



Easy Language in Debt Advice Services

Initial Situation

We all know what a nuisance it can be to read an official letter in confusing legalese, or instructions for use that are next to useless. But what if **all** the texts you came across in everyday life were just as hard to understand? In our society, you'd be excluded from a lot of information. Easy language helps overcome such obstacles and makes even highly complex content accessible to new target groups. Easy language addresses people with learning disabilities and with limited reading or German language skills – but particularly in the case of complex subjects, it's also useful for communicating with a wider target group.

Debt advice is a service which has a pronounced legal focus, but has – even in the past – always been provided in the social sector. In debt advice contexts, easy language obviously plays an important role.

Debt advisers, whose everyday work involves talks with over-indebted people, often face the problem of having to explain very complex issues such as personal bankruptcy proceedings to their clients. It is in fact crucial that their clients understand what each step in the debt advice process is about and what they need to do.

Innovation in Project Idea – Novelty

Accessible language that is easy to understand is an important new aspect in the work of the officially recognised debt advice services. It is a tool that helps advisers explain the matter in hand and makes it easier for clients to understand it. It is also in line with the UN Convention on Persons with Disabilities, which has been in force in Austria since 2008. The Convention states that information must be accessible to all and that no groups must be excluded from this.

Innovation in Accessing the Target Group – Involvement

Every year, around 60 000 people take up services in one of Austria's 10 officially recognised debt advice centres. Due to a lack of financial education, many of them have problems handling their financial affairs; their general standard of literacy tends to be low, and they often have lower educational levels than the average population. Over 40 % of clients have only compulsory schooling.

Easy language in everyday advisory contexts helps them comprehend debt relief procedures better. Understanding what is happening enables people to make their own decisions. It makes it easier for them to stick to the personal bankruptcy rules. If people can actually grasp the information they receive, they feel respected and taken seriously. The project Easy Language in Debt Advice Services helps provide accessible information to clients in the complex legal area of over-indebtedness and personal bankruptcy.

Over 2 million people in Austria have reading difficulties – i.e. almost one in three. For people with learning difficulties, simply being unable to understand many things is an everyday experience; it's also a problem for non-native speakers of German and functionally illiterate people, as well as for many elderly people. The target group for easy language is thus extremely diverse.

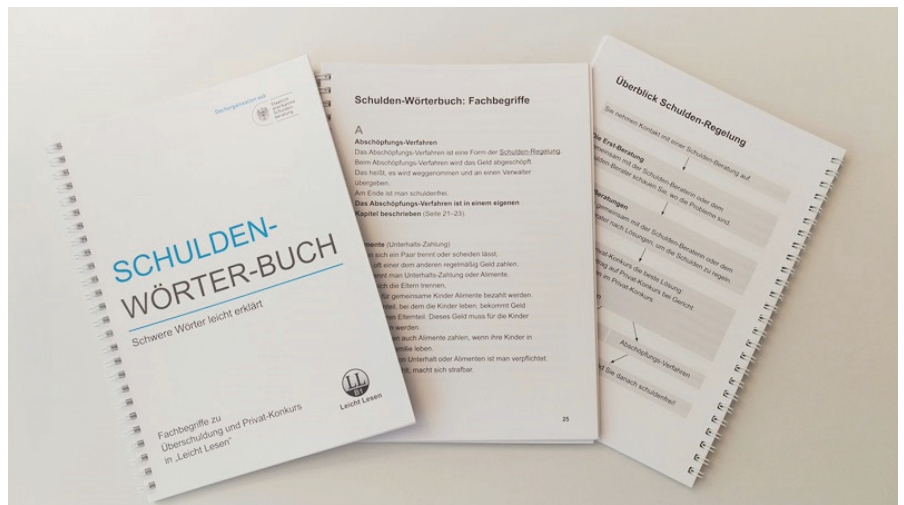
Our goal is that materials written in easy language should be used by as many people and professions as possible for providing services in the field of debt and over-indebtedness.

