implemented effectively, product development and customer experience are innovations proven to drive firm-wide ROI. For example, experiences that are intentionally designed by leveraging how people with cognitive issues consume data are more attractive to core customers that are bombarded with useless information at the check-out, improving the retail experience for everyone. Technology and process that benefits PWD evolves into technology and process that benefits all consumers. When you simplify and shorten a warehouse process for someone with limited mobility, you simplify and shorten for all while driving down cost. Designing an “app” that only meets “accessibility standards” may meet a compliance mandate but misses the opportunity to improve the total service experience connected to the ecosystem that support the “app”.

7. <https://usa.visa.com/partner-with-us/visa-consulting-analytics/baby-boomers-still-outspend-millennials.html>

8. US Census Bureau, Americans with Disabilities: 2005 Table 1.

Market Trend Analysis

Design has overtaken compliance as the focus for leaders in disability markets, changing which actions are prioritized and which teams own success. Regulations have succeeded in causing companies to act, but for 95% of these firms, these actions are not meeting the customer's requirements and unrelated to delighting customers and/or talent. The biggest failure of these regulations is that they incentivize a compliance mentality. They should instead focus on encouraging brands to build auditable process that delights disability markets. The process must be auditable, less for regulatory purposes, but most critically for continuous improvement over time. After all, that is the spirit of these laws.

A decade ago, the “business case” for acting in disability markets was unknown and unproven. Today, high quality organizations understand the potential returns earned by intentionally reaching out to PWD and adjusting product and experience design. Successful firms have largely ignored “standards” and resulting “regulation”, focusing instead on demands of the two primary cohorts of people that fuel their organization: Customers and Talent.

Customer Trends (or Citizens – in a public sector context)

In disability markets, economic value is generated by delighting customers.⁹ Revenue growth and cost reduction from customer relationships outstrips cost and productivity gains from employing PWD. While customers in disability markets shift spend based on identity and functionality, revenue growth goes beyond delighting PWD-linked customers. Leveraging “extreme” functionality to improve core design is where the largest potential returns exist.

Approximately 5% of our research universe of 1,500 large firms have acted to build insights from disability into their core offerings, focused in three areas:

1. Product design – largely focused in consumer technology
2. Experience design – emerging area of activation, led by digital banking/retail
3. Packaging design – leveraging sustainability as an impetus for change

These actions increase returns, increase utility and delight all customers, including those with “extreme” functionality. Companies in consumer technology and packaged goods have proven value via low-cost re-tooling and software changes and are now growing process into areas outside those initial efforts. They are re-investing gains (and more) driven by realizing initial low-risk success.

Activation on revenue growth is the primary value driver for most firms.⁹

9. Revenue Drives Value in Disability Markets, R. Donovan, C. Ladly-Fredeeen. July 29, 2015

Talent Trends

Government-led employment schemes have failed since the late 1980's. Conversely, when companies focus on value drivers specific to their organization and their traditional talent base, success occurs. Recruiters have had limited success hiring knowledge workers, service professionals, and process-heavy manual labor. Missing is repeatable process and scale.

The dominant result for almost all firms globally is failure in recruiting, hiring, and engaging PWD. There are clear reasons for these failures:

1. Relying on PWD agencies – agencies are not connected to talent base.
2. Focus on disability – PWD demand success, not accommodation.
3. Condition hiring – PWD are not conditions. Not all Autistics are coders.

Scaled and process-driven success in hiring and engaging talented PWD is rare. Firms that pro-actively seek PWD within their traditional talent pipeline have success. They focus on career success of the employee, and have been sincere to source talented PWD – not using diversity PR. They are building tomorrow's leaders, not gathering quota hires. Those focused on compliance lack sincerity. Without sincerity, there is no trust.

Success relies on leaders acting to achieve business value of hiring PWD, and employees that trust that managers value their contribution.

COVID-19

No analysis of 2020 would be complete without a pandemic lens. Response to “viral” life experience has generated observations regarding how those who manage functional disabilities interact with the designed world.

