



***The Largest Minority Group:***

***The Disabled***

***by***

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**ABSTRACT**

The disabilities market consists of about 54 million people and will probably double in size within 15 years; it has an aggregate income of over one trillion dollars. Many firms treat this market as they would a charity case, or worse, totally ignore it, when it is in reality a very significant market. The authors discuss the role of corporate diversity in marketing to the disabled and note that disabled employees in the workforce can be the engine for generating and developing new product ideas for this significant part of our population.

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By July 2004, according to the Census Bureau, there were 39.23 million African Americans and 41.32 Latinos in the United States. Most marketers are aware of the importance of these two ethnic groups and will consider targeting products and services to them. But these same marketers continue to overlook one group that is considerably larger than either ethnic group – the disabilities market. According to the National Organization on Disability ([www.nod.org](http://www.nod.org)), about 54 million Americans have a disability. This number will continue to increase as the population ages; it is expected to double in the United States in about 15 years.

The aggregate income of the disabled is more than one trillion dollars (Cheng, 2002). According to a 2004 National Organization on Disability / Harris Poll, life satisfaction for disabled people is considerably below that of those without any disabilities: 34 percent vs. 61 percent (National Organization on Disability, 2004). The poll also highlighted some other interesting issues. For example, assistive technology (AT), such as walkers and hearing aids, is important to this market; one third feel that they would lose their independence without the use of AT. Thus, marketers should do everything possible to make their products and services disabled-friendly.

Currently, about 20 percent of American adults have a disability (Center of Disease Control, 2001). The major causes of disability are arthritis / rheumatism; back and spine problems; heart trouble and atherosclerosis; lung / respiratory problems; and deafness / hearing problems (Center of Disease Control, 2001).

Creating the correct corporate culture, one that has compassion for the disabled, is not only morally correct behavior; it also makes good business sense. The world market for products for the disabled is huge; it is estimated at 750,000,000 individuals (Massachusetts Department of Education, 2005). The disabled spend more time online than those who are not disabled, they travel a great deal, and they eat out (Cheng, 2002). Moreover, many of the negative beliefs about the disabled are not true.

This paper examines the mostly untapped opportunities provided by the disabled market both as potential customers and as a pool of potential employees. What are the implications for industry of ignoring this minority group? What should the corporate world know about this group as a market and as a resource?

### **New Product Development**

The ideas for many new products have come from multicultural groups (Friedman and Amoo, 2002). Americans are quite comfortable eating foods that originate with other cultures; indeed, not many foods can be classified as American. For example, foods such as borscht, falafel, ginseng, kishka, pita, salsa, sushi, tacos, and tortillas did not originate in mainstream America; they started with various ethnic groups. The same may be said of much of the music that has become so extensively popular, e.g., blues, jazz, reggae, rap, and salsa.

Similarly, individuals with disabilities could be very beneficial in new product development. Consider, for example, the story of Tracy Saks. She was divorced for a number of years and realized that there was nothing online for disabled singles. Ms. Saks has multiple sclerosis so it was difficult for her to meet someone. She developed an online dating website ([www.specialsinglesonline.com](http://www.specialsinglesonline.com)) in 2004 for this market. This is one of several niche dating sites (Rowland, 2005).

One market that has already expanded greatly thanks to the Americans with Disabilities Act of 1990 is that for assistive technology (AT) products that assist those with disabilities and improves their lives. Berven and Blanck (1998) state that the Americans with Disabilities Act has significantly affected the market for AT devices and is creating economic opportunities for industry.

Products developed to help those with disabilities will often be of value to those without disabilities. One example is distance learning. Originally, many of the schools that developed it were working with disabled students. One of the authors actually taught a class decades ago that was modified so that a disabled individual could hear the lectures and ask questions.

While arthritis/rheumatism is a major cause of disability, many people have problems with arthritis and are not disabled. Products made for the disabled should also be popular with the non-disabled who are in the early stages of the disease.

