

Money on Your Mind:

Financial Counselling and Mental Health

SEPTEMBER 2020



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Introduction

About Financial Counselling Australia

FCA is the peak body for financial counsellors in Australia. FCA's member groups are the State and Territory financial counselling associations.

About Financial Counselling

Financial counsellors provide free, independent and non-judgemental advice to people who are struggling with their finances and debt. They are based in not-for-profit community-based organisations.

Financial counsellors are not financial advisors or planners.

Executive Summary

What did we do?

Financial Counselling Australia (FCA) surveyed financial counsellors across Australia to gauge their views and experiences about the link between financial hardship and mental health, and to assess whether the coronavirus pandemic is having an impact on the mental health of those in financial hardship.

The findings from the survey will be used to inform a joint public awareness campaign with Beyond Blue about mental health and financial hardship and on the benefits of seeking assistance when people are worried and anxious about money and debt.

What did we find?

Finding 1 financial counselling clients commonly report issues with their mental health

In the last 12 months, 83% of financial counsellors said that “about half”, “most” or “all” of their clients did so.

Finding 2 Since the pandemic began, financial counsellors report that more clients are reporting issues with their mental health

At the date of the survey, the financial counselling sector had been responding to the coronavirus pandemic for around four months. Financial counsellors were asked whether over this time, the number of clients reporting issues with their mental health had increased, stayed the same or decreased. 67% said that the numbers of clients reporting issues with their mental health had either “increased a little bit” or “increased a lot”.

Finding 3 financial counsellors say that “financial hardship causes mental health to deteriorate”

There was almost unanimous agreement with this proposition (75% strongly agreed and 23% agreed).

Finding 4 Financial counselling has a positive impact on the mental health of clients.

There was almost unanimous agreement with the statement “people say that their mental health improves after receiving assistance from a financial counsellor, for example, by feeling less stressed and more hopeful (58% strongly agreed and 39% agreed).

Finding 5 Financial counsellors are concerned about the tapering of government supports, such as JobKeeper and JobSeeker from the end of September 2020. This will have a detrimental impact on clients and they expect their workloads to increase.

Qualitative comments from financial counsellors documented the increased stress that reducing government support is expected to have on their clients. 85% of financial counsellors are either “fairly concerned” or “very concerned” about the impact this will have on their workloads. They are worried about being able to meet demand for services, and predict various impacts on clients such as an increase in evictions, bankruptcies, relationship breakdown and self harm.

Conclusions

The results show that financial counsellors see a strong link between financial hardship and mental health. They also show that the number of clients presenting with mental health issues has increased during the pandemic.

The good news is clients tell financial counsellors their mental health improves once they get assistance.

The survey also highlights the fact that financial counsellors are very concerned about what will happen when government assistance tapers off or ends. This concern is for clients in financial hardship and financial stress and also for how they will cope as professionals.

1. Background

1.1 About this survey

Financial Counselling Australia (FCA) has launched a joint public awareness campaign with Beyond Blue on the links between mental health and financial hardship and on the benefits of seeking assistance when people are worried and anxious about money and debt.

This initiative has been prompted by the coronavirus pandemic and the effect it is having on the mental health of those in financial hardship.

FCA surveyed financial counsellors across Australia to gauge their views and experiences about the link between financial hardship and mental health and to assess whether the coronavirus pandemic is having an impact on the mental health of those in financial hardship.

1.2 Methodology

The survey was conducted using the survey monkey platform. Financial counsellors were invited to participate via a Facebook group for accredited financial counsellors across Australia. The survey was conducted from the 24th July to the 18th August 2020.

183 financial counsellors participated, representing almost 20% of the 950 financial counsellors operating in Australia. Financial counsellors from every State and Territory participated.¹

1 The raw numbers were: ACT (9), NSW (63), NT (3), Qld (13), SA (20), Tas (10), WA (43) and Vic (22).

2. Results

2.1 Prevalence of Clients with Mental Health Issues

People seek financial counselling generally because of some form of financial stress. The survey asked financial counsellors “in the last 12 months, what proportion of your clients have told you they have issues with their mental health”. These results are shown in Figure 1 below.

The prevalence of clients reporting issues with their mental health is very high: 26% of financial counsellors said it was about half of their clients, 50% said it was most of their clients and 7% said it was all of their clients.

