



Web Accessibility 101

Serving everyone online not only makes good business sense, but it's the right thing to do.

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Digital Strategist, WSI

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Eric Cook, MBA

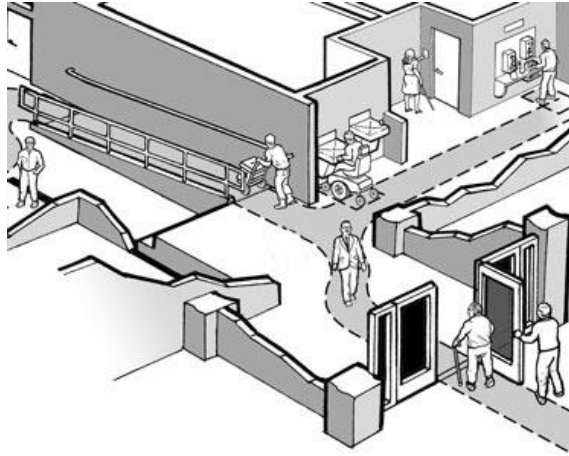
Digital Strategist, WSI

During a successful 15-year career as a community banker, Eric took his bank online with a website in 1995 and has never looked back. Now part of the world's largest digital agency network, Eric serves the community banking and small business market with creative web development and digital marketing strategies. He serves as the chair of WSI's Web Accessibility initiative and is a frequent speaker at industry events and conferences around the country.

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What is Digital Accessibility



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Four Key Segments

- **Visual** – No/low vision
- **Auditory** – Hearing loss/impairment
- **Ambulatory** – Inability to use traditional navigation
- **Cognitive** – Learning disability, Dyslexia, Autism, ADD

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Equal Opportunity for All

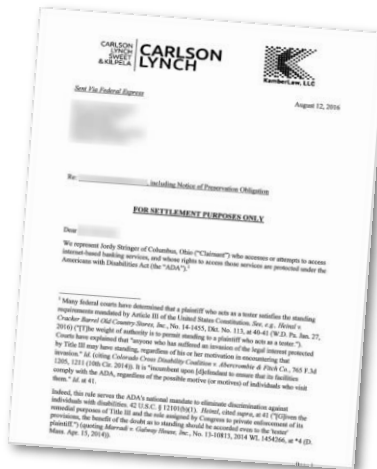
“Businesses would be unwise to purposely exclude 20, 10, or even 5 percent of their potential customers from their web sites.

For schools, universities, and government entities it would not only be unwise, but in many cases, it would also violate the law.”

<http://webaim.org/intro>



A Banking Story...



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Section 508 & WCAG 2.0/2.1 Laws, Standards, and Guidelines

International

- Web Content Accessibility Guidelines (WCAG)

United States

- Section 508
- Americans with Disabilities Act (ADA)
- Twenty-First Century Communications and Video Accessibility Act (CVAA)
- Air Carrier Access Act (ACAA)

Canada and Europe

- Accessibility for Ontarians with Disabilities Act (AODA)
- Mandate M 376

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Reach More People, Embrace Web Accessibility

Unfortunately — in many cases — for millions of individuals seeking equal access, the web is broken.

If not coded properly, a website may not work for all users, in particular for users of Assistive Technology (AT), such as a Screen Reader.

Web Accessibility is ...

"The development and integration of systems, tools, structures and processes that facilitate the inclusion of more people — irrespective of their abilities or personal challenges — ... [and] ... **a business-transformation opportunity** that integrates various aspects of an organization to deliver better products and services for everyone, with increased returns and reduced costs across the enterprise."

<https://www-03.ibm.com/able/dwnlds/BusinessAdvantBanking-ExecBrief-accessible.pdf>

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Accessibility = Usability

Approximately **32% of people** using accessibility options or assistive technology do so for ease of use, comfort and convenience. They have no physical difficulty or impairment.



