



Thriving
Communities
Partnership



Consumers with Cognitive Disabilities

Top Five Tips for Improving Access and Support

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OVERVIEW



This document offers guidance to retailers to make their processes and communications more helpful to consumers. It focuses particularly on consumers with cognitive disabilities, who may have difficulties with learning, concentrating on, processing, remembering, or communicating information, and/or with decision-making. This might include, for example, some people with intellectual disability, Acquired Brain Injury or dementia, and some mental health service users.

Products and services can be inaccessible for consumers with cognitive disabilities due to:

- ▶ unsuitable information;
- ▶ communication difficulties;
- ▶ stigma, discrimination and social isolation; and
- ▶ a lack of support to make decisions about the goods and services that might work best for them or resolve problems after the contract is made.

Salespeople and other staff might have legitimate concerns about invading a consumer's privacy or being discriminatory if they ask disability-related questions or suggest extra assistance or support.

THREE ESSENTIAL FEATURES OF PRE-CONTRACTUAL AND PROBLEM-SOLVING PROCESSES

01

They should be **non-discriminatory**, meaning they do not lead to a denial of services or other unfavourable outcome based on a person's disability or impairment.

02

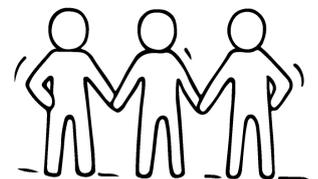
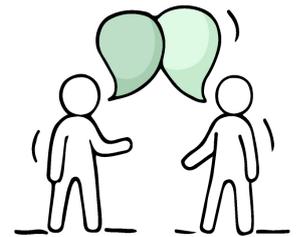
They should maximise **accessibility** of information and communication by, for example: offering key information in accessible formats (including Easy English written documents and videos); communicating in a manner that is preferred and appropriate for the person; and slowing down communications and processes.

03

They should recognise and facilitate **supported decision-making**. Supported decision-making occurs when a person chooses to use the support of a trusted person or group of people when making a decision. Supporters ensure that the supported person's will and preferences are expressed and respected, rather than substituting their own judgement.

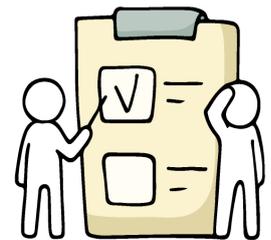
1. ASK ALL CONSUMERS IF THEY NEED SUPPORT

- ▶ You should assume that everyone can make their own decisions, but be aware that many people need or want some support or other assistance.
- ▶ You don't need to ask about a person's disability or impairment directly. Instead, ask general questions to find out if a consumer wants support, assistance and/or accessibility measures. For example:
 - 'Do you want to take some time and talk to someone you trust?'
 - 'Is there someone (like a family member or worker) who you would like to help you understand the information/pick a service/communicate with the retailer/manage your bill?'
 - 'Is there anything I can do to help you access this information/service/product/conversation?'
 - 'We have some written information and/or audio-visual information that makes this easier to understand. Would you like to see it?'
- ▶ When asking questions that might be sensitive, it can help to explain why you're asking. For example, explain that you are asking the questions so you can help the person get the right service for them, or help solve their problem.



2. RESPECT A PERSON'S APPROACH TO DECISION-MAKING

- ▶ Give all consumers the option of including a family member, friend, guardian or support worker in sales and inquiry conversations.
- ▶ Give all consumers the option of listing someone on their account, so that they can make inquiries or pay bills on the consumer's behalf.
- ▶ Be aware that supported decision-making can only take place where the person is supported by a person or people of their choice.
- ▶ Do not impose support where it is unwanted (even if the supporter is the person's family member, friend or carer).
- ▶ Be aware that many consumers will not want support, and that is okay. People have a right to take risks and make mistakes.
- ▶ Be aware of the possibility of undue influence in the support relationship, for example, where there are indications of fear, aggression, threat, deception or manipulation. These can also be signs of financial abuse. Further information is available at: <https://www.moneysmart.gov.au/life-events-and-you/families/financial-abuse>.