### **Corporate Image and Hiring Practices**

In marketing to the disabled, one of the best strategies is to hire them. It is difficult to market to people with disabilities if they are not on our radar. There is a synergy between diversity in the workforce and marketing to diverse market groups. Companies hiring employees that match the profiles of their customers will have a built-in idea-development engine.

Ray and Ryder (2003) studied the travel needs of individuals who were mobility impaired. They found that the mobility impaired are definitely interested in travel and sports; moreover, the mobility impaired were quite skeptical of travel agents who did not truly understand their needs. This is why it is important to hire disabled people to market one's products and services. The disabled use the Internet and word of mouth to make travel plans (Ray and Ryder 2003). An easy way to reach out to the disabled is to include a disabled individual in a television commercial or print ad. The disabled tend to respond positively to companies that include them in their advertisements. Finally, a good way to do marketing research with this group is on-line. It is much easier for many of the disabled to respond to on-line surveys than to fill out pencil-and-paper questionnaires.

Fifty-six percent of those with disabilities are likely to feel a bond / common sense of identity with others with disabilities. This percentage has increased, from 47 percent in the year 2000. What this means to corporate America is: offend one disabled group, and the other groups may react (National Organization on Disability, 2004).

Siperstein, Romano, Mohler and Parker (2006), analyzing the results of a national survey, found that 92 percent of respondents had positive attitudes towards firms that hired those with disabilities. Moreover, 87 percent of respondents indicated that they would prefer to do business with such firms. Offering health insurance to all employees, concern for the environment, and hiring the disabled were the three major ways to show that a company cared about social justice. Firms that hire the disabled send a strong message to customers. It is a message that they believe in the importance of corporate social responsibility. Moreover, it is an easy way to ensure an adequate supply of labor. In addition, disabled customers will feel very comfortable doing business with firms that hire the disabled. Finally, as was noted above, the disabled are a good source of ideas for products and product improvements for individuals with disabilities.

The United States is not the only country in the world concerned with hiring the handicapped. About 25 percent of the population of the European Union has a disability and the EU is also concerned with integrating them into the labor force (Backenroth, 2001).

Only 29 percent of working-age individuals with disabilities have jobs vs. 79 percent for those who do not have disabilities (Abelson, 2001). There are certainly enough disabled individuals who would appreciate being employed. The National Organization on Disabilities (2004) states that two-thirds of the disabled who are unemployed are interested in working. President Clinton encouraged government agencies to hire the disabled and to offer more internships to disabled students. President Clinton stated, "We are the nation's largest employer. I want it to be a model for private industry, and this plan will help to do just that." In 1997, 7.2 percent of the Federal workforce consisted of disabled individuals; 21,000 were severely disabled (Friel, 1999). Carr-Ruffino (1999: 50) lists numerous benefits to a firm resulting from an "inclusive corporate culture." These benefits include enhanced problem solving, reduced costs, and attracting superior employees. She also notes that a diverse workforce increases the firm's ability to market in the global economy.

Some firms are reluctant to hire the disabled because they are afraid of the cost of redesigning the workplace environment. However, the cost is sometimes quite low and may involve buying an inexpensive AT device or simply widening one or two doorways for a person in a wheelchair. Moreover, the Americans with Disabilities Act may require modifications of an office if it is "readily achievable," i.e., it is not difficult to do and will not cost a great deal. Information about the ADA including overviews of ADA requirements may be found at the ADA website (<http://www.usdoj.gov/crt/ada/>). Jossi (2006) notes that the cost of assistive technology has dropped considerably and there are currently 2,000 companies selling 18,000 products. Jossi quotes Dawn Carlson of the National Institute on Disability and Rehabilitation, whose opinion is that accommodating the disabled for most employers is not very costly. She feels that the cost is as low as \$500 to \$600 per individual.

The myth that the disabled miss work a great deal is untrue. The disabled are usually ideal employees who are extremely loyal to the organization (EmploymentGuide.com, 2006). For example, four out of the twelve people who work for Orthotic Mobility Systems are autistic individuals. Building a "Strutter," one of the company's products, requires over 100 steps using different types of machines; it also requires excellent eye-hand coordination. The autistic workers have no problems with this and are outstanding at their jobs (Silva, 2001).

