

Transcript – Services Australia Podcast – Coronavirus Conversations – Families under pressure

Announcement

You're listening to a podcast from Services Australia.

Hank

The coronavirus pandemic has been like nothing we've seen before. It has had massive impacts on jobs, schooling, income, friendships. All of this means that families are facing pressures and tensions they've never had to deal with before.

With the combined stresses of long term lockdowns, financial vulnerability, uncertainty over long term accommodation, home schooling, and without the ability in a lot of cases to go to your usual supports like the broader family and friends, these have been very challenging times for partners and families.

G'day. My name's Hank Jongen, General Manager with Services Australia. In this latest podcast in our coronavirus series, we're going to move a bit away from our usual focus on financial issues and look at some of the relationship issues facing families at the present time. We'll also look at some of the support that's out there to try and help people live the best lives possible with positive and respectful relationships.

To do that, I'm joined by Justin Bott, an expert from the Financial Information Service, and Andrea Mills, one of the agencies Social Workers. Now, if you listened to some of our other podcasts that you can find on our website at mediahub.servicesaustralia.gov.au, you'll have heard me speaking with Justin before. So before we start, let's take this opportunity to meet Andrea and find out what a Services Australia Social Worker does.

Hi Andrea, thanks for joining us.

Andrea

Hi Hank. Thanks for having me today.

Hank

So Andrea, tell us a bit about yourself and, of course, your role as a Social Worker within Services Australia.

Andrea

So, I've been a social worker with Services Australia for 11 years now. I originally started my social work journey with Wesley Mission, for a very short period of time in the homeless sector. And then, prior to that, I was really privileged to be able to do my Uni placements over in Brazil, working in the Favela's, and also with an amazing organisation called 'Project Respect' in Melbourne.

So the reason why I really enjoy being a social worker – because I always wanted to be in a space where I can support people and to help them. I know it can sound like a little cliché, but it's definitely something that has drawn me to this profession and it is very very rewarding to, you know, to really be able to, able to help people and to be able to help them on their journey and get really positive outcomes for them.

Hank

You've obviously got a great depth of experience to draw from, can you just give us a bit of an insight as to what your day actually looks like?

Andrea

My day is actually quite varied. You know, I work with people going through many different types of - I guess – personal challenges, or experiencing situational stresses. It could be - I could work with young people who are no longer living at home to someone experiencing family and domestic violence or someone going through a separation for example.

And, I guess some of the main work that I do is, like short term counselling with someone; crisis intervention; providing them with information and advocacy; and even referrals for extra support.

There's really never a dull moment, to tell you the truth Hank.

Hank

And I know that some of the issues you deal with are family and domestic violence, relationships issues, and I think it's important to say that, as we know, relationships will always have difficulties along the way, and that this doesn't mean there is necessarily a problem. You know, it boils down to the fact that no-ones perfect.

So I guess really, what are the signs of a healthy relationship?

Andrea

Yeah. That's right, just because you're having an argument, it does not mean an unhealthy relationship. Sometimes opposite is true, and that not discussing issues we are feeling is

actually the unhealthy part of this, you know. Healthy relationships are commonly based on respect - letting each other have a voice; trust; you know, open communication; both understanding about each other; honesty and care.

So, and sometimes some other things could be enjoying shared experiences with each other, too.

Hank

Can I tell you, something really resonated with me. You said having an argument doesn't mean an unhealthy relationship, Okay. From my own personal perspective, my partner and I bicker every day, but in 40 years, it's meant we've never had a major argument.

So people look at us, and say 'God, how do they get along. There forever . . .' but we do it through a process that bickering prevents arguments.

Andrea

Absolutely, but you obviously feel quite comfortable in that space, while sometimes there's a real negative connotation around argument or being assertive, you know. So as soon as someone can feel comfortable that, if their partner is doing something that they don't agree with, or they might be finding annoying, for example, they can go 'Hey, babe, can you please stop doing that. You're driving me crazy. Can you put the clothes in the clothes basket?' You know.

Justin

But it's also interesting how you could have that whole dynamic Hank of a couple, doing that way; living life that way, that's unhealthy and it is destructive and it looks almost exactly the same as you and your partner but you know, because you've got all of the other things that you've got there, the respect and the trust, the communication and equality; because you've got all those things in play, that means you know what's going on and you know that this is fine and there's no indication of any problems there.

