

Why accessibility is more essential than ever in digital communications

✓ The impact on our health of living longer should be making pension schemes sit up and rethink their digital offer

Covid and lockdown have accelerated our expectations of what platforms and apps can offer. Now the communications teams of pension schemes should be looking at what they can do to improve their current digital experiences and to ensure that they are both accessible and engaging to all of their members – including those with disabilities.

At this time of change, we need to seize new opportunities to build innovative websites that include the kind of accessibility tools that will drive measurable engagement. Members are used to retail, travel and financial services websites that are intuitive and fully accessible. Now those same consumers, whatever their challenges and disabilities, should expect a similar experience with their pensions' platforms. The government has put in place laws for public sector websites and it won't be long before this will be rolled out across the private sector too.

The spending power of disabled households is often known as the Purple Pound but nearly three quarters (73 per cent) of potential disabled customers experience barriers on more than a quarter of websites they visit. It is estimated that the 4.3 million disabled online shoppers,

who click away from inaccessible websites, have a combined spending power of £11.75 billion in the UK.

There is a danger that these problems will only get worse. We are living longer and so the post-retirement demographic will become larger as a proportion of the general population. People will be taking their pensions for longer periods and will require extra assistance with their interaction with providers.

Regulators, campaigners and politicians are now demanding that the pensions industry makes its communications more accessible so that everyone receives the same member experience, irrespective of their accessibility requirements. Having a website with content that is confusing if using a screen reader is not an option any longer.

A key provision of the Equality Act 2010 is that disabled people should have the right to access everyday goods and services. The definition of disability is very broad and is thought to cover around 11 million people in the UK. According to the Act, providers of services are obliged to make reasonable adjustments to the way they provide a service.

This time last year, when it launched its *Guidance for firms on the fair treat-*

ment of vulnerable customers, the Financial Conduct Authority (FCA) stated that: "We want vulnerable consumers to experience outcomes as good as other consumers and to get consistently fair treatment across the sectors we regulate."

A major aim for all pension schemes should be to refocus on their digital communications and accessibility strategy. Taking advice from disability experts and looking at their digital experience through the eyes of someone who uses a website in a different way often challenges perceptions and enables schemes to make improvements that they would never have thought of otherwise.

When the Local Government Pension Scheme (LGPS) commissioned my communications agency, Landscape, to update its member website, it made accessibility the focus right from the start. The new site, which will be launched shortly will be tested independently by users with a range of accessibility issues and ratified by them. How the content is structured and grouped together, the layout of the individual pages, the use of colour, the ability to use the calculators with a keyboard and not a mouse, have all been considered from a usability perspective.

Thinking of how those with a range of disabilities will interact with the new LGPS website and identifying what they need for it to be engaging and useful for them has been challenging but also refreshing. As the number of disabled people in the UK increases, those schemes that make their digital communications more accessible will be the ones that do the right thing for their members – and for society as a whole.

✎ Five quick wins to make your website more accessible:

1. The average reading age in the UK is just nine years old, so use a tool such as the Flesch-Kincaid reading scale to ensure that your content is easy to understand.
2. Ensure that fonts are large and clear enough.
3. Use strongly contrasting colours ideally with a ratio of 4.5:1 to indicate different subject and types of content.
4. Include a 'Skip to content' button so that the navigation can be bypassed if required.
5. Make sure that headings are logical, sequential and descriptive so that screen reader users can benefit from them.



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