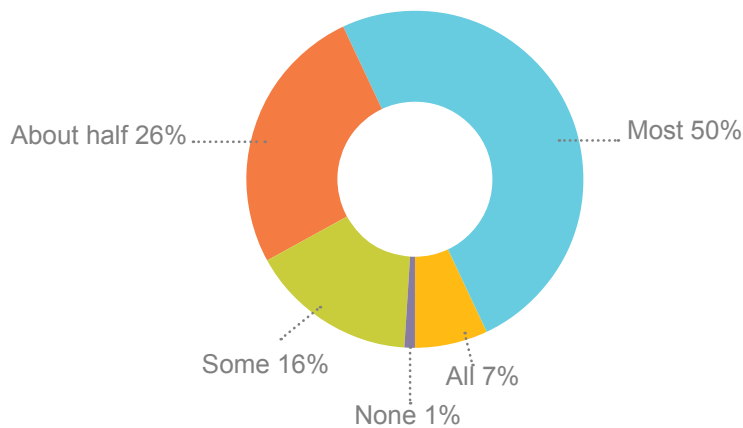


Figure 1 In the last 12 months, what proportion of your clients have told you they have issues with their mental health?

At the date of the survey, the financial counselling sector had been responding to the coronavirus pandemic for about four months. Financial counsellors were asked whether over this time, the number of clients reporting issues with their mental health had increased, stayed the same or decreased. As shown in Figure 2 below, 67% said that the numbers of clients reporting issues with their mental health had either “increased a little bit” or “increased a lot”.

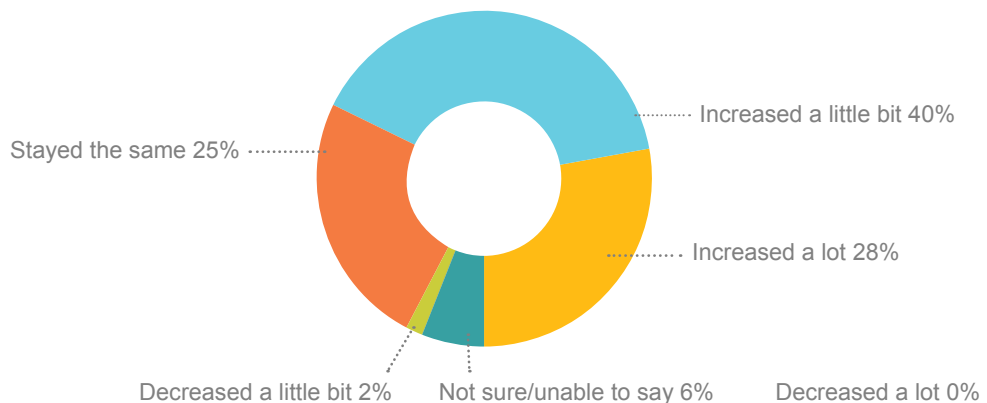


Figure 2 In the last 4 months, has the proportion of clients who have reported they have mental health issues ...

2.2 Link between Mental Health and Financial Hardship

Financial counsellors saw a strong link between financial hardship and mental health, with almost unanimous agreement with the statement, “financial hardship causes mental health to deteriorate” (75% said they “strongly agreed” and 23% “agreed”).

Strongly Agree	Agree	Don't have an opinion either way	Disagree	Strongly disagree	Not sure or unable to say
135 (75%)	42 (23%)	1 (0.5%)	0 (0%)	1 (0.5%)	0 (0%)

Table 1 Number and proportion of financial counsellors who agreed/disagreed with the statement “financial hardship causes mental health to deteriorate”

2.3 Impact of Financial Counselling on Mental Health

There was almost unanimous agreement with the statement “people say that their mental health improves after receiving assistance from a financial counsellor, for example, by feeling less stressed and more hopeful (58% strongly agreed and 39% agreed).

Strongly Agree	Agree	Don't have an opinion either way	Disagree	Strongly disagree	Not sure or unable to say
105 (57%)	71 (39%)	5(3%)	0 (0%)	1 (0.5%)	0 (0%)

Table 2 Number and proportion of financial counsellors who agreed/disagreed with the statement “people say that their mental health improves after receiving assistance from a financial counsellor.”

2.4 Impact of Tapering of Government Support Measures

2.4.1 Impact on Clients

The COVID-19 Government assistance measures are due to finish in September. The survey asked financial counsellors “What impact do you expect this to have on your clients?” 175 financial counsellors provided qualitative comments in response.

The majority of the responses were comments about the detrimental impact this would have on clients. For example:

“ Lots of financial stress, causing mental health to increase or get worse in most pre-existing conditions.

“ They will have less income. Most will not have enough money for the basic costs of living, with little to no extra money to pay their creditors. Bankruptcies will increase.

