

Disaster Recovery – Financial Conversation Guide

This guide is for frontline workers assisting people affected by disaster. It is designed to help workers to initiate simple and safe conversations to identify if someone has money worries, and then support them to access free and confidential financial counselling.

IDENTIFYING SIGNS OF FINANCIAL STRESS

Disasters create financial stress and hardship that can affect anyone, including people who have not previously needed assistance.

Those impacts won't always be obvious – and they may take time to emerge – but in some instances there will be signs that suggest that someone might benefit from speaking to a financial counsellor.

Signs to look out for:

- › **Presenting to a service for emergency relief** – if someone is seeking emergency relief, financial or material aid, it's usually a good indication that they are finding things tough at the moment.
- › **Overdue bills or payments** – if someone has mentioned trying to keep on top of their bills, or you've identified that they are late making a payment, they could benefit from speaking to a financial counsellor.
- › **Skipping meals** – while this can sometimes be a symptom of trauma, it can also be used as a way of making money go further. This also applies to households that have stopped using their heating or cooling in order just to have enough money.
- › **Avoidant behaviour** – unopened mail and unanswered calls can be a sign of financial stress and money worries.
- › **Family has moved in** – after a disaster, people might end up taking relatives or friends into their home – either to provide shelter for someone who has been displaced, or to receive assistance themselves. This can have an impact on the household expenses, especially if the additional people are not contributing towards those costs.
- › **Indications that the person has been excluded from financial decisions** – if someone is unaware of certain financial matters that affect them, or they are unhappy with a financial decision that has been made, it can be an indication that there is financial abuse present.

If it's unclear or you're unsure that what you've identified may be linked to financial stress, financial counsellors are available to provide a secondary consultation.

On the following page, you will find some simple conversation prompts you can use to help identify someone's current financial situation.

HAVING FINANCIAL CONVERSATIONS

For most people, talking about money isn't an easy conversation. However, it is an important conversation. We know that financial stress can be a significant contributing factor of poor mental health. Left unaddressed, the financial stress can have detrimental impacts on a person's wellbeing.

The following tips are designed to assist you in having simple conversations with people about money, in order to identify if they might benefit from speaking to a financial counsellor. You may consider including some of these questions into your service intake process.

Simple "yes/no" questions are an easy way to get an idea of someone's situation without them having to go into detail:

- > "Are there any bills that you're worried about?"
- > "Do you have enough money for what you need (food, medicine, heating/cooling, rent)?"
- > "Have you had a loss of work or hours?"

Use relatable anecdotes to destigmatise financial hardship and reassure someone that they are not alone:

- > "I've spoken to a lot of people who are finding it hard to keep on top of their bills after the disaster. How are you coping?"
- > "My kids have moved back in to help out, but they're eating me out of house and home. What's it been like for you?"

Introduce financial counselling as something that can assist them to overcome concerns about money and alleviate stress:

- > "I know someone who went to see a financial counsellor after the disaster, and they said it really helped them to get everything in order again."
- > "I recently met with the local financial counsellors, and I think they might be able to help you."
- > "Have you heard about financial counselling? It's a free and confidential service that can help people sort out their finances after a disaster."