Andrea

Exactly

Hank

I keep thinking back, because only last weekend, we were at lunch at my mothers' place and we were doing our usual routine and mum turned to me and said, 'I wish you two would stop arguing.' And both of us in unison said 'we're not'.

Andrea

This is our communication style. So comfortable and we feel safe, cause that's what it's about. It's feeling safe. It's feeling safe to know that you can be yourself with your partner, and you're going to have bad days, and they're going to have bad days, and sometimes you're going to yell at each other and sometimes you're going to get annoyed at each other, but there's always respect there and that person is not going to, you know, put you down or become violent because you expressed yourself or, you know, wanted them to put their laundry in the laundry basket. So yes.

Announcement

Services Australia has a number of podcasts that cover all sorts of issues about living with the coronavirus pandemic. You can find them at mediahub.servicesaustralia.gov.au or wherever you find your podcasts.

Hank

So, Justin, if we could turn to you, financial pressures can lead to conflict at home, and COVID-19 has led to employment and accommodation insecurity, are there any tips or tricks that might help reduce that financial pressure?

Justin

Yes, so I think some of the first things we've got to look at is, have we actually made sure we've got all the income that we can; that we're qualifying for everything that we could; meaning – have you claimed everything that you should get from Services Australia in particular?

And one of the things that's changed with the reduced rates of the JobKeeper, and the increase in the income test for the JobSeeker, is that there is going to be people now who are, more than before, eligible for both payments.

So if you find that there's an income difficulty; if you had that income reduced, then we would always encourage you - lodge an application for a payment from us, you can do it all on-line, lodge an application for a payment from us cause you're not going to know that you're eligible until you actually lodge that claim. It's the only way to find out for sure if you're eligible or not.

So other things that you should be doing with Services Australia in particular is updating your estimates, so if you're receiving Family Tax Benefit for the kids, or Child Care Subsidy, those rates are based on your estimated income. You've had a reduction in income because of these changes, make sure those estimates are updated. Also, if you've got kids from a previous relationship, there might be some maintenance involved – some child support. That's going to be based on both you and the other parents' income. Again, make sure you've given updates to those estimates as well.

So that's with Services Australia, outside of Services Australia – let's look at accommodation issues. Have we got a mortgage? Have you looked at it recently? Have you renegotiated your mortgage? We are dealing with some really historically low interest rates right now. They are rates that nobody's ever seen before. If you haven't given your mortgage a fine tune, now is absolutely the time to do that. So, there may well be a better deal out there for you to get that interest rate down.

And looking at a practical issue – you know that a lot of people know what they're doing with their big costs; their big expenses; but a practical issue that people don't necessarily realise is, actually, where does their cash go?

So, I know I use my credit card and everything to cover my council rates, or my rent, or my groceries, and then I pay it off fully at the end of each month so I don't have any interest, but I put \$50 of cash in my wallet on Monday, and by Friday that \$50 has gone, and I don't know where. And if you do that for an entire year, that's quite a lot of money when it's added up and I don't actually know where all that money has gone.

So, one of the things you can do is that you get yourself a little book and we'll call that book your spending diary. And it's to track your cash, so every time you spend cash out of your wallet, write that down in the spending diary. Bought a newspaper – spending diary; bought a coffee – spending diary; bought some chewing gum – put it in the spending diary.

And all of that will just give you an idea of where your money is actually going. Now, that's not to say you don't have your coffee and it's not to say you're not allowed to buy a newspaper, but it might give you an idea of: "Oh, you know, I didn't actually realise I was spending so much on this stuff!"

And it might mean that I can – I might be a bit of behaviour change that goes on there that will allow a bit more money to be saved that could be used for other things.

And all of that is to try and make a bit more cash available; ease some of those financial pressures; ease the strain on relationships so that you're dealing better with your partner and dealing better with the kids

Hank

And Andrea, of course, with all these pressures, it's inevitable that some relationships will start getting stressed. What are some of the signs of a relationship under stress, and what can we do about that?

Andrea

Absolutely, so just firstly, stress is a normal part of a relationship, and, you know, it doesn't always feel nice and it can feel, you know, terrible, cause it does impact so many aspects of ourselves but also the impact on, maybe our children or our partner. But it's not an indicator that we have an unhealthy relationship.

