

Towards Better Communication Accessibility: Identifying Perceived Barriers and Facilitators  
in Financial Institutions for People Living with Aphasia

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**Summary:** In Quebec, a third of stroke patients suffer from aphasia, which is an acquired language disorder that affects a person's ability to understand, speak, read, or write to varying degrees. People living with this communication disability find that they are less able to participate in society, which isolates them and significantly lowers their quality of life. Once people with acquired communication disorders return to the community, they frequently visit local businesses. However, to date, there is a severe lack of information, training, and recommendations regarding environmental adaptations that local businesses in Quebec can use to become more accessible for this population. Moreover, there is no existing information specifically for financial institutions. This project has identified the barriers and facilitators perceived by people living with aphasia in Quebec when they access the services of their financial institutions, from the point of view of both users (people living with aphasia who have a communication disability) and financial institutions (employees and managers). Through interviews with people living with aphasia and with employees and managers of financial institutions, we have identified the barriers that exist and the facilitators that are needed to update financial institutions' accessibility measures. The data collected will also help raise awareness among employees and managers of the realities faced by people with communication disabilities, and of the shortcomings of existing accessibility plans, programs, and policies in their establishments. This project therefore contributes to the mission of the Accessibility Standards Canada program.

## **Summary of project milestones by semester**

### **Year 1 (12 months):**

#### **December 2022 to May 2023**

- Hiring of a project coordinator
- Formation of a project committee including three researchers, the project coordinator, the director of ARTÈRE, a person living with aphasia representing people with communication disabilities, and two representatives of CommunicActifs
- Drafting and submission of a request for approval to the CIUSSS-CN ethics committee
- Receipt of ethics committee approval (number: 2023-2730)
- First project committee meeting to define the aspects to consider in the needs study
- Development of data collection tools
- Second project committee meeting to validate the data collection tools for interviews and surveys
- Writing of a Mitacs grant application for a student to conduct a literature review on the communication accessibility of financial institutions
- Receipt of approval from Mitacs and hiring of two students
- Recruitment of participants living with aphasia and people working in financial institutions

#### **June 2023 to November 2023**

- Interviews with people living with aphasia
- Literature review of studies describing barriers and facilitators for people with aphasia in local businesses
- Survey of people working in financial institutions
- Third project committee meeting to plan knowledge transfer activities
- Focus group with people living with aphasia

### **Year 2 (6 months):**

#### **December 2023 to May 2024**

- Analysis of interviews and the focus group
- Analysis of surveys
- Redaction of an article (in progress)
- Preparation of the final research report
- Creation of an infographic (see appendices)
- Presentation of results at the REPAR congress (accessibility symposium: May 24, 2024)
- Distribution of the infographic to participants and the organization Finautonome
- Translation of the research report and infographic by Traductions Sematos
- Publication of the research report in an accessible format and in both official languages

## **Project committee**

ARTÈRE Director: Joëlle Duchesne

Three researchers: Laura Monetta, professor at the School of Rehabilitation Sciences, Faculty of Medicine, Université Laval and researcher at the Centre interdisciplinaire de recherche en réadaptation et intégration sociale (CIRRIS); Valérie Poulin, professor in the Department of Occupational Therapy, Université du Québec à Trois-Rivières, Trois-Rivières, QC, Canada; and Marie-Ève Lamontagne, professor at the School of Rehabilitation Sciences, Faculty of Medicine, Université Laval, and researcher at the Centre interdisciplinaire de recherche en réadaptation et intégration sociale (CIRRIS).

Project coordinator: Sarah Bérubé-Lalancette, speech-language pathologist; lecturer in medicine at the School of Rehabilitation Sciences, Faculty of Medicine, Université Laval; and research coordinator at ARTÈRE.

Person living with aphasia representing people living with a communication disability: Caroline Goulet, member of ARTÈRE.

Two representatives from CommunicActifs: Annie Légaré, speech-language pathologist and lecturer in medicine at the School of Rehabilitation Sciences, Faculty of Medicine, Université Laval and Monica Lavoie, research coordinator at the Research Chair on Primary Progressive Aphasia – Fondation de la famille Lemaire, Faculty of Medicine, Université Laval.

## **Project objectives**

The aim of this project was to determine the barriers and facilitators influencing the communication accessibility of financial institutions for people living with aphasia (PA).

This objective was broken down into two research questions:

- 1: What barriers and facilitators (physical/environmental, human, and institutional) do PAs perceive when using financial institutions' services?
- 2: What strategies have financial institutions put in place to support communication accessibility?

## **Question 1:**

### **Barriers and facilitators perceived by people living with aphasia when using financial institutions' services**

#### **Methodology**

Participants and procedure: Ten people living with aphasia (aged between 30 and 80) and four family members (aged between 50 and 80) took part in the interviews; six of them took part in a focus-group meeting a few months later. Participants were recruited via the ARTÈRE organization and the Institut de Réadaptation en Déficience Physique de Québec (IRD PQ). Responses to interview questions were analyzed qualitatively to obtain a descriptive portrait of the sample's characteristics.