## **Addressing Disabilities**

In order to illustrate the scope of the issues involved in marketing to the disabled, we examine several broad categories of disability: disabilities due to limitations in vision, hearing, mobility, and mental /emotional functioning. The following contains some real examples of companies large and small that address the disabilities market, and some ideas for future research and development.

### **Visually Impaired**

There are more than 10,000,000 people in the United States who are either blind or visually impaired (American Foundation for the Blind, 2006b). Age-related diseases such as macular degeneration are the major cause of visual impairment. Unfortunately, this means that the number of visually-impaired individuals will increase dramatically as the 77 million baby boomers in the United States become elderly. While age-related low vision problems can result in depression and social isolation, there are a number of lifestyle adaptations, adaptive devices, and rehabilitation services that can help improve functioning and productivity (Brody, 2006).

Cantley-Falk (2004) describes the types of problems that arise when industry ignores the needs of the visually impaired. Some products, such as ovens with flat touch screens rather than knobs, are nightmares for the visually impaired. However, to make this kind of product usable requires only a very simple modification, a very tiny nib or number that can be felt by the fingertips. The same goes for cell phones and DVD players with totally flat

panels. Blood glucose monitors are very inexpensive, but add on a device so that the visually impaired can use it, and the cost rises to \$500. Many products require very slight modifications to make them visually-impaired friendly, e.g., a talking watch or a big button telephone. Voting machines are being modified so that the visually impaired will be able to vote.

The computer industry has done a great deal to make the computer accessible to the blind and visually impaired (Pollack, 2006; American Foundation for the Blind, 2006a). In fact, a large number of blind and visually impaired individuals work in the computer industry. They use the Internet and computers to the same degree as the general population. A number of companies have developed devices that include screen magnifiers and speech synthesizers (that convert text to speech). There are "screen reading" programs for those whose vision is so poor that screen magnification is insufficient. Books have evolved from analog representation, i.e., where a real human being reads the book, to a digital format. Digital talking books (DTB) offer many advantages over the analog media which are linear presentations from first to last page. DTBs allow readers to skip around the way people read articles in a journal or magazine. They also allow highlighting and enable the reader to check footnotes and references selectively. There are scanners and machines made for the visually impaired that read printed material. There are companies that specialize in products for the visually impaired.

## Hearing Impairments

According to the National Center for Health Statistics (2006), 32.5 million adults (15 percent of adults) have hearing problems. There is great demand for cell phone and land line phone AT products for the hearing impaired. There are alarm clocks that shake the bed and also have an adjustable volume control that makes a very loud sound. Doorbells are a problem for the deaf and so there are various door sensors that use lights as well as sounds when someone presses the bell. The same problem exists with smoke detectors; light is essential in addition to sound for the hard of hearing or deaf.

Rochester, NY is a unique town; almost all firms located there are deaf friendly (Weinstein, 2000). The Rochester Institute of Technology's (RIT) National Technical Institute for the Deaf is among the top technical schools in the United States. Despite this, very few outside employers visit the campus. Todd Hlavacek, a software engineer who graduated from RIT, found that many companies would not consider hiring him once they heard he was deaf. The fear that most firms have when it comes to hiring the deaf deals with communication and safety. In this day and age, according to Bruce Jones of Kodak, "Both can be easily dealt with. You can communicate with deaf people by e-mail and through interpreters, which are easy to find. Many deaf people are excellent lip readers. As for safety, there are two-way pagers and visual alarms" (Weinstein, 2000). Hlavacek found Lucent to be deaf friendly. In his words: "Rather than a wall of ignorance and resistance, I was welcomed, and no one looked down on me because of my deafness. They saw me as an equal regardless of my handicap" (Weinstein, 2000).

There is a growing market for talking ATMs (using earphones, for security). In addition, Fleet bank spokesman, Steven Lubetkin, says that, "There are approximately 54 million Americans with disabilities... Web sites that shut out people with disabilities are tuning out a huge part of the consumer market, the people who could benefit from online services the most" (Stravelli, 2004). There are a number of disabled employees working in Fleet's Diversity Resource Group. They help the company make better products that are accessible to the disabled. They also help Fleet find and retain employees with disabilities. Fleet ensures that its telephone banking is accessible to those who are hearing impaired by offering a TDD (Telecommunications Device for the Deaf) line.