Some of the signs to be aware of is that we might become moody or irritable; you might see that you just start arguing over little things that would generally not, you know, bother you. You might find that there's communication breakdowns within the relationship or with other people, and that can cause further frustration of feeling like you're not being heard. You might start blaming each other for what's going on, and anger might just build up within the relationship.

And just to be aware, these can be resolved, and they can be resolved with respect and honesty – having some compassion for each other while you're going through stressful times because we all deal with stress very very differently.

And a really positive thing is to know that sometimes we can't resolve, maybe, conflict or stress within our relationship, and we can reach out to other services that can provide some support for us.

So, there's plenty of organisations out there that are free and easily able to be accessed, and they help men and women going through all levels of relationship stress, even after separation, if it came to that.

So you have Relationships Australia. Their number is 1300 364 277. You've got the Family Relationship Advice Line. Their number is 1800 050 321. Mensline. Their number is 1300 78 99 78. You've got Kids Helpline and their number is 1800 551 800.

There are other services as well, where you can talk. These are services that you can talk about what's happening with your relationship – with yourself. And there's also some services that we're going to talk about later on that are more to do with mental health

Hank

There's no doubt relationships are complex, and if you avail yourself of these services, clearly there's not just one solution that fits all.

If you're going to do this, what traits should we be looking for in ourselves for this sort of counselling to be successful?

Andrea

Yeah, so really going into these services or counselling with openness, honesty, willingness to change, trust, and vulnerability. Because sometimes we have to go quite deep within ourselves to truly understand the complexities of what's happening.

Hank

So Justin, if a customer's done all you've already suggested but is still in financial difficulties, what else is out there to help them get their finances back to a health place?

Justin

OK. So there are 2 other things that they could do, pretty much straight away, that might well make a difference, and again ease that pressure on the relationship. And the first one – that early access to superannuation that the government has introduced up until the end of this year. So, you are able to draw down \$10,000 before 31st December, so that might be a way that you can get just some quick cash to help cover some of those big expenses.

But a much more permanent solution that might really make a big difference for you is what's called Financial Counselling. So Financial Counselling is out there for anybody who wants to improve their financial situation. You can call the national debt helpline. Their phone number is 1800 007 007, so it's the James Bond phone number – 1800 007 007, or you can find them at ndh.org.au.

And they're there, as I said, for much more of a longer term behavioural change sort of idea. 'How do I get us, long term, out of financial difficulty and into a better place?'

Hank

Justin, in relation to early access to superannuation, you and I have already done a podcast on that subject, and, if you're interested, it can be found at mediahub.servicesaustralia.gov.au or wherever you find your podcasts. But in the meantime, I think it would be a good idea if you could tell us about some things to consider before choosing to take the money out of your superannuation?

Justin

OK. So first of all, to be able to do this, you've got to be an Australian resident, and then you've got to be either unemployed or getting an income support payment like Services Australia's JobSeeker Payment, or, after 1st January 2020 - 1st January this year – your work hours reduce by 20% or, if you're in a small business, your turnover business reduced by 20%.

So that's what you need to happen to qualify to be able to get the money out of your superannuation fund.

But before you do that, just 2 things that we want everybody to think about – just to think through before they decide to make the decision to take their money out of super.

Now, number 1, if you take money out of super now that money could have grown. If you left it in super, it could have grown, it could get bigger – we hope it will get bigger with investment returns over the years, so you're going to miss out on all of that possible growth, and what might be a small reduction now could end up being quite a large impact – what might have been a large impact in retirement.

And the second one is the loss of life insurance and total and permanent disability insurance. So, a lot of super funds – not every fund – but a lot of super funds actually have some insurance policies paid for by the fund themselves, so your money – your investment returns, is paying for the premiums of those insurance policies, rather than out of your own pocket. If the fund balance gets too low, though, then there's not enough money in your super fund anymore to cover that life insurance or total and permanent disability insurance policy premiums.

So they're things that you could lose if you take too much out of your super and you're not left with a big enough balance.

Hank

Thanks. Now let's talk about another one of my favourite subjects – the Financial Information Service. Now, this is a free service that is provided by Services Australia. As the name implies, it doesn't do financial counselling does it?