<https://www-03.ibm.com/able/dwnlds/BusinessAdvantBanking-ExecBrief-accessible.pdf>

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Not Just a Niche Market



World Health Organization

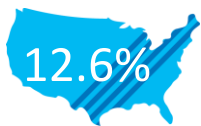
Over **1 Billion** people (15% of the world's population) live with some form of disability.

Rates of disability are increasing, due to population aging and the global increase in chronic health conditions.

<http://www.who.int/features/factfiles/disability/en/>

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Not Just a Niche Market



United States Census Bureau

According to a 2013 report, 12.6% of people in the U.S. (more than **39 Million** people) live with a disability.

<http://www.disabilitystatistics.org/reports/2013/English/HTML/report2013.cfm>

Not Just a Niche Market

“Approximately **420 million people** worldwide are age 65 or older, and this number is expected to increase dramatically over the next two decades.

These people, who often have technology needs similar to people who are disabled, are likely to have **significant disposable income** and retirement investments.”

IBM and banking: Reaching new markets. Meeting customer needs.

<https://www-03.ibm.com/able/dwnlds/BusinessAdvantBanking-ExecBrief-accessible.pdf>

Nearly 75% of people who experience some type of difficulty or impairment use computers today.



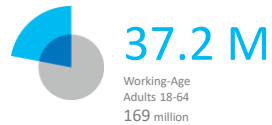
More than 66% of them use some form of accessible technology.

<https://www-03.ibm.com/able/dwnlds/BusinessAdvantBanking-ExecBrief-accessible.pdf>

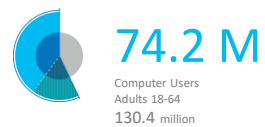
The Numbers Tell the Story

Microsoft Study conducted by Forrester Research, Inc.

22% of working-age adults are very likely to benefit from the use of accessible technology due to severe difficulties and impairments.



57% of computer users are likely or very likely to benefit from the use of accessible technology due to a mild or severe impairment.



<https://www.microsoft.com/enable/research/phase2.aspx>

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Consumers Are Good to Businesses That Do Good

The Global Economics of Disability Report (Fifth Quadrant Analytics)

The disability market represents an annual disposable income of

\$544 Billion

in the U.S. alone.

When you include friends and family, this adds another

\$3.9 Trillion.



<http://returnondisability.com/wp-content/uploads/2012/09/The%20Global%20Economics%20of%20Disability%20-%202013%20Annual%20Report.pdf>

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Fundamentals – POUR (WCAG 2.0)

- **Perceivable** – “Visible” to all the senses
- **Operable** – Must be able to actually use the interface
- **Understandable** – Visitor must know what the information is and how to access it
- **Robust** – The solution needs to support future technologies (i.e. *crystal ball*)

WCAG 2.0 > 2.1 (Level AA)

- 2.0 developed 2008 (yes, a **DECADE** ago)
 - <http://bit.ly/wcag20-info>
- 2.1 takes into consideration the current web
 - <http://bit.ly/wcag21-info>
- What’s New in 2.1?
 - <http://bit.ly/wcag21-new>

Quick Reference:

New to WCAG 2.1

- 1.3 – Adaptable
 - Create content that can be presented in different ways (for example simpler layout) without losing information or structure.
- 1.4 – Distinguishable
 - Make it easier for users to see and hear content including separating foreground from background.
- 2.1 – Keyboard Accessible
 - Make all functionality available from a keyboard.
- 2.2 – Enough Time
 - Provide users enough time to read and use content.

New to WCAG 2.1 (continued)

- 2.3 – Seizures and Physical Reactions
 - Do not design content in a way that is known to cause seizures or physical reactions.
- 2.5 – Input Modalities
 - Make it easier for users to operate functionality through various inputs beyond keyboard.
- 4.1 – Compatible
 - Maximize compatibility with current and future user agents, including assistive technologies.

Contributors – Special Thanks

- AudioEye
- WebAIM
- W3C



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