



THE UNIVERSITY OF  
MELBOURNE

# Improving access and support for consumers with cognitive disabilities

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20 June 2019



# Access and support barriers

- Barriers and areas of difficulty:
  1. Inaccessible product information
  2. Lack of suitable, affordable products
  3. Communication barriers
  4. Lack of confidence to engage with providers
- Appetite for more support for:
  1. Gathering and weighing up information
  2. Understanding options
  3. Deciphering terms and conditions
  4. Interacting with traders



## Our goal

*“Clear, best-practice guidance for service providers on recognising and facilitating support for consumers with cognitive disabilities at different stages of transactions”*



# Focus groups

## Juan's story

Juan is in crisis and the bills are piling up. Mail keeps coming but he can't bring himself to open it. His water bill was due a few months ago, but he hasn't paid. The water company has tried to call him and sent him some letters. Juan does not answer the phone calls, and his water company is not sure he received the letters.



# Focus groups – workshopping ideas

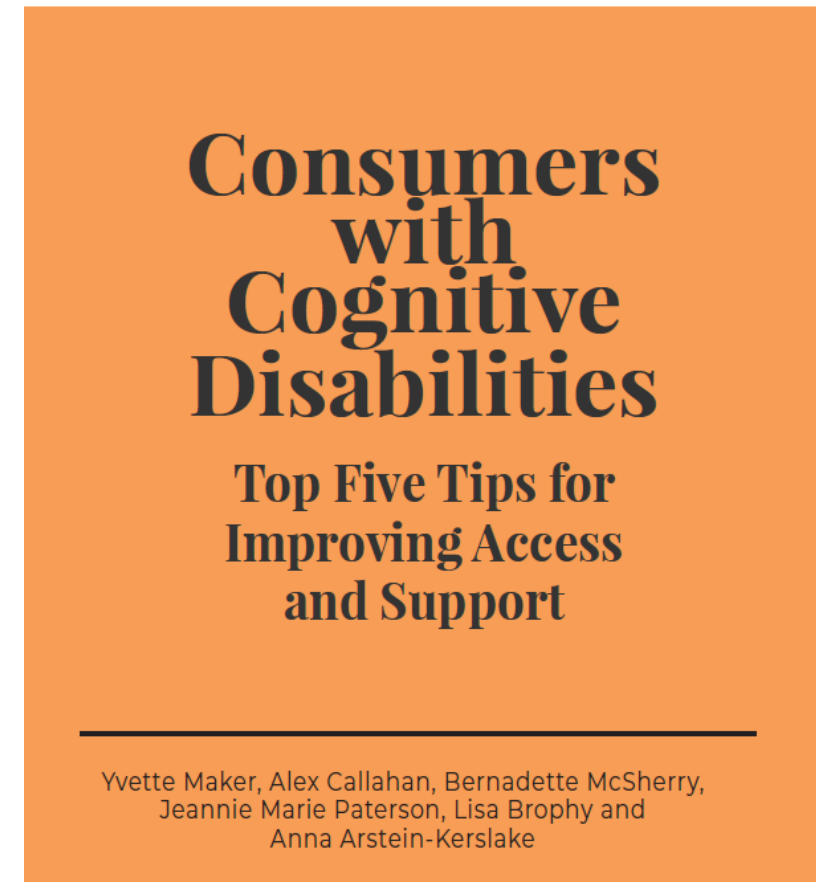
## Our ideas for Juan

1. Put the phone number on the back of the bill envelope. Put a note on the envelope that says, 'If you are worried about this bill or have any questions, please call us on 03 5550 3661'. This will make it easier for Juan to get in touch, even if he is not opening his mail.
2. The phone number should go directly to people who have been trained to be friendly, supportive and focused on problem-solving. For example, the dedicated support or 'hardship' team.
3. Send Juan a polite text message that gives him the contact number of the support team. For example, 'A friendly reminder from Water Company that your water bill is due. Call 903 5550 3661 if you need help paying this bill. Please ignore this message if you have already paid.'
4. When Juan, or any other customer, opens a new account, invite them to pick a friend, family member or other supporter. A supporter is someone who is listed on your account. It should be someone you are happy to:
  - Call the company if you cannot call yourself.
  - Get calls or mail from the company about your account.