Justin

No. FIS, or the Financial Information Service, is not licensed as Financial Counsellors, so our role is information. That's the big hint. It's in the title. We're there to just provide information and education. So, although we can explain the concepts of budgeting and help you understand it, even show you a couple of the budgeting tools that are out there, we can't do what Financial Counsellors do. We're not able to do that.

So, you need to go to financial counselling, again you ring that 1800 007 007, and that will help you find a local counsellor in your area. Somebody that you can talk to.

So, if FIS Officer provides information, well, what do those counsellors do? Well, actually they do quite a lot.

They help manage the debt that you might have, and, in particular, they can help you get your finances under control. That's their main purpose.

So what they do is if you make that phone number – you ring that phone number – you get in contact with them, they're going to sit down with you and they're going to look through your financial situation. They're going to look at what your income is and what your costs and your debts are. They'll give you advice on how you can deal with some of your creditors, so how to deal with your bank if it's mortgages; how to deal with electricity companies, phone companies, that sort of thing.

They can help talk to you about what sort of services those banks and companies might have to help you in a time of financial difficulty. So, if you're having difficulty, those banks often have things to help you out.

And there are certain circumstances when they'll actually negotiate on your behalf, so they can provide that help as well. And certainly about – tell you about what your rights and your obligations are, and if you need extra help, they can refer you to other support services that are out there.

So a financial counsellor can actually help get debt managed, get your debt down. They can move you out of a situation where you're just living with debt all over your shoulders so you can't see where you would be able to go. They can help plan out a future for you so you can finally get to a situation where you're free of debt and that whole financial pressure can eventually be gone.

Now, that can take a while and that can take a lot of work, but they are there to help you through that process.

Announcement

You can do more than ever before using Centrelink online services or the Express Plus mobile app. To keep everyone safe, Services Australia is encouraging customers to use online and phone services wherever possible. For more information, including guides on how to download and use your myGov account, go to servicesaustralia.gov.au/individuals/online-help/mygov.

Hank

Now, Andrea, if we could come back to you. Sometimes recovering relationships does require a lot of effort, so what other supports are there to help families that are under pressure?

Andrea

So, up until now, we've been really talking about, you know, assistance that's available for relationships, and when we feel that relationships aren't – you know, might need a little bit more assistance.

Another aspect I think is really important to note here when we're talking about stress is mental health.

Mental health can be really impacted by high stressful situations, and it's important that people know that there are supports out there. Tailored supports that they can get assistance from.

Some of those supports are Sane Australia Mental Health Helpline, and you can call them on 1800 187 263; Beyond Blue, their number is 1300 224 636; Youth Beyond Blue, their number is 1300 224 636; and Headspace, and they can be reached by accessing their website at headspace.org.au.

Hank

Now Andrea, regrettably, sometimes relationships do fail. If you're going through a separation or break-up, firstly, of course, it can be messy and painful, but are there any tips to try and ease that experience?

Andrea

Yeah, that's right Hank. Separation can be a really painful and emotional time for many.

Some of the tips that I would suggest would be – treat your partner like a business partner. Just try and be respectful and polite when discussing the issues at hand.

Be amicable and reasonable in discussing child care arrangements. We don't want to put the children in the middle of a messy separation.

Discuss together amicable ways for divorce. You know, research mediation procedures and discuss the pros and cons together, which is really important.

Probably one of the most important ones would be get independent legal advice. Know what your rights and responsibilities are, and definitely make sure it's independent.

And also, see a counsellor. It can be really helpful. It can help you navigate your emotions and how you're feeling and help you become more clear about the process as well.

And probably give each other time, and look after yourself.

There's also some great resources out there that can be accessed through Relationships Australia. They have a tip-sheet called 'Separating from a Partner' and also the Family Law Court has a great website with lots of information on, also, for example, regarding mediation processes and options.

Hank

Thank you Andrea. Now, Justin, of course, from a payments and services perspective, there are some requirements firstly, in relation to Services Australia that you need to work through if you're going through a separation. That's right isn't it?

Justin

Yeah, that's right. So, the payment that people receive are dependent on their relationship status – so there are different rates for single people or couples, or there are some payments that are only appropriate for single people or couples. So something like a change in your relationship status, can actually have quite a big change in what you're eligible for.