Observation #1 – The functional demands of disability markets have been proven. Retailers have instituted “special hours” for PWD and “older folks” in response to their functional needs. The reflexive response was to reserve the first hour of the day for overnight cleanliness and an enriched service experience. The debate about whether these demands exist, and in financially-viable volume, is over. The adjustment to these demands during a public health crisis are not optimized for experience or revenue generation.

Observation #2 – Working from home is possible and productive. PWD have experienced flexible work arrangements and have built mechanisms into their routine to maximize productivity. Remote work became the “norm” during the crisis; these mechanisms can be studied to enhance productivity for all remote workers. There is a perceived productivity gap associated with remote work. Now that it is a “norm”, that gap must be eliminated. This principle can also be applied to digital retail and service delivery.

COVID-19 has proven functional demands inherent in disability markets.

Media Trends

In the first iteration of this paper, published in 2010, there were 23 companies in our research universe employing PWD-targeted messaging in their advertising efforts. 17 of those imprints were from brands based in Canada. At the time, these efforts could be described as “gestural”. Times have changed, with savvy brands featuring PWD up front. In 2019, 104 companies in our universe employed PWD in their media footprint.

Three types of PWD imprints are being deployed successfully as core elements of global brands reach out to core customers:

1. Original content – Key properties feature PWD stories and characters
2. Advertising – Tech/consumer brands feature PWD in every advert
3. Global CSR/PR – Disability seeps into Sustainability, results unclear

Only #1 and #2 impact the value of the firm directly. Content and advertising increase revenue. Of those firms acting materially in disability markets today, all have publicly stated that innovation, customer delight, and revenue growth caused their behavior change. Not a Strategic Development Goal. Not a Pledge. Yet, more than 90% of messaging today in disability markets is squarely in the CSR/PR category.

Businesses must shift messaging to support design that delights customers.

The Diversity Quandary

Diversity programs have failed to achieve their potential. Corporate diversity programs were born out of a reaction to regulations around “affirmative action” hiring. Some programs have evolved into responses to demand that differ from the “norm”. Recent protests lay bare demand for delight. Brands must respond.

Customers and employees carry traits that are different from any one brand’s core persona. The best brands build that ethos into their daily operations, typically outside of diversity. Actions led by human-centered design and insights to dive deep into human empathy add value by improving experiences with specific products and services. The insights and models to impact experiences are found by investing to understand “different” use cases and routinizing “difference to improve the norm”. It takes design-thinking and operational excellence. Compliance and charity is a blunt tactic to mitigate noise and risk.

Today, the budget and head-count exist under the CHRO or General Counsel. The opportunity is to repurpose diversity teams to be insights and design-driven, reporting to the leader who owns customer experience. This aligns the value chain and provides the right incentives to act in the interests of customers, employees, and shareholders. The only “awards” that matter are delighted customers, the best employees, and outsized returns to shareholders.

United States: Companies that Create Value in Disability Markets

The Return on Disability Group identified best in class firms for PWD. Listed below are the top large U.S. public companies, listed alphabetically, as per the Return on Disability Model as of December 31, 2019.

Information Technology – Alphabet Inc.



Alphabet became the #1 firm in our North American universe for disability in 2015. The firm has a robust approach to leveraging PWD in their innovation pipeline across product verticals. Our research indicates PWD components in the majority of R&D efforts. Alphabet has continued to build internal muscle focused on disability functionality by assigning senior design leaders to the file, learning from and adapting to functionality gaps in its platforms. This process-driven approach is a critical indication of embedded disability functionality in design. Alphabet has been the leader in PWD talent for years because of how they attract talented PWDs, but the commitment to functional design keeps the firm in our #1 position.

Information Technology – Amazon.com Inc.



Amazon has designed and built its digital platforms by leveraging disability functionality to improve ease-of-use without losing focus on maximizing the customer experience. Built into merchandising, logistics systems, packaging, and Alexa are design features that make the experience possible, and often superior, for PWD. Amazon states that actions in disability markets are key to its “vision to be Earth’s most customer-centric company”. It is not merely compliance, but key to innovation and maximized customer experience.

Information Technology – Apple Inc.