The word stress or derivatives was used 40 times.

All of the comments are included in Appendix 1.

2.4.2 Impact on the Workload of Financial Counsellors

The survey asked financial counsellors to rate how concerned they were about the impact of the tapering of government assistance packages on their workloads. The results are shown in Figure 3 below. 85% of financial counsellors were “fairly concerned” or “very concerned”.

Financial counsellors could also provide qualitative comments to explain their rating and 157 did so. Some of the themes from these comments were:

- Increased demand but insufficient funding and numbers of financial counsellors to respond
- Decline in service by financial counselling, including longer wait times
- Personal stress levels and mental health issues for financial counsellors themselves
- Issues with payday lending
- Worries about people falling through the cracks
- Dealing with the debt holiday on mortgages
- Returning people to being below the poverty line
- Increase in gambling, evictions, bankruptcy, repossessions
- Increase in self harm
- Overspending by clients during the supplement and not be able to reduce after government reductions decrease
- Rise in separations and divorce
- Fear of turning people away
- Clients being very stressed
- Protecting people from creditors aggravating people’s mental health
- Complexity of cases increasing
- Staggering is better to help people adapt to lower payments
- More reliance on new financial counsellors

3. Conclusion

The results show that financial counsellors see a strong link between financial hardship and mental health. They also show that the number of clients presenting with mental health issues has increased during the pandemic.

The good news is clients tell financial counsellors their mental health improves once they get assistance.

The survey also highlights the fact that financial counsellors are very concerned about what will happen when government assistance tapers off or ends. This concern is for clients in financial hardship and financial stress and also for how they will cope as professionals.

Appendix 1: Qualitative Comments re Client Impact

Q5 The Covid-19 Government assistance measures are due to finish in September. What impact do you expect this to have on your clients?

Answered: 175 Skipped: 8

#	RESPONSES	DATE
1	panic, fear, back to real poverty, poorer nutrition, increase in domestic abuse, children missing out on sports participation, less (if any) medical and dental attention and care, a dismal xmas	8/13/2020 7:39 PM
2	Huge detriment to clients. mental and physical health. Long lasting financial hardship which will impact clients lives long term.	8/13/2020 5:47 PM
3	Major impacts	8/12/2020 9:08 PM
4	Mental health issues will start to rise again. Lots of financial stress for vulnerable clients and their families.	8/12/2020 5:35 PM
5	This will have a major impact on all of my clients as 95% are receiving the CV stimulus.	8/12/2020 4:00 PM
6	The reduction in assistance will be difficult for some.	8/11/2020 8:08 PM
7	Extremely deleterious	8/11/2020 4:12 PM
8	Detrimental	8/11/2020 3:06 PM
9	may cause stress if have insufficient money to live on	8/11/2020 9:16 AM
10	Trauma. Stress. Anxiety. More severe financial hardship	8/10/2020 11:57 PM
11	Reality will hit home and clients or not have the current option of deferring payments under very flexible arrangements with creditors. This will be a shock to many. Some will have their superannuation withdrawals to spend but that won't last long.	8/10/2020 9:14 PM
12	Deterioration of their financial situation and mental health.	8/10/2020 8:29 PM
13	I expect a massive increase in their stress levels and a subsequent decrease in their happiness and mental health.	8/10/2020 7:26 PM
14	No of clients to increase	8/10/2020 7:25 PM
15	Further worry about financial insecurity and their future	8/10/2020 6:22 PM
16	Please help me! Will be the cry	8/10/2020 5:11 PM
17	Keeping Jobseeker + covid supplement at current level is social justice and has lifted people from below the poverty line. It should be kept at that level.	8/10/2020 4:36 PM
18	For the poor clients it will have a marginal impact because it is not the amount of money they have that it is important it is their willingness to seek help.	8/10/2020 2:47 PM
19	Increased stress, possible increase in self harm due to loss of income	8/10/2020 1:02 PM
20	Devastating, especially for those on JSP. The previous allowance wasn't enough to provide even the most basic of needs.	8/10/2020 12:59 PM
21	Lots of financial stress, causing MH to increase or get worse in most pre-existing conditions.	8/10/2020 12:35 PM
22	worse stress for clients that are on deferrals	8/10/2020 9:30 AM
23	I anticipate an increase in clients parenting with high anxiety issues and suicidal thoughts	8/6/2020 4:32 PM
24	they will be asking for financial hardship or managing to get through until end of december then will request bushfire relief if that happens until march - then heaps of things will be dropping of a cliff but because we will be over covid by then and the rest of the world will be in a worse position than we are - Australia will sign up to international plans already prepared by genius's in other countries for conditions worse than ours and we will be okay - eg our exchange rate will stay stable, all loans will be written down, our companies stay afloat - of course if this does not happen - there may be a chance Australia goes down the gurgler along with the bathwater	8/6/2020 2:01 PM
25	The support being wound down rather than abruptly ended will lesson the impact. I am most nervous about clients being inundated with negative media, the fear is often worse than the reality	8/6/2020 11:55 AM
26	Significant increase in stress, difficulty in prioritising cost of living over debt payments. Use of credit for living.	8/6/2020 11:43 AM
27	I believe the winding up of the assistance measures will have a material impact on peoples	8/6/2020 10:56 AM