3. SPEAK CLEARLY AND DON'T RUSH

- ▶ Clear, concise and respectful communication is important for all consumers. Use your personal and professional experience to assist communication.
- ▶ In situations where you have concerns about a consumer's understanding, you should always try to enhance their understanding before you question or challenge their ability to make a decision. Adjusting your communication is one way to do this.
- ▶ Slowing down your communication can make it easier for consumers to understand.
- ▶ Speak in clear, short sentences and take time to listen and understand.
- ▶ Address the consumer directly, even if a supporter, family member, carer, interpreter or other person is present.
- ▶ If appropriate, ask the consumer how they prefer to communicate with you. Keep in mind that some communication barriers are best addressed by using an interpreter.
- ▶ Make sure the consumer does not feel pressured to make a particular decision. Remind the person that they have options, and they do not have to decide right now.

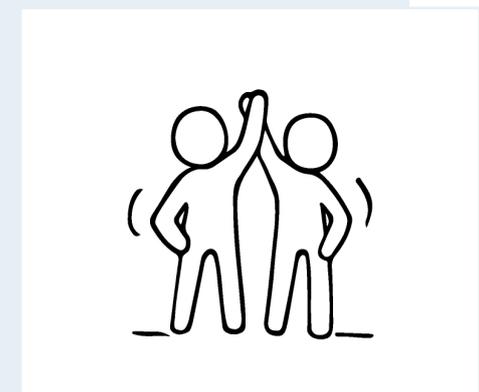


4. MAKE SURE EVERYTHING IS ACCESSIBLE

- ▶ Be aware that many people do not have access to the internet, and many websites and apps are not accessible to people with disabilities, including some people with cognitive disabilities.
- ▶ If consumers are required to pay bills or manage their account online, it is important to ask about their access to the necessary technology, for example, 'do you have a smartphone?', 'do you have access to the internet?', 'do you pay your bills online?' and 'can I assist you with how to use our app?'.
An illustration showing two stylized human figures in white, one on the left and one on the right, both holding a large, brown envelope. They are standing on a light blue background.
- ▶ Make sure you offer options such as paper bills and payment over the phone or in-store.
- ▶ Make sure sales and contract information is available in easy-to-read formats, such as Easy English. Easy English documents deliver information using simple words and short sentences. Pictures and photographs are often used to reinforce the meanings of words.
An illustration of a hand holding a magnifying glass. The hand is stylized in white, and the magnifying glass has a green handle and a light green lens. The background is light blue.
- ▶ Ensure that products and services are suitable and accessible to all consumers. Some consumers may want basic or 'vanilla' products that are straightforward and easy-to-use.
- ▶ Be aware that people with cognitive disabilities and their representative organisations are in the best position to provide expert advice and feedback on the accessibility of information, communication, products and services.

5. IMPLEMENT COMPANY-WIDE CHANGE

- ▶ Make sure a dedicated person or team with experience and autonomy is available to assist consumers with cognitive disabilities and others who require or request assistance.
- ▶ Provide a clear and straightforward pathway for staff to refer consumers to this person or team for issues and complaints. All staff should be made aware of this pathway.
- ▶ All staff (not just those in 'hardship' or 'vulnerability' teams) should receive regular training on accessibility, supported decision-making and the rights of all consumers, including those with cognitive disabilities, to access services and enter contracts.
- ▶ Be aware that terms such as 'vulnerability' and 'disadvantage' are often used to identify and describe consumers who are at higher than usual risk of detriment due to personal factors such as age, disability, low literacy, family status or circumstantial factors. This approach may be unhelpful to people with disabilities because it places the focus on their supposed deficits, implying that there is something different and disadvantaged about them.
- ▶ Renaming your vulnerability or hardship team 'the universal access team' or the 'customer support team' can shift the focus away from individual impairments and onto the changes that can be made to improve access for all. This can also be thought of as a 'rights-based' or facilitative approach.



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For more information about this project visit
socialequity.unimelb.edu.au