## Mental Illness and Mental Retardation

There are many problems in measuring the incidence of mental retardation in the United States. A reasonable estimate is that 1 percent of the people who are not institutionalized are mentally retarded (Kraus, Stoddard, and Gilmartin, 1996). This would translate to about 3 million people. Worldwide, the percentage is between 1 percent and 3 percent; it is more prevalent in developing countries because of public health problems such as oxygen deprivation at birth (World Health Organization, 2001).

An astounding 28.1 percent of Americans (This includes those in institutions.) had a mental disorder other than retardation in any typical year; 1.8 percent of Americans have a serious mental illness (Kraus, Stoddard, and Gilmartin, 1996). These mental disorders include: Anxiety disorders (12.6 percent), substance abuse disorders (9.5 percent), affective disorders (9.5 percent), cognitive impairment (2.7 percent), antisocial personality disorder (1.5 percent), schizophrenic disorders (1.1 percent), and somatization disorders (0.2 percent). This means that a significant number of employees in a typical firm may develop a mental disorder. According to the World Health Organization (2001), about 25 percent of individuals, living in developed or developing countries, will develop a

mental or behavioral disorder in any typical year. The World Health Organization (2001) reports on the prevalence of many diseases, including psychological ones.

A number of firms are hiring the mentally disabled. The Crowne Plaza Hotel in Madison, Wisconsin has been hiring the mentally retarded for jobs such as laundry. According to Bob King, general manager of the Crowne Plaza, referring to one of the employees who is mentally retarded: "I'd like to say we hired Virginia because we're just a good corporate citizen. But the truth is, we hired her because she's a good, loyal and dependable worker, and our business needs her" (Johnson, 1999). Corporations such as McDonald's and Marriott have been hiring the developmentally disabled for years and have found that they are as productive as any other worker. The kind of jobs they do well include being janitors, gardeners, short order cooks, farm hands, grocery clerks, etc. As one person noted: "Employers have finally figured out this isn't charity, it's good business" (Johnson, 1999). In 2000, Marriott International paid individuals with Down's Syndrome the going rate of \$7 an hour to clean hotel rooms and sweep floors (Conlin, 2000).

Depression is sometimes referred to as the "common cold of mental illness." According to the National Institute of Mental Health (2006), about 19 million adult Americans (approximately 10 percent) suffer from depression each year. This includes those suffering from bipolar (manic-depressive) and dysthymic disorders. Nearly two-thirds do not go for help. Yet, 80 percent can benefit from treatment. Worldwide, about 5.8 percent of men and 9.5 percent of women will suffer from depression in a typical year. This translates to 121 million people with depression (World Health Organization, 2001). Most of the products targeted to those suffering from depression are drugs and herbal cures. However, there may be other possibilities. Studies show that people who go on frequent vacations are less likely to become depressed or stressed out (Chikani *et al.*, 2005). How about vacations targeted to those prone to depression?

## Mobility Impairments

Mobility impairment is a term that covers a wide range of disabilities. Mobility impairment may be congenital, caused by an accident, or be due to such illnesses as cerebral palsy, multiple sclerosis, polio, strokes, diabetes, and muscular dystrophy. Spinal cord injuries that may result from automobile accidents and diving accidents can also cause mobility impairment. According to the National Center for Health Statistics (2006), 14.9 million adults (7.0 percent of the adult population) find it difficult or impossible to walk a quarter of a mile. More than 19 million adults have trouble climbing a flight of stairs (Centers for Disease Control and Prevention, 2001). The market for AT in this area is huge. Not only people in wheelchairs find getting in and out of a car difficult. A number of automobile manufacturers are offering inexpensive attachments making it easier for those with disabilities to get in and out of a car.