everyday ability to meet living expenses, and I also think the lead up to that date, the anticipation of it, will lead to much anxiety.

28	People will find themselves in extreme financial hardship.	8/6/2020 10:40 AM
29	Financial impacts leading to Impacts of mental wellbeing	8/6/2020 10:26 AM
30	Financial impacts leading to Impacts of mental wellbeing	8/6/2020 10:26 AM
31	Negative impact for most clients, particularly those who have not had to survive on base levels of government income support previously.	8/6/2020 10:17 AM
32	We have seen a drop in our client numbers since March 2020, and we can only assume this is due to the government support payments - specifically COVID supplement for Jobseeker. A move back to Jobseeker only & strict mutual obligation will be a disaster.	8/6/2020 9:48 AM
33	Increased anxiety alongside increased financial hardship. I expect that some clients will find hope hard to maintain.	8/6/2020 9:13 AM
34	Will again be unable to afford essentials and energy. If they have taken on any new payment plans they may struggle to keep up with those. Childcare fees will be at least a strain at most impossible to cover.	8/6/2020 7:53 AM
35	Clients will be short of money - most grocery prices have increased. Once they receive less income, client will feel impoverished. The clients with debt will realise that the moratoriums (offered by banks due to the impact of Covid 19), increased the debt amounts (because interest has not stopped). Job loss and insecurity will be common, as will the inability to pay rent and the sense of financial despair (thus adversely impacting mental health).	8/6/2020 12:22 AM
36	An inability to cope with the reduction due to a lack of understanding about using the extra money to clear debts	8/5/2020 8:58 PM
37	I expect an increase in demand for financial counselling. It will impact their mental health negatively.	8/5/2020 7:12 PM
38	I expect clients to experience higher levels of stress, financial hardship and have impacted mental health issues	8/5/2020 5:18 PM
39	They will have less income. Most will not have enough money for basic costs of living, with little to no extra money to pay their creditors. Bankruptcies will increase.	8/5/2020 3:18 PM
40	I think most households will be struggling to survive financially	8/5/2020 2:44 PM
41	Homelessness, increase in ER assistance required, mental health deteriorating, disconnected utilities	8/5/2020 12:59 PM
42	Panic and distress. Depression and anxiety will increase	8/4/2020 10:09 AM
43	This will have an enormous impact on clients that are reliant on these funds to make ends meet.	8/4/2020 8:59 AM
44	NEGATIVE. Homelessness & MH impacts	8/3/2020 2:34 PM
45	Clients will not be able to cope with this change in reduced income. Some clients do not have the capacity to manage money or look at making budgets by themselves.	8/3/2020 12:07 PM
46	I imagine the demand for service will increase.	8/3/2020 11:06 AM
47	Reduced income will mean greater risk of Financial Hardship - unable to pay required expenses	8/3/2020 9:37 AM
48	more uncertainty about their finances and job security. Less options.	7/31/2020 2:58 PM
49	A portion of CM have used the supplement to increase their financial liabilities. Once tis stops they will be in a worse financial position. Others will find that once the jobkeeper is reduced their employment will cease resulting in them obtaining Jobseeker which will have a impact on their resources	7/31/2020 1:39 PM
50	Clients will be mre distressed	7/31/2020 10:03 AM
51	People will be tipped further back into poverty and their mental health will deteriorate	7/31/2020 9:24 AM
52	Lower incomes for individuals and families. some will go back to basic incomes and struggle to	7/30/2020 11:06 PM

pay bills. Assets will be at risk just to name a few things. Mental health for clients and even workers will increase due to financial pressures, suicide rates will increase further.

