Practitioner guide: Money, housing and health resources

Emerging Minds' collection of money, housing and health resources has been created with families who have been through tough times: from poverty and homelessness to domestic violence and illness. They are designed to spark hope and new ideas for families experiencing financial and health struggles, homelessness, discrimination and racism.

We hope the fact sheets in our Getting through tough times series have something to offer all families, but recognise they are simply a snapshot reflecting the lived experiences of the families who helped us create them – other families will have different experiences and stories.

We also intentionally create resources that reflect Aboriginal and Torres Strait Islander ways of *knowing, being and doing* with guidance from our National Aboriginal and Torres Strait Islander Consultancy Group and partners.

For more information please see emergingminds.com.au/working-with-aboriginal-and-torres-strait-islander-peoples

Cascading impacts of inequality

Differences in socioeconomic status translate into inequalities in child development. These development discrepancies are evident across cognitive, social, behavioural and health outcomes.

The cumulative effects of adverse childhood experiences and the toxic stress they cause, influence all aspects of health and wellbeing in childhood and beyond. These effects cascade across all areas of developmental functioning, thereby altering the course of development for children.[1]

Bidirectional nature of distress and inequality in families

Distress or mental illness in families can lead to inequality by impacting employment, education, housing and homelessness, social relationships and substance misuse. A feedback loop can exist between these social determinants and mental health. For example, a parent experiencing mental illness may struggle to maintain stable employment, which can exacerbate financial stress and housing instability, further impacting their mental health, with cascading impacts on children's social and emotional wellbeing.

Exploring obstacles

Instead of asking 'What's wrong in your family?', practitioners can instead consider reframing the question: 'What's getting in the way of living the way you might want to, and what can help?' This reframing shifts the focus away from the family and children to reposition the constraints (what's getting in the way) as the issue. This makes it easier for everyone to talk about the issue without anyone feeling a sense of blame and shame. It means that therapeutic work can become a collaboration between the practitioner and family to help family members identify and address the obstacles they are facing. Families can unite to contend with problems rather than being pitted against each other, because the problems are no longer tied to their individual or family identities. It also mitigates the risk of harm and re-traumatisation families experience when they feel they are blamed by practitioners for circumstances beyond their control.[2,3]

Understanding structural barriers

Understanding structural barriers involves understanding the challenges facing the family by examining the context and circumstances around the family that are obstacles to them living differently. You may like to read further about structural competency which calls for a new approach to the relationships among race, class, and problems faced by children and families.

How to use these resources

These resources and the following reflection questions have been created using an approach informed by collective narrative practice. The questions are designed to support you to use this resource in your work with families in a way that:

- explores what they already know, what skills they already have, and the values which inform their choices and actions

- is attentive to the structural barriers they're facing that can make change and preferred ways of living less available

- expands what might be possible for them through connecting with the stories and ideas shared by other families; and

- reduces experiences of isolation, blame and shame.

Reflective practice

We encourage you to think reflectively about your practice and propose asking the families you work with and yourself the following questions in using the money, housing and health resources.

> ### Note
>
> The stories in these resources are snapshots of the lived experiences of the families who helped us create them – other families will have different stories to share. We encourage you to adapt how you use these resources to ensure they are culturally relevant for the families you work with.

Reflection questions to ask families

- What stands out to you in this resource? Why did that stand out compared to other parts of the resource?

- Do you have stories linked to the stories in the resource? What skills or responses reminded you of your family?

- Is there anything you didn't like or had a strong reaction to?

- Is there anything you would like to explore in more detail?

- What might you do differently after reading the resource? What (if anything) might be more possible for you and/or your family?

- What would you add to this list of wisdom shared by other families? What are your ideas?

Reflection questions to ask yourself

- What do you know about the barriers the families you support are up against? What might you not know about those barriers and how might it be possible for you to find out? How can you respond to these barriers through collaborative practice or appropriate referral?

- What did reading this resource have you thinking about differently? In what way might your practice be shaped by the wisdom shared in this resource?

- What responsibilities do you have as a practitioner to not only respond to the suffering that families you support experience, but to change the unjust systems that are creating such suffering?

- Are there any ways that you could consider reshaping your service delivery in a way that improves access for families experiencing financial disadvantage? Consider the following:

  - Is your service public transport accessible?

  - Are you able to provide transit vouchers or food vouchers?

  - Are your contact and intake procedures accessible for folks who are not literate or speak less English?

  - Is your service child-friendly for families without access to childcare?

  - How much do you know about the other services in your area that could support families?

- If you found this resource useful, how might you share it with your team or organisation, or incorporate it into your practice?

- How can your team or organisation support all carers and parents in your community who are facing structural barriers or other adversities, and do so in ways that don't create blame?

Practitioners should also refer to:

– *Collaboration and care between service users and providers* in which the stories of families and workers offer a reminder of what's possible; and

– *Striving to be an ally to families experiencing racism* in which those who don't experience racism are invited to listen, learn and act to challenge racism.

– *Homelessness and child mental health*, an Emerging Minds podcast episode that provides workable strategies and skills for improving support to families experiencing homelessness.

AVAILABLE HERE

View all Money, housing and health resources for families

Emerging Minds Families

For more mental health and wellbeing resources to share with families visit **emergingminds.com.au/families**

Or you can follow us on social media or our podcast channel:

[Instagram] **instagram.com/emergingmindsau**

[Facebook] **facebook.com/EmergingMindsAU**

[Podcast] **emergingminds.com.au/podcasts**

References

1. Moore, T., McDonald, M., & McHugh-Dillon, H. (2015). *Evidence review: Early childhood development and the social determinants of health inequities*. VicHealth.

2. Madsen, W. (2007). *Collaborative therapy with multi-stressed families* (2nd ed.). Guilford.

3. Madsen, W., & Gillespie, K. (2014). *Collaborative helping: A strengths framework for home-based services*. Wiley.

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