So, as with all things, whether it be something as big as a separation or as small as a change of the bank accounts, you've got to tell Services Australia within 14 days.

So if you have, unfortunately had to separate you need to let Services Australia known within 14 days if you're getting a payment or a concession from us.

That's going to change everything. We're going to change the assessable income because we're not going to look at your ex's income anymore, so we've got to look at how we look at you as an eligible person, by yourself. It's now going to be focussed on everything that's in your name or your half of any shared assets. Your partners not going to be treated as your partner by us anymore.

As I said, if you're now single there might be payments that you weren't eligible for that you're eligible for now. If you weren't eligible because your partner's earning a big income and you weren't, there might be things that you should be applying for now. Absolutely do that.

And for children – we talked about looking after the kids, from a payment perspective, so you're talking about Family Tax Benefit, which is the payment Services Australia makes for children. Now, Family Tax Benefit has the ability to reflect shared care arrangements, so it's not necessarily 100% to one and 0% to the other if that's not how your shared care arrangements work. So we can actually divide the payment between the two parents – two guardians if you like – as long as one of them has at least 35% care. So if you've got 65/35% or more, then we are able to share that Family Tax Benefit between those two adults, because that's reflective of the time the kids are with each one.

Hank

Thanks. Look, separations are also not always black and white. Sometimes a couple may decide to separate but still live in the same home, either because financially they're not able to leave, or because they've made the decision that it's good for children to keep stable accommodation for a while. So, if two people are still living at the same address, can they be regarded as separated?

Justin

So, this is a really important, and really difficult question.

So the answer is yes you can. You can live in the same address and be separated. We have this concept called 'Separated under one roof' where a member of a couple are no longer a member of a couple but they still live under the one roof.

So, the idea is that the relationship has completely broken down, and you're living separately and apart, and this is a permanent or an indefinite thing. You're not planning on getting back together. This isn't just a break, we are no longer a member of a couple.

But, we've got to work that out. As I said, from a Services Australia perspective it's actually quite difficult because 'How am I, as a separated person, different to a normal member of a couple?'

So, no one factor will say that I've separated or not.

Hank

Thank you. Andrea, if I could turn to you, the one last thing I'd like to talk about is probably the most difficult and sensitive. It is a tragic and unfortunate fact that there are all sorts of people out there who are living with family and domestic violence.

Services Australia recognises the impact of family and domestic violence on both women and men.

And we stand with other Government agencies and departments, as well as community organisations to support all Australians affected by family and domestic violence.

And, together, we stand against violence in any form.

But Andrea, what do we mean by family and domestic violence, and what can it look like?

Andrea

So, family and domestic violence is behaviour that is violent, threatening, coercive or controlling. And it's intended to cause the family or the household members to be fearful.

And the types of behaviours that can be present are physical violence; economic, emotional or psychological abuse; stalking; serious neglect where there is a relationship of a dependant; damage to property; sexual assault or sexual abusive behaviour; causing injury or death to an animal; it can be things like verbal abuse; spiritual or cultural abuse.

I think it's really important to also acknowledge that children and younger people who are exposed to the effects of these behaviours is also considered family and domestic violence and can lead to long term impacts.

So, you can experience this in many different ways and many different dynamics. It's really unique to the individual circumstance.

Hank

Look, one of the things that you mentioned is cultural abuse. Would you mind just clarifying what you mean by that?

Andrea

So spiritual and cultural abuse is the abuse of power when someone basically uses their power to not allow someone to practice their own spiritual beliefs and their culture. This can play out in many different ways. It could look very simply like stopping someone from going to their church, where they pray, or something like that.

Announcement

If you or someone you know is in danger, or is being threatened, physically hurt or sexually assaulted, call triple zero (000).

Hank

I'm very conscious of the fact that this has been a graphic and challenging discussion. If this podcast raises any issues for you, remember, help and advice is available from our social workers. The number to call is 132 850.

We have another podcast that looks much more deeply and completely into family and domestic violence. If you would like to hear more information about this topic, what it looks like, and what support is available, please look at our podcast, 'Coronavirus conversations – Living with family and domestic violence'. You can find that on our website at mediahub.servicesaustralia.gov.au.

I'd just like to thank Andrea and Justin for all the information they've shared with us today.

Please be aware that this information is current at the time of recording.

My name is Hank Jongen, goodbye for now.