Apple has had the most interesting journey into and through disability markets. As an early adopter of the “extreme user” design approach, their platforms are almost natively designed from disability functionality. Where Apple stands out is in how the firm has weaved this ethos beyond technology into packaging, retail stores and service delivery. Apple’s most powerful act in disability markets is seamless incorporation of design elements into their branded ecosystem. No need for call-outs, because as users tell us “stuff just works”.

Consumer Discretionary – Helen of Troy Ltd.



In 2004, Helen of Troy acquired OXO. OXO is best known for its design approach by its founder designing tools for his wife who managed arthritis. What began as a potato peeler has grown into an industry-changing design ethos that has expanded beyond the kitchen into household utility and product design for babies and toddlers. Consumers demand simple. Consumers demand ease-of-use. OXO delivers delight.

Health Care – Insulet Corp.



The Health Care sector tends to get disability wrong simply because people with disabilities are viewed as patients first, customers second. Customer experience is generally an afterthought. With its Omnipod drug delivery system, Insulet has found a way to simplify routinized delivery into the body of complex drug therapies such as insulin for those managing diabetes. The benefits are both clinical and lifestyle (improved convenience) related. The pods simplify use and they just look “cool”, allowing for enhanced identity for some customers.

Consumer Discretionary – Lennar Corp.



As homebuilders adjust to shifting demographics and technology trends, they are designing new offerings to attract homebuyers. “Next Gen” delivers for older customers who wish to age in place with their family. Billed as a “Home Within a Home”, customizable offerings allow parents to live independently. These products position Lennar well, particularly as Boomers shift away from long-term care facilities – a trend that will be accelerated by COVID-19.

Information Technology – Microsoft Corp.



Microsoft has been active in disability markets for decades but has materially accelerated their efforts under Satya Nadella’s leadership. Mr. Nadella, who has a close family member that manages a disability, combines that experiential knowledge with a passion to lead teams to design exceptional experience, accelerating a shift for Microsoft from a compliance footing to one of “extreme user” design. Microsoft has been successfully hiring PWD in small numbers and would benefit from a change in messaging that is more in-line with its brand of unlocking potential via technology.

Consumer Staples – PepsiCo Inc.



As an early leader in disability markets, in 2008, Pepsi used a Super Bowl slot to air a silent commercial aimed directly at the disability market. At the 2013 Super Bowl, PepsiCo sponsored the ASL interpreter for the national anthem. PepsiCo has made efforts in another area: they have formed public relationships with leading third party PWD talent recruiters. They have a design process for packaging and Food Services terminals with disability functionality at the core, beating the competition.

Financials – Wells Fargo & Co.



U.S. Financial Services firms struggle with disability. They generally focus on responding to regulatory requirements, and the execution can only be described as poor. Wells Fargo has quietly emerged from the herd as a leader. In recent years, the firm has focused on digital design and external messaging in attempts to attract those in disability markets. It should be noted that Wells Fargo – and its banking peers – have a long way to go to catch up to technology and consumer goods brands.

Consumer Discretionary – The Walt Disney Co.



A Disney theme park is an excellent example of through-put efficiency. The company has designed its theme parks to process a large number of customers as quickly as possible, without losing focus on maximizing the customer experience. There are numerous design features incorporated that make the experience possible, and often superior, for PWD.

The impressive aspect of how Disney deals with disability is the way in which they talk about it. It is not a compliance issue, but part of the customer experience, tapping into “extreme user” design, adapting innovations created for PWD for all customers.

The Studios business has featured characters with disabilities as key protagonists in most, if not all, of their releases since acquiring Star Wars. Obvious properties include the Star Wars saga, Finding Nemo/Dory, and Inside Out – but often the nods to disability are subtle, but powerful to audience members in disability markets.

Canada: Companies that Create Value in Disability Markets

The Return on Disability Group identified best in class firms for PWD. Listed below are the top Canadian public companies, quasi-alphabetically, as per the Return on Disability Model as of December 31, 2019.

Financials – TD Bank Financial Group



TD Bank leads its Canadian bank peers in its publicly observable activities in disability markets. TD remains the #1 company in our Canadian research universe. While its peers have been almost resolutely focused on meeting regulatory mandates, in 2013 TD shifted to focus on demand. In October 2019, TD Economics published the first research paper from a global financial institution measuring the economic impact of engaging disability labor markets and potential economic gains of \$50B in Canada. While TD partners with leading third-party recruiters in disability, they have been successful at building the in-house process required to attract and retain talented bankers. They have selectively placed PWD and Boomers in their ads—and have done so for many years.