53	They will most definitely feel the impact. For most of them they've finally been able to manage without too much juggling, to have to return to normal rates or less will be like having your numbers come up in the lotto but losing your ticket!	7/30/2020 7:35 PM
54	hardship	7/30/2020 6:38 PM
55	Increased stress and anxiety	7/30/2020 3:34 PM
56	a negative impact	7/30/2020 3:31 PM
57	stress on what this will look like for their budgets/ everyday living. worry how they will pay some of the bills.	7/30/2020 2:54 PM
58	Once \$ assistance reduces/finishes this will greatly increase the level of anxiety and stress for people I am working with. There is already a great deal of anxiety and stress regarding insecurity of knowing how housing costs in rent will be paid, as well as being able to pay bills for gas, electricity, food, car, transport, children. There is a lot of anxiety around this - people are living in limbo. Whilst the last few months have provided great relief - going forward provides only great uncertainty provoking fear and anxiety. The prospect of homelessness is very real.	7/30/2020 2:49 PM
59	They will not be able to afford the basic essentials of like which you negatively impact on their wellbeing	7/30/2020 2:48 PM
60	An increased stress level and mental health impact	7/30/2020 1:13 PM
61	The uncertainty of how they are going to make ends meet on limited or no income. How the debts are going to be managed and what ongoing assistance will the creditors offer.	7/30/2020 1:08 PM
62	a negative impact. People will have been isolated, lost jobs, etc & to compound all the underlying stress will come loss of government financial support as well.	7/30/2020 12:52 PM
63	significant	7/30/2020 8:49 AM
64	I expect to see more clients with large arrears looking for payment plan assistance	7/29/2020 2:26 PM
65	An impending avalanche of hardship and mental anguish	7/29/2020 2:21 PM
66	The extension of these measures, albeit at lower amounts, has been accepted by my clients. They are not yet looking beyond this date.	7/29/2020 2:15 PM
67	Increased financial stress and uncertainty. Increases in anxiety related to financial hardship. Larger number of defaults on loans especially with credit providers assistance packages offered to consumers starting to expire/lapse.	7/29/2020 1:38 PM
68	INCREASED FINANCIAL HARDSHIP, DECREASE IN GOOD MENTAL HEALTH, INCREASE ANXIETY AND FEAR, INCREASED DOMESTIC VIOLENCE, INCREASED UNCERTAINTY FOR THE FUTURE, INCREASED NEED FOR ASSISTANCE TO PAY RENT/ELECTRICITY/GAS BILLS, INCREASED NEED FOR GROCERY VOUCHERS/FOOD HAMPERS, MORE PEOPLE SEEKING FINANCIAL COUNSELLING, MORE EX-CLIENTS RETURNING	7/29/2020 1:26 PM
69	I am expecting those who have struggled long term on Job Seeker to have been tangled in now BNPL and Pay Day lender adding to their existing mental health struggles. Those who are newly unemployed who are just scraping by to take it as a blow and be at a greater risk of homelessness and mental decline.	7/29/2020 12:54 PM
70	They are already worried what is going to happen to them financially when all covid 19 assistance stops as they believe their own situation is going to take a lot longer to improve as with the whole economy no quick improvements for any thing	7/29/2020 12:46 PM
71	Clients receiving Centrelink have experienced some level of 'relief' the last few months with the increase of payments. Many clients will have got used to having the extra money. The worrying thing is what 'extra' commitments have clients made - e.g. after pay, pay day loans, etc with the extra money they have received and what will be the repercussions when payments decrease in September. When COVID-19 hit, banks, utility companies, the ATO, Centrelink they all responded at roughly the same time. My concern is that payments will drop	7/29/2020 11:50 AM

(incl Jobkeeper), hardship will end (e.g. on mortgages etc) and utility companies will start disconnecting.

