



Communicating about financial hardship

Financial hardship can be experienced by anyone, and is caused by a variety of factors, including loss of employment, long-term unemployment, increasing costs of living or unexpected events like natural disasters. This hardship can have a significant impact on people's mental health, be a risk factor for suicide and lead to an increase in alcohol and other drug (AOD) use.

The way we communicate about financial hardship is important. Poor communication can be stigmatising, pointing blame and discouraging people from seeking help. When done well, communication can educate and encourage people to seek help for themselves, motivate people to offer help to others, and help to protect mental health and wellbeing. We've provided some practical tips on how to best communicate about financial hardship.



**Black Dog
Institute**



Mindframe

This resource has been developed by Everymind, under the Mindframe initiative, in partnership with Black Dog Institute and the National Suicide Prevention Trial Sites.



1. How to recognise someone may be struggling with financial stress or with their mental health

When communicating about financial hardship, it's important to include information about warning signs. The following points describe some signs we can look out for in ourselves, and in others, that may be a result of financial stress or poor mental health.

Signs of financial stress

- Arguing with family and friends about money
- Feelings of guilt about spending on non-essential items
- Struggling to feed yourself/family
- Increasing debt, including gambling to try and get out of debt or taking out loans to repay other loans
- Being behind in rent/loan repayments

Signs of poor mental health, suicide risk and increased AOD use

- Feeling sad or distressed
- Excessive fears or worries
- Withdrawal from family, friends and activities
- Significant tiredness, low energy or trouble sleeping
- Major changes in eating habits

2. Include information about where people can get help

When communicating about financial hardship, include information that directs people to where they can seek help. This should include services that can offer support regarding financial hardship such as the:

- **Salvation Army** (1300 371 288, 9am to 5pm, Monday to Friday)
- **National Debt Hotline** (1800 007 007, 9:30am to 4:30pm, Monday to Friday)

It may also be helpful to include details for mental health, suicide and AOD support services such as:

- **Lifeline** (13 11 14 or text 0477 13 11 14, 24/7)
- **Beyond Blue** (1300 224 636)
- **QLife** (1800 184 527)
- **13YARN** (13 92 76)

It is important to consider the reasons that people are experiencing financial hardship and tailor the help-seeking resources to their circumstances. For example, after a natural disaster, resources such as the **Disaster Welfare Assistance Line** (1800 018 444) would be appropriate.



3. Take care when communicating about gambling

For some people, financial hardship may involve gambling. When communicating about gambling, it is important to recognise that not all gambling is an addiction. Sometimes people use gambling as a way to try and improve their situation.

For example, after a natural disaster, people may try to use gambling as a way to find money to replace damaged possessions. At other times, people may be using gambling as a distraction.

Therefore, when we communicate about gambling, it is important to consider the context, and tailor the communication accordingly. For example,

- If a community is experiencing high levels of gambling harm or addiction, it may be most appropriate to promote services such as the national Gambler's Help support number (1800 858 858, 24/7).
- If a community is experiencing an increase in gambling in response to a particular event, information about specific support services may be more useful. For example, after a natural disaster, it might be most appropriate to point people towards disaster relief payments made available by the government, or services such as the Australian Red Cross (1800 733 276).

- If a community is experiencing an increase in gambling as a form of distraction after a traumatic event, such as a natural disaster, it may be most appropriate to promote healthier self-care options, such as exercise and spending time with friends and family.

4. Balance acknowledgement of struggles with messages of hope

When communicating about financial hardship, it is important to balance an acknowledgement of the struggles people are facing with messages of hope. For example:

'We acknowledge that members of our community may be experiencing financial hardship after [insert event, e.g. flooding]. We'd like to remind people of the services and financial support available to them at this time, including [insert most relevant service/s details e.g. Disaster Welfare Assistance Line].'

'We acknowledge that the recent [insert event e.g. flooding] may be affecting people's financial situation, which can take a toll on mental health and wellbeing. If you are in need of support, please reach out to [insert most relevant helpline details, e.g. Lifeline].'