Industrials – Air Canada



While airlines have struggled in disability markets, Air Canada has been one of the better carriers. The level of service is superior to their North American peers. That said, this service is not process-driven and is highly dependent on individual staff and passenger volume at any given moment. The key to success is to seamlessly move passengers from entry to assigned seat, from assigned seat to exit, and every stop/checkpoint in between. This is a complex cuing optimization that requires a deep understanding of demand and a customer delight viewpoint, as opposed to a regulatory approach.

Consumer Discretionary – Canadian Tire Corp



Canadian Tire has had success featuring athletes with disabilities in its core advertising cycle. While featuring athletes with disabilities is a common error for brands, it works well for CanTire. Why? The firm sells more than \$5B in sporting goods annually. Second, the brand is associated with Canadian pride and its core sports such as hockey and basketball. Management intent behind these efforts is clear, as the Chairman of the Board has been “pounding the table” publicly for years on the business value of delighting customers in disability markets.

Energy – Imperial Oil Ltd



Imperial Oil seeks to attract motorists with disabilities to their gas stations and stores by the simple device of inviting them to honk their horns to be served. This can serve as a step to a more sustainable and rewarding process to understand and design for disability functionality. Imperial Oil also makes explicit mention of recruiting PWD. The firm has asked its employees “what do you need to be at your best?” – an excellent step to initiate conversation around productivity tools (accommodations).

Consumer Staples – Loblaw Companies Ltd



Loblaw has engaged in activity in the PWD market, signaling that it understands the opportunity exists and is ‘testing’ execution strategies. There is evidence of franchise-driven hiring efforts and collaboration for content creation with other firms and various levels of government. There is intent to improve the customer experience both in-store and via digitally-driven delivery platforms. In response to COVID-19, retail locations have added early “reserved” hours for PWD and seniors.

Consumer Discretionary – Restaurant Brands International



Tim Horton’s franchise owners have had success in hiring PWD into stores as both front- and back-of-house employees. One of the material costs of running a QSR restaurant is staff turn-over, often measured at 150%. By hiring PWD into these roles, these costs have been reduced to 40%. While our analyst questions the sustainability of this strategy, as it assumes the lack of mobility for PWD labor, it remains a material value proposition while available.

Consumer Discretionary – Shaw Communications Inc



Shaw was an early leader in Canada due to how they managed to convert a heavy-handed CRTC mandate into a customer-centric conversation – even if that conversation is one-way. Shaw structures its “accessible” menu in a way that is relevant to how customers use their products and manages customer service inquiries as opportunities to delight.

Information Technology – Shopify Inc



New to the Return on Disability research universe since the most recent publication of these results (2016), Shopify is an example of technology firms that started acting on regulatory mandates but shifted to customer-centered design. In our 2018 research cycle, we could only identify activity focused on compliance with Ontario’s AODA regulation. These regulations are unenforced, rendering them as merely suggestions. In our most recent assessment, Shopify has developed an excellent on-brand messaging platform focused on digital accessibility. Less clear is user experience, due to the 3rd-party nature of Shopify’s business model.

Telecommunications Services – TELUS Corp



TELUS differentiates itself from its cable and mobile/landline competitors in two primary ways: 1) customer-focused experience and 2) innovation. Its activities in disability markets are in-line with its core approach to business. As is evidenced through its public regulatory filings, the firm has spent some effort to understand retail design from disability markets. TELUS has begun to focus on customer demand, while its competitors invest in narrow regulatory responses.

Designing From Disability

A path to persistent and consistent process that leads to a delighted customer is the goal of a successful designer. In disability markets, this is no different. The nuance missed by brands is to extend the functionality of PWD to core customer applications. By understanding a core customer demand, that has been amplified by a disability use-case, designers understand demand in ways that had not been considered previously.

