



Helping people with disabilities to
do consumer transactions

Easy English
June 2017

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What this book is about

This book is about a project we did at the Melbourne Social Equity Institute in 2016.

It tells you about what we learned from the project.



The project was about **consumer transactions**.

Consumer transactions are when you agree to something or sign a contract for a **product**.

An example is when you get

- A mobile phone
- A credit card
- Insurance
- A loan from a bank



We know that consumer transactions can sometimes be hard for **people with mental and intellectual disabilities**.



This means people with:

- Intellectual disability
- Autism spectrum disorder
- Dementia
- Acquired brain injury
- Mental health challenges



We did the project to find ways to make consumer transactions easier and fairer for people with disabilities.

How we did the project



We talked to 9 people with mental or intellectual disabilities.



All the people live in Victoria. They are between 38 and 58 years old.



We asked them

- What makes it hard to do consumer transactions?
- What help do you want?



We also talked to people who help people with disabilities do consumer transactions.

- 2 consumer advocates.
- 3 community lawyers



These are workers who help people look after their **rights**.



Rights are rules that say you should be treated fairly.



We also talked to people who work at companies

- A bank
- An insurance company

Why consumer transactions are hard for some people with disabilities

1.	_____
2.	_____
3.	_____
4.	_____
5.	_____

There were 5 things that made it hard for people with mental and intellectual disabilities to do consumer transactions.



- 1 Some people choose to buy the wrong things when their mental health changes.

For example, they might

- Buy a credit card or mobile phone that costs too much



2 Sometimes the products are not right for people with disabilities.



For example

- A credit card might cost too much
- A phone might not do the things you want it to



- 3 The information to read is hard for people with disabilities to understand.



Sometimes companies do not explain the rules very well.



For example

- your electricity bill might cost a lot more than you thought.



4 Sometimes people with disabilities do not feel brave enough to go to companies to get what they want.



Sometimes it is hard to say no when someone tries to sell you something.



5 Sometimes it is hard for people with disabilities to

- Tell other people what they want
- Know what someone is saying



One person said they changed mobile phone plan because the old plan was confusing.

Another person said they had problems because it was hard to understand numbers.

Ideas for helping people do consumer transactions

1. _____
2. _____
3. _____

There are 3 things that may help people with disabilities do consumer transactions.

- 1 We could teach workers at companies to help you choose what products you want.

For example



- You could ring a different phone number for help at a bank



- You could visit a worker to help you at a mobile phone shop



2 We could teach disability support workers to help you with consumer transactions.

They could explain what things mean on your bill.

They could also help you choose what product to get.



3 We could teach family members, carers and friends to help.



Who did the project

The project was done by researchers from the Melbourne Social Equity Institute at the University of Melbourne.



**Melbourne
Law School**

The project had money from the Melbourne Law School.

The researchers were:

- Professor Bernadette McSherry
- Associate Professor Jeannie Patterson
- Dr Anna Arstein-Kerslake
- Dr Lisa Brophy
- Dr Rachel Hale



Mind and Scope helped us find people to talk to.

- Mind is a community mental health service.
- Scope is a disability service provider.

More information

You can talk to us if:

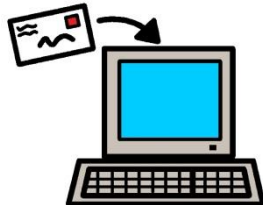


- You want more information about the project
- You want the full report

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