

*from* THE WALL STREET JOURNAL

## People With Disabilities are the Next Consumer Niche Companies See a Market Ripe for All-Terrain Wheelchairs, Computers With 'Sticky Keys'

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Wednesday, December 15, 1999

Handicapitalism.

It's a brand-new term that describes what's behind a dawning realization in business: People with disabilities shouldn't be viewed as charity cases or regulatory burdens, but rather as *profitable* marketing targets. Now, mainstream companies, from financial services to cell phone makers, are going beyond what's mandated by law and rapidly tailoring products to attract them.

A new training video from [Norwest Mortgage Inc.](#), a unit of [Wells Fargo & Co.](#) in Des Moines, Iowa, details a number of products it offers, including vehicle-conversion loans and home-modification loans especially for the disabled. The video, a call to arms for its sales force, offers a stark rationale:

"Fact: People with disabilities have money!"

In 1995, according to the latest available census figures, there were about 48.5 million people 15 and older with disabilities in the U.S., with annual discretionary income totaling \$175 billion. With last month's passing of the Work Incentives Improvement Act, a bill expected to funnel tens of thousands of disabled people into the work force, their purchasing power will only grow.

Already, businesses are becoming more direct in their appeals. "We've been called gimp, cripple, and our new favorite, retard," begins an ad heralding the recent launch of [wemedia.com](#), an Internet portal that posts wheelchair-accessible real-estate listings and links to employment services that specialize in placing job seekers with disabilities. "You can start calling us Mr. and Mrs. \$1 trillion in consolidated buying power."

"If this were charity, I wouldn't bother," says Cary Fields, president and chief executive officer of [Wemedia](#), whose corporate partners include [HotJobs.com Ltd.](#), a job-search site. "These people are here," he adds. "If you want their money, go deal with them."

More companies are raising their profiles among people with disabilities. [Johnson & Johnson](#) sponsored a few sessions at last year's annual convention of the Society for Disability Studies. Earlier this year, the company launched [Independence Technology](#), a unit that will produce and market products for people with disabilities. Johnson & Johnson has invested more than \$100 million in the company, whose first product is the [IBOT Transporter](#), an all-terrain wheelchair.

[DaimlerChrysler AG](#)'s Dodge brand and [Barnes & Noble Inc.](#) have agreed to sponsor [Adapti.com](#), another one-stop shop for the disability community, launched last month. And, in the past year, more than 100 companies including [Nike Inc.](#), [Pfizer Inc.](#) and portal site [Snap.com](#) have aired commercials featuring people with disabilities, according to Advertising Age magazine.

Some of the activity has been spurred by federal regulations. In November 1998, Olli Kallasvuo, chief financial officer of [Nokia Corp.](#), sent a letter to employees about the Telecommunications Act of 1996, which mandated that companies in the U.S. ramp up access to technology for people with disabilities. "Passage of this law presents a tremendous opportunity for Nokia," he wrote, >>>

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***People With Disabilities are the Next Consumer Niche, continued ...***

"Enhancing our accessible product line ... offers Nokia the opportunity to reach a developing global market of almost 750 million people with disabilities."

For people with hearing problems, Nokia sells phones that flash or vibrate. It also offers a "loopset," a wire with a microphone in it that hangs around a person's neck and plugs into a hearing aid.

More companies are forming in-house disability teams. Last year, for example, [Microsoft Corp.](#) created its [Accessibility and Disabilities Group](#), with more than 40 researchers, marketers and product developers. The group has engineered such products as a mouse that is less sensitive to tremors. For people who can't press several keys at once. Microsoft makes "sticky keys" configured to hit control, alt and delete keys, say, with a single stroke.

Accessibility enhancements can be as simple as varying colors. People with vision problems, for instance, are aided by contrasts. "The cost of white plastic is the same as gray plastic," says Jim Tobias, president of [Inclusive Technologies](#), consultants on technology and disability, in Matawan, N.J. "And a few more million people will be able to use it."

Several years ago, [Bell Atlantic Corp.](#) launched an in-house market research project on people with disabilities. The company determined that the market was ripe for such assistive devices as light-flashing caller-ID and voice mail that alerts people to take their medicine.

Last year, Bob Baublitz, Bell Atlantic's first manager of marketing to the disability community, led the launch of an accessibility Web site touting Bell Atlantic's disability-friendly products. Earlier this year, Bell Atlantic advertised its services in three disability-oriented magazines.

Bell Atlantic won't disclose its sales figures but says the products are selling well. "They're just scooping them up," says Marilyn Benoit, manager of Bell Atlantic's center for customers with disabilities. "This was a very good business decision."

Indeed, handicapism (a term that Johnnie Tuitel, a lecturer with a disability, is seeking to trademark) has nothing to do with regulatory change or the landmark Americans With Disabilities Act, passed in 1990. That law, which mandated that companies treat people with disabilities in an evenhanded way and make "reasonable accommodations," prompted companies to install wheelchair ramps for workers and hire interpreters for deaf employees, among other things.

Still, pinpointing what is considered legally "reasonable" remains tricky. Last month, the [National Federation of the Blind](#) sued [America Online Inc.](#), alleging that it violated the federal disabilities law by being inaccessible to blind users. The Baltimore group's complaint charged that AOL's software doesn't work with computer programs that dictate text and otherwise help blind people operate applications and Web sites.

"It would be more productive to everyone if we could deal with this as a technology issue and not a legal issue," says Tricia Primrose, an AOL spokeswoman. She says that the next version of AOL's software will be screen-reader-compatible and so accessible to people with visual impairments.

Other advocates for the disability community say they prefer products and services to be spurred by profit potential, not by compliance. And targeting people with disabilities for purely altruistic reasons "isn't going to get the return on investment," says Cheryl Duke, president of [W.C. Duke Associates Inc.](#), a disability-consulting firm in Woodford, Va. "If you do it because it's a moneymaking project, it will continue."