The general questions that guided the interviews can be summarized into four themes:

- General questions about their communication disability (speaking/writing/reading/understanding/digital concepts)
- Living situation and financial habits
- Perceived communication barriers when using different services with financial institutions
- Perceived communication facilitators when using different services with financial institutions

#### **Results**

The elements reported by interview participants were subdivided into three types of environmental factors: 1) physical factors, or the inanimate characteristics (visual, acoustic, physical) of financial institutions' environments; 2) factors related to the communicator's attitudes, or the behaviours and actions of financial institution employees; and 3) social/institutional factors, or to the financial institutions' operating procedures.

#### **Barriers**

People living with aphasia and their caregivers identified 16 barriers to accessing financial institutions' services: 3 physical factors (e.g., presence of distractions, written information not in plain language), 7 factors related to the communicator's attitudes (e.g., person doesn't take the time needed or gives too much information at once); and 6 social/institutional factors (e.g., barriers related to voicemail, automated messages, or the appointment scheduling process).

#### **Facilitators**

Participants also identified 43 factors that make it easier for them to access financial institutions' services: 5 physical factors (e.g., availability of a quiet space away from others, presence of a waiting room, availability of paper and pencil at the counter), 22 factors related to the communicator's attitudes (e.g., the person doesn't rush, repeats or re-explains, and understands the problem); and 15 social/institutional factors (e.g., presence of a receptionist, option of putting an explanatory note in the user's file, helpline for online services).

\*Although the results have not been compiled quantitatively, given the qualitative nature of this study, it is important to note that participants' responses are not homogeneous and vary from one financial institution to another.

## **Question 2:**

### **Strategies (facilitators) put in place by financial institutions to promote communication accessibility**

#### **Methodology**

Participants and procedure: Managers from financial institutions were recruited through direct contact or by posting on social media and on the Université Laval email distribution list for research projects. Customer service employees were then recruited by participating managers. In total, 14 employees from 5 different financial institutions took part in the study. Of these, 5 were managers and 9 were customer service employees (financial advisors, reception).

Respondents from each group (managers and customer service employees) answered separate online questionnaires on four main themes:

- Knowledge of communication disorders and accessibility
- Availability of policies or training on these topics in the workplace
- Presence of communication-friendly elements in their financial institution's environment
- Customer service employees' use of strategies to facilitate communication with people living with communication disabilities

#### **Results**

**Social/institutional facilitators:** 57% of participants said that their organization has policies to make their services more accessible to clients living with disabilities. Additionally, 29% said that the employees of their financial institution were given specific training related to clients living with disabilities. When asked about the presence of policies specifically on communication accessibility within their institutions, 21% said that such policies existed, and 36% said that the training they received covered ways of facilitating communication.

**Physical facilitators:** 63% of participants said they had tools at their disposal that are useful for supporting people with communication difficulties, such as explanatory diagrams/tables and pamphlets/leaflets with information on products/services. Furthermore, 64% said they had a quieter room for meetings when needed, 71% said that the written information in their institution's environment was easy to read, 50% said they could make appointments longer or shorter as needed, and 79% said that paper and pencils were available at the counter for customers to write or draw on.

**Attitudinal facilitators:** 93% of respondents said they didn't know what communication accessibility is. When asked about their understanding of adult communication disorders, 57%



believed they knew what they are. It should be noted that of the eight definitions given by participants, the research team only considered one to be correct.

### **Questions specific to customer service employees**

The nine customer service employees were asked more specific customer service-related questions about their comfort level with supporting people living with communication disabilities, as well as the strategies they employ in different communication situations. For instance, 47% of participants said they were comfortable reacting to and supporting someone who had difficulty expressing themselves, understanding what was being said, or reading or writing. Another 44% said they were somewhat comfortable and 9% were not comfortable.

On average, participants used 3 of the 17 strategies presented in the questionnaire to facilitate conversations with people with communication disabilities.

### **General discussion**

The overall aim of this project was to determine the barriers and facilitators influencing the communication accessibility of financial institutions for people living with aphasia. One objective verified the perception of these barriers and facilitators from the point of view of people living with aphasia, while a second objective presented the strategies implemented in financial institutions (according to employees and managers) to make communication more accessible.

This project shows that social/institutional barriers (such as complicated processes to book appointments) seem to play a significant role in communication accessibility as perceived by people living with aphasia. The observations from the financial institutions were similar. Although policies and training in financial institutions cover universal accessibility, very few deal more specifically with communication accessibility. Employees are left with little knowledge of the problem of communication disorders in adults, and have not developed the right attitudes to improve conversations with these people.

This lack of knowledge of the problem and of the strategies to facilitate conversations results in a number of barriers related to the communicators (customer service employees). However, people living with aphasia point to several communicator-related facilitators that could make financial institutions more accessible to them.

In terms of physical/environmental factors, people living with aphasia perceive fewer barriers to communication accessibility. As for financial institution employees, they mention having several tools at their disposal to facilitate interactions.

In conclusion, this project has highlighted barriers to communication accessibility in financial institutions for people living with aphasia, as well as the best facilitators to limit those barriers. A better understanding of these factors will make financial institutions more aware of the barriers and limitations these people face.

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