Integrating Universal Design Principles in Asset Building Programs

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We are only beginning to understand the applicability of Universal Design approaches in diverse arenas. Universal Design began largely as physical accommodation practices that revolutionized the way people thought about access issues. This paper proposes ways of expanding Universal Design concepts to Asset Building programs, using concrete examples for implementation. Opening Universal Design principles up to challenging ways of thinking, presenting information, as well as physical accommodation is a major step toward a more inclusive world.

Many community program administrators in asset building programs are unaware of the many persons with disabilities they serve. Disabled participants go unnoticed because disabilities may be non-visible, such as learning disabilities, chronic illness, and psychiatric disability. Furthermore, few people with disabilities voluntarily disclose their condition.

For example, there is no national assessment of how many people with disabilities participate in Individual Development Account (IDA) programs. However, one can reasonably speculate that a large number do. People with disabilities permeate social service programs because of the high level of poverty in this population. As one example, the participation rate by people with disabilities in Temporary Assistance for Needy Families (TANF) generally hovers at approximately 40-50 percent depending on program location and research method.

IDA providers and other asset development community programs can likely improve overall success rates of participants by giving each person an equal chance at success by adopting universal accessibility into the fabric of their programs. North Carolina State University's Center for Universal Design defines the concept of universal access as, "The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design".

Universal access benefits those who identify as being disabled, individuals who have disability but may not identify as such, and the organizations that adopt accessibility principles. People with disabilities have access to a viable tool for addressing poverty and promoting independence. Asset-building programs meet the needs of all constituents, leading to better outcomes for their clients that ultimately validate program sustainability to funding resources. Presented below is North Carolina State University's Center for Universal Design Seven Principles of Universal Design adapted by WID.

The Seven Principles of Universal Design

1. **Equitable Use**. *Equitable Use* means the design is useful and marketable to people with diverse abilities. Furthermore, it means providing services equally to all users with no segregation, privacy is secured, and the design is generally considered appealing.
2. **Flexibility in Use**. *Flexibility in Use* ensures that the design accommodates a wide range of individual preferences and abilities. Choice in method for using the service and adaptability to the user's pace are central concepts in flexibility.
3. **Simple and Intuitive Use**. *Simple and Intuitive Use* makes the design or service easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level. Eliminating unnecessary complexity, providing information in a consistent fashion, and accommodating a range of literacy and language skills all help to insure simplicity of design.
4. **Perceptible Information**. *Perceptible Information* means transferring knowledge effectively regardless of ambient conditions or the user's sensory abilities. Using different modes of information delivery, highlighting essential information, giving clear and easy instructions, and providing information in an accessible way that can be absorbed by people with sensory limitations all help to improve quality of perceptible information.
5. **Tolerance for Error**. When the product or service minimizes hazards and adverse consequences of accidental or unintended actions, there is a *Tolerance for Error*. This concept applies more to universal accessibility of products. However, in service delivery this concept would discourage actions that may have adverse consequences; for example, insensitivity to a person's disability and lack of respect for that person's right to privacy may have unintended consequences.
6. **Low Physical Effort**. *Low Physical Effort* means the participant can use the product or service efficiently and comfortably with a minimum of fatigue. In specific terms, the user will minimize repetitive actions and minimize sustained physical effort.
7. **Size and Space for Approach and Use**. When insuring *Size and Space for Approach and Use* the service or product meets the needs of all users, regardless of body size, posture, or mobility. Specifically, this principal requires a clear line of sight for all users, assumes comfort for a seated or standing user, and provides adequate space for use of assistive devices and personal assistance.

These seven principles have broad implications in the field of asset development program delivery. In assisting individuals living in poverty to acquire assets, program and premise universal accessibility give each participant an equal chance of success.

Applying the Seven Principles of Universal Design to Asset Building Program Delivery

1. **Equitable Use: No Segregation of Services and a Right to Reasonable Accommodation**. Providing equitable asset development programs means all participants receive the same quality and quantity of services. Therefore, there is no segregation of people with disabilities from other participants and all participants receive the right to reasonable accommodation.

Example: All participants that walk through the doors of the IDA program are offered reasonable accommodation that may include accessible documents, special seating at workshops, flexibility in the scheduling of meetings, and accessible premises.

2. **Flexibility in Use: All Can Succeed Regardless of Type of Disability**. When providing flexible programs, it means ensuring that people of all disabilities, visible and non-visible receive services needed.

Example: Rigid rules are not applied to scheduling meetings; there is flexibility in the time and place that casework and follow-up may take place.

3. **Simple and Intuitive Use: Modes of Communication and Financial Literacy Training Are Broadly Accessible**. The *Simple and Intuitive Use* principal is important at all levels of knowledge transfer. Communications are easy to understand but not in a patronizing fashion.

Example: Financial literacy training is delivered using kinesthetic, auditory, and visual methods.

4. **Perceptible Information: Access to Information**. Broad access requires that all publications are accessible and that all forms of communication are amenable to each participant.

Example: Accessible documents may include Braille, large print, audiotape, and computer disk. Accessible modes of communication may include sign language interpreter services or speech interpreters.

5. **Tolerance for Error**: **Protecting Privacy.** Unintended harm may come to participants when program staff members inadvertently take actions that affect participant success in the program.

Example: When staffs who do not need to know about the disability of the participant or when other organizations have access to this information it can harm the individual. Stigma of disability is still very real. Despite the Americans with Disabilities Act and other progress made in disability civil rights, people are still weary about sharing their disability experience publicly. Privacy should be respected at all times.

6. **Low Physical Effort**: **Premises Accessibility.** All participants have a right to ease of access.

Example: Physical access may include such things as disabled parking and accessible bathrooms.

7. **Size and Space for Approach and Use**: **Allowance for Use of Personal Accommodation**. Beyond physical access, each participant may have unique accommodation requirements.

Example: Personal assistance, service animals, and assistive technology are some examples of accommodations that the individual may personally arrange or may need help from the IDA provider to arrange.

For people with disabilities to succeed in asset development programs and ultimately to become economically self-sufficient, program accessibility is essential. Beyond the aforementioned principles, program accessibility also means that staff is disability aware: program staff can effectively communicate in a respectful manner with people of all abilities and are aware of the need and provision of reasonable accommodation. Likewise, federal and state policies take the needs of people with disabilities into consideration during policy development and implementation.