The aim of the project is thus to help raise awareness of the issue of accessible language.



Innovation in Realising the Project – Effectiveness

The central component of the project has been the preparation of an easy-language **debt dictionary**. No comparable project has ever been run in Austria before, and the high demand for the dictionary underlines its importance. The first edition is almost sold out, and a second edition is to be published in 2019. In addition, a subsidy by the Ministry of Social Affairs has enabled us to provide the debt dictionary for free. The dictionary covers 70 technical terms on over-indebtedness and debt regulation, which are explained in easy language. It also includes easy-language descriptions of procedures such as debt



advice services and personal bankruptcy. The challenging task of explaining complex legal matters and terms in easy language required a huge investment of time and work. We gladly embarked on this project, as our team was and is absolutely convinced of its importance and innovative potential. The debt dictionary is written in easy language, i.e. level B1 German, which corresponds to the level attained on graduation from lower secondary school in Austria. The dictionary has been certified in accordance with the easy-language guidelines and bears the "LL" easy-read quality label. Certification involved a complex process, in which a test panel consisting of three B1 speakers of German assessed all its texts, word by word, with regard to easy understanding – and where necessary, the text was improved.

On the one hand, the dictionary is intended to be a reference book for clients, while on the other, advisers can use it as an easy-language guide to explaining technical terms and issues in a comprehensible way. Both the dictionary and the description of the most relevant debt-related procedures are available for download online at www.schuldenberatung.at/schuldnerinnen/LeichteSprache.php. An easy-language PDF version is planned for 2019.

Workshops have been another important component of the project, their aim being to raise advisers' awareness of the issue of easy language. The workshops were held all over Austria, to give as many advisers as possible the opportunity of expanding their advisory skills.

In 2019, the easy-language knowledge and expertise acquired so far will be further disseminated, and its practical use intensified.

2 staff members are currently attending a **training course** that entitles them to offer in-house translations into easy language. In the next stage of the project, the umbrella organisation of the officially recognised debt advice services will function as a **service point for the debt advice centres**. Part of the service centre's activities will be to get the texts and advisory materials of the officially recognised debt advice services translated into easy language.

This will be followed by **raising the awareness of financial coaches**. Financial coaching courses are part of the further training programme offered by the officially recognised debt advice services for staff from other social care agencies. The participants are given an overview of issues connected with debt, and acquire the basic tools they need to give competent assistance to clients with debt problems.

The trainers of the financial coaching courses attend a workshop where they learn the basics of easy language and familiarise themselves with the debt dictionary. Accessible information materials on over-indebtedness and personal bankruptcy are made directly available to the target group through multipliers.

In order to be able to meet the strong demand and to make the easy-language materials and information available to a wider target group, a **new edition of the debt dictionary** is to be published in 2019. It will also include adaptations based on feedback from the debt advice services.

Innovation in Public Perception – Serving as an Example

In October 2018, we published the first edition of the debt dictionary, comprising 1 000 copies, and sent it out to the debt advice centres. So far, the feedback from the advice centres has been extremely positive.

In the latest issue of our **das budget** magazine, we have presented comprehensive background information on easy language – both in debt advisory contexts and in general. This has resulted in lasting contact with various organisations – for instance, with the APA news agency, whose TopEasy news likewise focuses on easy language. In addition, we maintain a productive cross-border exchange with colleagues from Thuringia (Germany), whose debt dictionary – which they developed based on the legal situation in Germany – served as inspiration for our dictionary.

Well-targeted **public relations** activities have also helped to make the dictionary more widely known. A press conference held in November 2018, together with a representative of the Social Ministry as a provider of funding, resulted in coverage by a number of media, and the dictionary was also discussed in several newsletters.

The project Easy Language in Debt Advice Services has also met with great interest outside Austria. For instance, in autumn 2019 both the debt dictionary and the use of easy language in debt advice services are to be presented at an expert conference in Switzerland.