72	Reduced support is continuing for those that have received more government support. It will impact on their financial situation.	7/29/2020 11:22 AM
73	I believe that it is the calm before the storm at present. Clients are seemingly managing but when the supplements cease, I think we will be overwhelmed.	7/29/2020 11:03 AM
74	Huge, people that have been surviving will be thrown into hardship	7/28/2020 11:03 PM
75	Many of my clients have expressed their anxieties at the thought of JobKeeper or JobSeeker being significantly reduced in the coming months, without much certainty of a return to relative normality in the economy. These thoughts are exacerbating their mental health issues, as they are also having to tackle a shift in lifestyle and day to-day-to routines. Significant effects on mental health are falling again, by the single female clients with children, a cohort that is regularly hits the hardest, in times like these.	7/28/2020 5:16 PM
76	Huge a lot of people have not thought ahead and are not understanding how these changes will affect them .Wed need to plant strategies now	7/28/2020 4:04 PM
77	It will have a big impact, lots of people have been coping better on this assistance and appear more contented.	7/28/2020 3:13 PM
78	It will be devastating especially if the rate is not raised at all.	7/28/2020 11:37 AM
79	Severe - all aspects of their lives including financial stability and mental health will deteriorate.	7/28/2020 11:29 AM
80	Increased financial stress leading to mental health issues	7/28/2020 10:45 AM
81	Based on the responses I have had from clients the uncertainty about the possible non - continuance is worse than the times when they were receiving the low rate. The uncertainty has added to their stress enormously.	7/28/2020 10:32 AM
82	I think its going to be one big mess of sadness, hopelessness and non-empowerment.	7/28/2020 10:27 AM
83	Clients who rely on local markets that have been closed, these particular clients will suffer financial hardship and will begin mental health issues.	7/28/2020 9:29 AM
84	Those who have been hard to reach because they have had enough to pay rent will return. \$550 a fortnight does not pay rent and people are in jeopardy of homelessness. We will have a huge increase in work loads as people learn of this service. Those who have been working do not know of financial counsellors. We are expecting an avalanche	7/28/2020 9:20 AM
85	Huge impact mentally as clients try to cut back their costs which they have been managing with the extra monies given them in recent months.	7/28/2020 9:01 AM
86	Increase in inability to afford the essentials such as food and rent and a consequent increase in stress and anxiety,	7/28/2020 8:59 AM
87	More financial difficulty	7/28/2020 4:36 AM
88	in a word PANIC	7/27/2020 6:58 PM
89	I feel this it going to put major stress on people on low incomes	7/27/2020 6:20 PM
90	Greater financial hardship, impact on mental health etc	7/27/2020 5:09 PM
91	I believe that previously successful individuals facing a significant change in their circumstances [loss of business/ prestige/ respect) will need support to manage both financial and mental health issues	7/27/2020 4:57 PM
92	I think there will be a huge negative impact on people's financial stability and will lead to panic and increased stress.	7/27/2020 4:48 PM
93	They will struggle to meet basic weekly expenses - food, medicine, rent etc	7/27/2020 4:34 PM
94	This will have a huge impact on current clients and I expect that we will receive more calls from clients that have not accessed the service before.	7/27/2020 4:21 PM
95	feelings of being overwhelmed and hopelessness	7/27/2020 4:03 PM

96	I would say will have a negative impact on them financially and mentally.	7/27/2020 3:50 PM
97	As they are reducing and not 'dead stopping', I expect the impact to be less severe than previously predicted. That said, combined with a lot of loans exiting their blanket moratorium period, I expect a surge in panicked demand from people who expected they'd be able to find work again and weren't able to in time/the supplement is no longer enough or soon won't be enough to sustain them.	7/27/2020 2:58 PM
98	Increase in clients presenting with utility, mortgage, other personal debts, rent arrears. Clients will be impacted by reduced payments, unable to afford decent food, mental health will decline, unable to access health care, car insurance etc. Clients will be pushed back down into poverty, feelings of no hope, worthlessness, clients unable to afford internet, even though requirements for Centrelink for job hunting and school requirements for children.	7/27/2020 2:40 PM
99	Return to financial hardship	7/27/2020 2:31 PM
100	Will cause all sorts of issues for those who have spent up big or not really thought about the future.	7/27/2020 2:30 PM
101	In some possible the sense of no hope and failure with others it may be a relief to make a final decision rather than prolonging the stress and hardship Overwhelming of what to do with the majority	7/27/2020 1:48 PM
102	The current figure for percentage of clients with health fluctuates between 25% and 30% for my service. Taking an average of 27% over the past three years I expect both Covid and the end to assistance to impact mental health, financial capacity and in-turn mental health. In a mortgage/investment belt I expect all data to increase which means mental health will increase as they walk side by side.	7/27/2020 1:47 PM
103	Significant increase in financial stress. People already concerned	7/27/2020 1:35 PM
104	Negative Impact - use of Emergency Relief services has decreased since the Covid-19 measures, and clients are better equipped to manage arranged payment plans whilst they are unemployed/underemployed. The pandemic is predicted to have a long-term negative impact on the economy, which also means that unemployment rates are not going to fall in September.	7/27/2020 12:19 PM
105	Individuals will not be able have sufficient funds for food/ possible rent arrears/ requesting further hardship arrangements.	7/27/2020 9:43 AM
106	Those on jobseeker are already extremely concerned about how they will manage if payments return to pre-COVID levels, many struggled with basic necessities including food	7/26/2020 8:15 PM
107	It will be extremely difficult for most.	7/26/2020 4:05 PM
108	Add significant stress and hardship	7/26/2020 1:32 PM
109	Increased presentation of mental health issues and suicide ideation. Increased impacts on women due to gendered inequality and already financial insecurity. Increase in numbers for financial counselling holistically. Potential increase of vicarious trauma and burnout for financial counselors.	7/26/2020 10:25 AM
110	Many clients will struggle to afford their basic living expenses. This is extremely stressful, especially for families. It causes anxiety, puts stress on relationships and exacerbates per existing mental health conditions.	7/25/2020 2:24 PM
111	In terms of finances, for those with Superfunds, I believe decreasing Coronavirus supplement combined with making Super available for longer, will confuse people and obscure the systemic issues. Folks will likely use Super for debt/s, come up short with money for essentials and they and the gov will see further impact in 30-40 yrs time, as people do not have enough to live in retirement. I speak with people who want to repay debts but also need to survive, they are bombarded not only with fear around jobloss and covid, but also with the safety measures being removed too soon. I believe that there will be an upsurge in people in financial difficulty from Sept onward, no doubt. Again, they will be in fight/flight and unable to problem-solve easily. In those cases, people turn to options to help self-soothe. Mental ill-health will absolutely manifest/increase.a	7/25/2020 2:15 PM
112	They are already stressing cause they don't want to go back to the old payments where they were relying on ER for their food and help with their bills	7/25/2020 11:19 AM