The science of design process is in developing a machine that extracts and shapes “positive/negative feedback” in a repeatable and scalable manner into an experience. The art of design process mines the right “positive/negative feedback” and translates it into a delightful experience that maximizes returns. There have been defined successes by brands in technology and consumer sectors that follow a repeatable path. This path has trisected into three areas:

1. Insights from Extreme Users
2. Adjusting the Design Process for Functional Demand
3. Managing Risk, Standards and Regulation (see full Report for details)

Insights from Extreme Users

PWD interact with a set of experiences that were not designed with their functionality as a factor in specifications. Some loosely refer to this as a “mis-match”. In reality, “core-driven design” stems from an intentional approach to narrow inputs due to perceived efficiency, expediency, or laziness. The result is 90%+ of experience and product design fails to delight customers. The “wow” factor is absent, or at best, randomly generated rather than designed by process.

Innovation is borne from extremes. To find break-through design, brands must get outside “normal” use. PWD experience a world that was designed for someone else. The reasons are less important than the reactions. In these reactions and CX failures are a treasure trove of “why didn’t we think of that” and “head-to-desk” moments that form a Petri dish of innovation.

The demands of PWD are similar to core customers. The amplification of those demands can be wildly different, and that amplification is the source of value. A “pain point” or “wow moment” for PWD is likely an “ow/wow” for everyone. By actively seeking PWD user inputs, the likelihood for core user insights that lead to delight increases – the goal of innovation.

Gathering insights from PWD requires intentional process and outreach.

Adjusting the Design Process for Functional Demand

Models translate insights into repeatable and scalable results. Models are not ends unto themselves, but tools to ensure completeness and consistency.

When modeling for disability functionality, the desired outcome is not PWD “accessibility”. The goal is core customer delight. The model is a tool to achieve the goal.

Linking functionality beyond disability is critical to excite design teams beyond their current foot-prints. While an insight may apply to an amplified functional demand of PWD, extending that demand to core users has proven a successful muse for designers. A lens of disability functionality is leveraged by designers to help answer, “what is missing?”, a key tool for innovation. One inspired designer is not an institutional success. To apply functionality consistently across experiences and time, process (and measured success) must survive human turnover. Brands that have been successful – Google, Apple, and Amazon – have built functionality into their standard operating and design models. “Heroes” and “Champions” walk out the door (and cannot scale). Successful models – linked to experience and revenue – persist. They evolve. They continuously improve. The best processes proactively seek new inputs, digest them. They absorb the bits that improve design and expel the bits that do not add value.

Next Steps

As a body of evidence has accumulated since organizations have acted in disability markets since 2010 – there are now solid conclusions that can be made and scaled. Promising macro data has evolved into process that delights PWD and rewards shareholders.

The question is not “why” engage disability markets, but “how” to translate the amplified demands of PWD for all.

HR does not own success – Owner(s) of Experience must be accountable

One constant amongst organizations that succeed in engaging disability markets is that a single senior business leader owns initial success and holds their team accountable for time-bound failure. This leader is in the C-suite and is charged with improving customer experience. While the CHRO or Chief Legal Officer may be accountable for a small portion of the overall result, none of the successes outlined in this paper came from HR/Legal. Yet, HR/Legal is where 95%+ of organizations acting today place accountability for success in disability markets.

These are three primary drivers of success from senior business leadership:

- Revenue growth causes corporations to change, not regulation or HR policy
- Managers act on direction from business leaders, not policy
- Budgets and mandates get set at senior levels, allowing direct accountability

Actions must impact Experience – Measure in revenue/cost (not quotas/equality)

In the US and Canada, diversity programs are a response to Affirmative Action (US) and Employment Equity (Canada) laws. There are similar regulations and responses in the EU, Asia, and LATAM. Our research shows that 95%+ of these responses are limited to policy and “awareness” campaigns. While these responses may be considered “first steps” by some, policy/“awareness” still dominate companies’ actions 10 years later. This can only be considered failure as the action has no direct impact on customers or employees.

Insights → Design → Continuous Improvement

The first step in creating a framework for disability is experience research. Good managers act on observable facts. Design is a process, not an outcome. With quality inputs, design consistently churns out experiences that delight customers while maximizing net revenue. Finally, insights gathering and adjusting design is not a one-time execution. It is a living, breathing process that evolves with demand.

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