Consider something as simple as a basic wheelchair. There are approximately 100 to 150 million people in need of wheelchairs worldwide (Wheelchair Foundation, 2005). Because of landmines and unexploded ordinance, the number is expected to grow by about 29,000 people per year. Most people in developing countries cannot afford the cost of a wheelchair; so an inexpensive wheelchair would be very popular worldwide. In the United States, about 1.6 million people are permanent users of wheelchairs (either manual or motorized) or scooters. About 1.5 million people use manual wheelchairs. About 2.9 percent of senior citizens (older than 65) use wheelchairs (Kaye, Kang, and LaPlante, 2002). Airlines accommodate those in wheelchairs, and approximately 1.2 percent of their passengers use wheelchairs: not an insubstantial market. As the 77 million baby boomers become senior citizens, the use of wheelchairs will skyrocket. Businesses that want to attract this market segment will have to become wheelchair friendly.

One study, based on a sample of 9,230 individuals with mobility impairments, found that the most commonly used AT devices were canes (24.4 percent), walkers (10.8 percent), wheelchairs (9.4 percent), and crutches (2.9 percent). Canes and crutches made it possible for many of the disabled to take care of themselves and not require human help; for instance, the canes and crutches enabled them to get out of bed and go to the toilet (Allen, Foster, and Berg, 2001).

Most non-disabled consumers are unaware of the problems that a person with a cane or wheelchair might face. The best way to find out is to ask. Richard Hole, a disabled, Australian inventor, who invented a number of products to make it possible for those with disabilities to go hiking, backpacking, and camping, is a perfect example of how those with disabilities could be a very good source of ideas for new products. (See <http://www.advantagein.com/pressrelease.htm>). Harry Herman, a nuclear engineer, broke his ankle and discovered that crutches can cause problems for users; so he developed "crutch palsy" which results from nerve damage in the underarms. He started a company, Orthotic Mobility Systems (<http://orthoticmobility.com/>), and developed the "Sure Foot" cane and the "Strutter" crutch. The "Sure Foot" cane is much more stable and comfortable than a typical cane

and allows the user to walk on grass and snow and feel secure. The “Strutter” is considerably more comfortable than traditional crutches and provides additional support (Silva, 2001).

### **Recommendations for Industry**

The disabled market is a large one, no doubt about it. However, simply directing advertising to individuals with disabilities is not sufficient to deliver this large segment of the population as customers. Firms that wish to market to the disabled should, among other things, hire them. Why? Some of the benefits of this strategy are:

- (1) *Product development.* It's a good way of getting ideas. Your disabled employees can become an idea-development engine.
- (2) *A built-in sales force.* Disabled people will feel more comfortable using your products and service if they see disabled employees in your workforce.
- (3) *Word-of-mouth.* Your disabled employees can be the best promoters of your product. Word-of-mouth marketing – today it is more often word-of-mouth marketing – is one of the most effective techniques we have.
- (4) *It's the right thing to do.* No explanation needed here, although, a boost to a firm's public image can't be a bad thing.

### **Conclusion**

Many U.S. companies are aware of the great demographic changes that America is undergoing and are targeting ethnic groups using multicultural marketing (Burton, 2005). The disabilities market is another story. This paper focuses on this market and demonstrates the importance of paying attention to it. The best way to create products for individuals with disabilities is to ask the disabled directly what they need. This is one reason companies must hire the disabled.

Companies must understand that diversity goes beyond hiring and marketing to women and ethnic minorities. To be truly diversified, firms have to be concerned about the needs of the disabled. This includes those in wheelchairs, the deaf, the blind, and the mentally ill. True workforce diversity is vital for firms that desire to thrive well into the future. Those who were not born with a disability should bear in mind that they have a very strong chance of developing a handicap before retiring. Therefore, helping the disabled may be another way of helping one's self.

This paper is not simply about compassion, even though companies should have a soul and be socially responsible. It is about how to increase profits and do good at the same time. The authors of this paper feel that the term “handicapitalism” that has been used by some to describe marketing to the disabilities market is not an appropriate term. A handicap implies a disadvantage. However, there is no disadvantage to firms that hire the disabled and market to them. On the contrary, it is an advantage.

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