113	A great impact especially those with gambling turning to online, financial hardship periods ending (had a few already) jobs lost or hrs cut and some who didnt use EXTRA \$ to catchup on overdue bills	7/25/2020 10:05 AM
114	It will be harder, but we are all in for a bumpy ride.	7/25/2020 7:19 AM
115	It will be very distressing for those having difficulty paying rent and mortgages. Everyone needs a roof over their head need more social housing for those on low incomes. Their could be many suicides particularly those you have never been in hardship before	7/25/2020 6:08 AM
116	Clients I have seen who are likely to be affected by these changes are noticeably anxious when this topic is discussed.	7/25/2020 1:21 AM
117	I believe we are in for an extended period of economic uncertainty. Halting the payments prematurely will create a knock on effect of financial insecurity impugning even more deeply on mental health.	7/24/2020 11:42 PM
118	Higher costs of living now and in the foreseeable future because of Covid will gradually build up debts	7/24/2020 10:29 PM
119	As long as there is still an increase in Jobseeker it will be ok but if returned to the original amount, clients will again need to choose between paying their bills and putting food in the table.	7/24/2020 10:21 PM
120	Unable to change spending habits to match income. More payday loans	7/24/2020 10:13 PM
121	Negative..increased fiancial pressure at the same time as the number of full time positions decrease	7/24/2020 9:55 PM
122	People are going to feel the full impact of their debts compounding.	7/24/2020 9:46 PM
123	It is already having an impact, clients are contacting and articulating their distress as they do not know how they will survive when the assistance measures end, some talk of the situation as hopeless as they see no chance to improve their circumstances in between or to prepare for the changes.	7/24/2020 9:20 PM
124	Significant negative impact. Fewer prospects of employment with reduced income after a brief spell of having almost enough when receiving the covid 19 supplement will hit these folks very hard	7/24/2020 9:12 PM
125	Uncertainty about the future will likely create stress & anxiety.	7/24/2020 9:12 PM
126	Some will revert back to struggling covering essential living expenses.	7/24/2020 8:49 PM
127	They are already very stressed	7/24/2020 8:06 PM
128	Devastating as cost of living has gone up since Covid & there are no jobs	7/24/2020 7:51 PM
129	Diverse impact on wellbeing	7/24/2020 7:34 PM
130	Poverty and stress and poor financial decisions	7/24/2020 6:43 PM
131	More stress change in circumstances	7/24/2020 6:32 PM
132	In a word DEVASTATING	7/24/2020 6:25 PM
133	The people on Job Seeker will find it difficult to manage and will need more assistance. People working in hospitality depending on Job Keeper to maintain hours will also find things difficult	7/24/2020 5:52 PM
134	A decline in their mental health. The advances they have made with their self esteem and financial progress will be severely diminished.	7/24/2020 5:43 PM
135	This will be devastating for some people. We see less emergency relief requests from social security recipients.	7/24/2020 5:42 PM
136	Most will fall further into hardship	7/24/2020 5:39 PM
137	Increase in mental health & anxiety.	7/24/2020 5:33 PM
138	Increase I. Their mental health	7/24/2020 5:13 PM
139	most will return to needing further assistance and food support	7/24/2020 5:03 PM