# The guidance materials

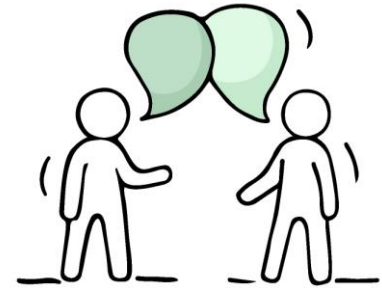


Yvette Maker, Alex Callahan, Bernadette McSherry,  
Jeannie Marie Paterson, Lisa Brophy and Anna Arstein-Kerslake



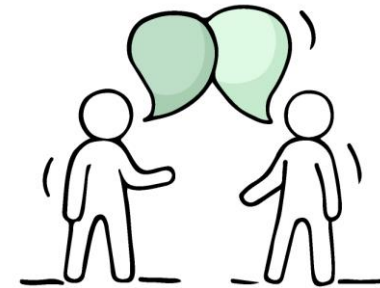
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# **1. Ask all consumers if they need support**





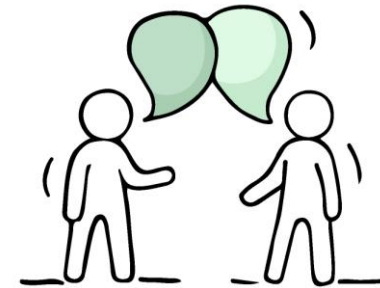
## **2. Respect a person's approach to decision-making**







### **3. Speak clearly and don't rush**

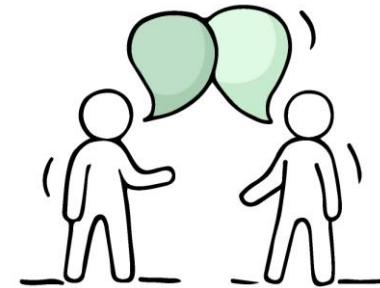


## Tips for improving your communication and enhancing understanding

- ✓ ask the person about their communication preferences, and then attempt to communicate in their preferred way
- ✓ speak slowly, and generally slow down the pace of the conversation<sup>65</sup>
- ✓ speak in clear, short sentences<sup>66</sup>
- ✓ simplify, reorganise or rephrase information to clarify your meaning<sup>67</sup>
- ✓ break down complex information into small pieces<sup>68</sup>
- ✓ revisit or repeat key information<sup>69</sup>
- ✓ 'ask one question at a time'<sup>60</sup>
- ✓ avoid slang, jargon and technical terms<sup>61</sup>
- ✓ use the consumer's own words if useful<sup>62</sup>
- ✓ provide a real-life demonstration (e.g. demonstrate how the product works)<sup>63</sup>
- ✓ avoid abstract concepts (like time or money), or explain them clearly when you need to use them<sup>64</sup>
- ✓ go through written material together (see guideline A7, above, for more information on accessible written documents)<sup>65</sup>
- ✓ write down key points if the consumer says this will be useful<sup>66</sup>
- ✓ use photos, charts or diagrams if they are available<sup>67</sup>
- ✓ offer to take a break<sup>68</sup>
- ✓ move to an area with less noise or distractions<sup>69</sup>
- ✓ test understanding by asking questions, asking the person to repeat things in their own words, or other tactics described above; never simply ask 'do you understand?' – people might automatically say 'yes' to this question<sup>70</sup>
- ✓ don't ever pretend to understand if you don't; if you can't understand what the consumer tells you, ask them to repeat or say it in a different way, then (if appropriate) ask for someone to interpret<sup>71</sup>

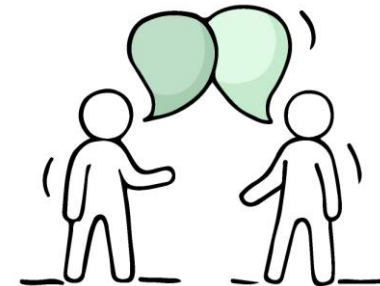
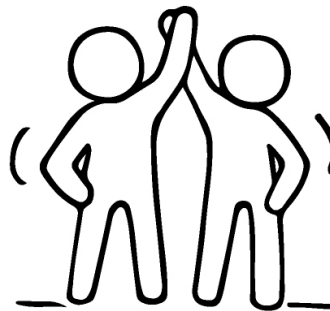


## 4. Make sure everything is accessible





## 5. Implement company-wide change





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# Thank you

Email: [maker.y@unimelb.edu.au](mailto:maker.y@unimelb.edu.au)

Web: <https://socialequity.unimelb.edu.au/projects/support-for-consumer-transactions/Better-support-for-consumers-with-cognitive-disabilities>