



How to Better Serve Customers with Disabilities

customer service DEI

Summary: Individuals with disabilities comprise a large portion of the population. CFIs that don't take steps to tailor services and the customer service experience for this demographic could lose these customers to organizations that do.

In 2018, 12 members of a youth soccer team and their coach were trapped within Thailand's Tham Luang cave after rains from an unexpected monsoon quickly flooded the cave system. It took more than 10K people, including more than 100 specialized divers, over two weeks to reach the boys and safely extract them from the cave. Sedation and special equipment enabled the rescuers, including Thai Navy SEALs, to guide them out of the intricate cave system one by one without the risk of them panicking. Though one of the rescuers passed away during the mission, amazingly, [all kids and their coach survived](#) — a feat that has been documented in the movie "Thirteen Lives."

It can be difficult for community financial institutions (CFIs) to reach specific demographic groups, but fortunately, it is nowhere near as complicated as extracting 13 people from a flooded cave. In the case of customers with disabilities, however, CFIs should think differently about the marketing they use to reach this group and the types of service they provide.

Opportunity Set.

There are approximately [61MM people in the US with disabilities](#), according to the CDC. With baby boomers comprising the second-largest living generation — behind only millennials — that number is expected to rise as more and more people deal with age-related disabilities. Failing to accommodate the needs of this demographic could mean unnecessarily alienating a large group of potential customers, as well as opening your organization to the risk of being sued under the Americans with Disabilities Act (ADA).

Proper Training.

With the rising number of people with disabilities, there is more that can be done to serve this group, especially in the banking industry. As recently as 2018, [58% of bank websites failed accessibility standard testing for people with disabilities](#): operability, perceivability, robustness, and understandability. For CFIs to successfully service these individuals, meeting their needs should be integral in everything from the design of a website or app, to the way employees are taught to interact with these customers. Examine any factors that may be unintentionally excluding this group, such as credit score calculations that foster invisible biases against disabled people or websites that are difficult to read or navigate for anyone with an impairment.

Fostering Inclusivity.

Successfully attracting and serving individuals with disabilities requires taking an inclusive approach to all aspects of a CFI's operations. When it comes to how your organization markets to and serves this demographic, here are a few key things to think about:

- **Train staff for awareness.** Employees who interact with customers in any manner should be given specialized training regarding disabilities. Ensure employees understand that disabilities include not only

conditions that are easily visible but also intellectual and developmental challenges, cognitive disabilities, traumatic brain injuries, and mental health conditions. [Disability awareness training](#) teaches employees to put themselves in the shoes of disabled individuals and be more cognizant of things such as the type of language they use or even things as simple as being at eye level with someone in a wheelchair.

- **Improve the environment.** Physical accommodations in branches should extend beyond basic handicapped ramps. Consider including accommodations such as lower counters and ATMs for people in wheelchairs, and the availability of sign language interpreters and TTY lines for people who are hard of hearing or deaf.
- **Make digital tools accessible.** [Digital access](#) to your CFI is as important as physical access for people with disabilities. A website that seems user-friendly to those without disabilities may present unanticipated challenges for individuals with disabilities. Actions such as scrolling, navigating a dropdown menu, or even just reading website content can become difficult when page settings do not adjust to the needs of assistive technology, like screen readers or high-contrast views. Any electronic communications should be reviewed with an eye for accessibility.
- **Hold focus groups.** There is no better way to determine what people with disabilities need than asking them. This holds true for everything from the services that are most appealing to the strategies that resonate most with people with disabilities in marketing and advertisements. CFIs should consider inviting people who have disabilities within their communities to focus groups, where they can provide feedback on potential changes.

Accommodating customers with disabilities benefits CFIs and the communities they serve. Taking steps now to ensure your CFI is inclusive can help to attract more customers with disabilities. This strategy, in turn, will enhance the likelihood that your organization will retain customers as they grow older and face age-related disabilities as well.

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ECONOMY & RATES

Rates As Of: 12/12/2022 08:43AM (GMT-0800)

Treasury	Yields	MTD Chg	YTD Chg
3M	4.31	-0.06	4.25
6M	4.72	0.02	4.53
1Y	4.72	0.01	4.33
2Y	4.37	0.06	3.63
5Y	3.79	0.05	2.52
10Y	3.59	-0.02	2.07
30Y	3.57	-0.17	1.66
FF Market	FF Disc	IORR	
3.83	4.00	3.90	
SOFR	Prime	ORER	
3.80	7.00	3.82	

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