140	I understand that the new assistance measures now extend to March 2021 - however, constant changes and not knowing what to expect all contribute to people already experiencing high levels of distress; confusion and decreasing self-esteem	7/24/2020 5:00 PM
141	We expect an increase in clients. Currently low volume of client - we believe the government assistance has alleviated Pre-Covid hardship for many.	7/24/2020 4:59 PM
142	Significant financial hardship, increased stress, mental health deterioration and increased DFV	7/24/2020 4:54 PM
143	An enormous impact.	7/24/2020 4:49 PM
144	Very difficult as they have to learn to live on less.	7/24/2020 4:33 PM
145	Some will be very anxious in regard to their future.	7/24/2020 4:23 PM
146	One man on JobSeeker said he was now able to eat more than 6 meals per fortnight. He was very grateful to be eating well. I imagine he will stay home and not have much to eat.	7/24/2020 4:07 PM
147	I expect my clients will have to resume choosing which days they can afford to eat, and whether to put rent, medicine or electricity. I expect their choices to plummet and their anxiety and stress to skyrocket.	7/24/2020 4:04 PM
148	Clients will experience higher level of stress and anxiety	7/24/2020 3:58 PM
149	Increased hardship, increased stress and anxiety associated with financial pressure.	7/24/2020 3:58 PM
150	throw people into greater distress	7/24/2020 3:52 PM
151	This will have a significant impact, with many clients suddenly facing reduced income, at a time they will also need to be dealing with the arrears created by deferred payments.	7/24/2020 3:01 PM
152	An escalation in contact for Financial Counselling, mainly with mortgages, credit contracts & basic living costs.	7/24/2020 2:55 PM
153	they will start to struggle again causing a lot of other issues to rise.	7/24/2020 2:53 PM
154	Still too many unknowns	7/24/2020 2:39 PM
155	I believe the need for assistance will increase due to this, the people it was given to have become used to the extra money and will have to now cope with having it reduced, the problem being, the assistance was given to early and it was too much, the number of clients i have seen that are under the impression they "don't have to pay their rent for 6 months" because they cant get evicted is amazing, increase the rate by all means but not so high that nobody needs or wants to look for work, at the moment the rate is more than a lot of people are earning.	7/24/2020 1:52 PM
156	No they have been extended in some circumstances	7/24/2020 1:39 PM
157	Major	7/24/2020 1:27 PM
158	Their quality of life will deteriorate - physically, dietary and socially especisally	7/24/2020 1:12 PM
159	More stress for the clients	7/24/2020 1:11 PM
160	Placing many clients back into financial hardship - many will have to go without basic items again, such as food, school uniforms for their children, medication etc	7/24/2020 1:02 PM
161	The recent announcement that the adjusted Coronavirus Supplement to be paid at \$250 a fortnight from 25 September 2020 until 31 December is a much needed announcement. Prior to that announcement it was extremely troubling to myself and clients that were expecting their benefit to reduce to the inadequate jobseeker payment amount. That was stressing our clients to a high degree.	7/24/2020 12:54 PM
162	Financial Stress will increase, mental health and well being will deteriorate	7/24/2020 12:49 PM
163	Clients who have lost their jobs are going to struggle with their repayments for their loans when the moratoriums end.	7/24/2020 12:45 PM
164	not major with our clients	7/24/2020 12:44 PM
165	financial stress will increase and families will struggle as they did before on an inadequate income	7/24/2020 12:40 PM

166	this has been extended.	7/24/2020 12:34 PM
167	A negative impact with a decreased ability to meet day to day living expenses.	7/24/2020 12:15 PM
168	na	7/24/2020 12:07 PM
169	a huge impact	7/24/2020 12:02 PM
170	This will exacerbate their mental health issues and I am sure it will also increase DV within the family nucleus, which in turn increases MH	7/24/2020 12:01 PM
171	Traumatic, clients are already distressed about the impending loss of income support and are fearful they will not be able to survive.	7/24/2020 11:59 AM
172	bad	7/24/2020 11:55 AM
173	Severe impact. JSP recipients are reporting they have been able to purchase the essentials they require since the COVID19 supplement was introduced. This confirms the previous Newstart allowance was insufficient.	7/24/2020 9:50 AM
174	will make it harder for them - many struggle financially all the time due to illness etc	7/24/2020 9:22 AM
175	Negative impact. Increase stress and anxiety affect people with existing mental health. DV increase and increase in A&D and gambling.	7/24/2020 9:08 AM

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