

GETTING THROUGH TOUGH TIMES

## Skills for navigating services

### Before you start ...

There are some important things to know before continuing.

### Voices of lived experience

This fact sheet is part of a series we created with families who have been through tough times to spark hope and give you new ideas for navigating services as a family.

We hope these resources 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](https://emergingminds.com.au/working-with-aboriginal-and-torres-strait-islander-peoples)

### Language notes: 'Parents'

Emerging Minds acknowledges that families come in many forms. In our resources, the term 'parent' encompasses biological, adoptive, foster and kinship carers as well as individuals who have chosen to take up primary or shared responsibility in raising children. Our resources aim to support families and the children in their care. We acknowledge that every child is unique and has different strengths, vulnerabilities and experiences that shape their health and development.

When our families are facing difficulties outside our control, like money struggles, poverty, housing issues or homelessness, we often need to reach out to services. Some service workers and volunteers meet us with compassion, collaboration, understanding and provide life sustaining support.

But sometimes the responses we get from the service system can be harmful and cause us and our families hurt, embarrassment and shame.

When we talk about experiences of accessing services and being let down, it can feel like it's 'us vs them'. But it can be helpful to remember the problem is usually bigger than individual services, workers or volunteers.

This fact sheet includes skills and ideas shared by people who have accessed services to get what they need for their children and families while trying to maintain their dignity.

Not all the different experiences that families have are represented in this resource. Some people are more likely to experience difficulty or mistreatment when accessing services, especially:

- Aboriginal or Torres Strait Islander people
- culturally and linguistically diverse people
- folks who are illiterate, have less English or are not Australian citizens
- people who use drugs
- people with disabilities
- people who are gender non-conforming; and
- people who are of higher weight.

But we hope this resource helps you feel less alone and reminds you about some of the skills you have which you can call on to navigate services.

## What kinds of services are we talking about?

When our families are poor or struggling with money, there are various services we might go to for help, including:

- Centrelink
- financial counsellors
- emergency assistance organisations
- food charities
- housing or homelessness services
- banks
- superannuation companies
- trauma services
- domestic violence (DV) services
- school welfare officers
- places of worship.

And as with services, when we go to friends and family for support, we may experience understanding, care, harm or judgement, and sometimes these experiences are inconsistent.

## Harmful impacts accessing services can have on families and children

Sometimes services, their staff and volunteers are very helpful: they meet us where we are at, walk alongside us, and do their best to meet our family's needs with care and respect. But when this doesn't occur there can be a range of impacts.

To read some stories about frontline workers collaborating with families, check out [Collaboration and care between families and service providers](#).

## Assumptions about us and our families

Sometimes services and their staff or volunteers make incorrect assumptions about us and our families before they even communicate with us. They may assume we are bad parents; that we are incapable or have no skills; or that we are greedy and are trying to get more than we deserve.

Sometimes this can influence what we believe about ourselves, and cause us to forget all the ways that we are skilfully supporting our families despite what we are up against. For some of us, such assumptions from services can reinforce negative thoughts and feelings we already have about ourselves. We don't mean to pass these negative thoughts and feelings on to our children, but when we think them and live them, it can happen unintentionally.

## Shame

When accessing services, we have sometimes felt shame and embarrassment. At times it feels like we don't belong. Or we feel guilty for accessing help we might feel we don't deserve. These feelings can make us so anxious about accessing these services that we avoid doing so in the future.

You might like to read about [standing up to shame and stigma](#) in our other resources.

## Judgement

Judgement can feel like being blamed for things outside of our control. It can feel like the people in the service don't understand our experiences. Our children have sometimes felt this judgement too.

## Incorrect or bad advice

Occasionally, services have given us incorrect or bad advice. It is hard to know when this is happening, especially if we are distressed or dealing with trauma at the same time.

## Telling our story over and over again

Having to regularly retell our stories just to get some basic support is exhausting, and it can be retraumatising as well. This can take up so much energy that it impacts our ability to parent how we want to – especially when the only stories people want to hear about our family are those of struggle and suffering – not what we're doing well.

## Feeling unsafe sharing our stories

We have all felt unsure whether it was safe to tell our stories to services. We don't know what they will do with what we tell them; how it might be used against us. Many of us fear involvement by child protection services.

## Barriers to access

Many emergency relief services we have tried to use are hard to access. Limited appointments, postcode requirements, and restrictions on whether we can receive help in person or over the phone, all make it harder to figure out how to access a service and get what our families need. It's even harder to jump through these hoops while trying to care for children.

## Power imbalances

When accessing a service, we might not have access to all the information we need; we may not understand the service system, or know what our rights are and how to advocate for our families. This results in a power imbalance between ourselves and the service, something many of us have experienced.

## Racism

Some of us have also experienced racism when using services. If this has happened to you, take a look at the useful ideas shared by families in [\*Struggling with money and racism at the same time.\*](#)

## Challenges at food charities

Some of us have found the food from charities to be of really poor quality, and sometimes inedible, which is hard when feeding a family. There are often a lot of sugary foods available, which is hard when we have to go there with our children and we want to keep them healthy. But if we go to food charities without our children, people often assume we are greedy and because it looks like we are taking more than we need. Sometimes food charities are set up in a way that means we have to compete for food even if we don't want to, forcing us to lose our dignity in the process.

## Having to take children with us

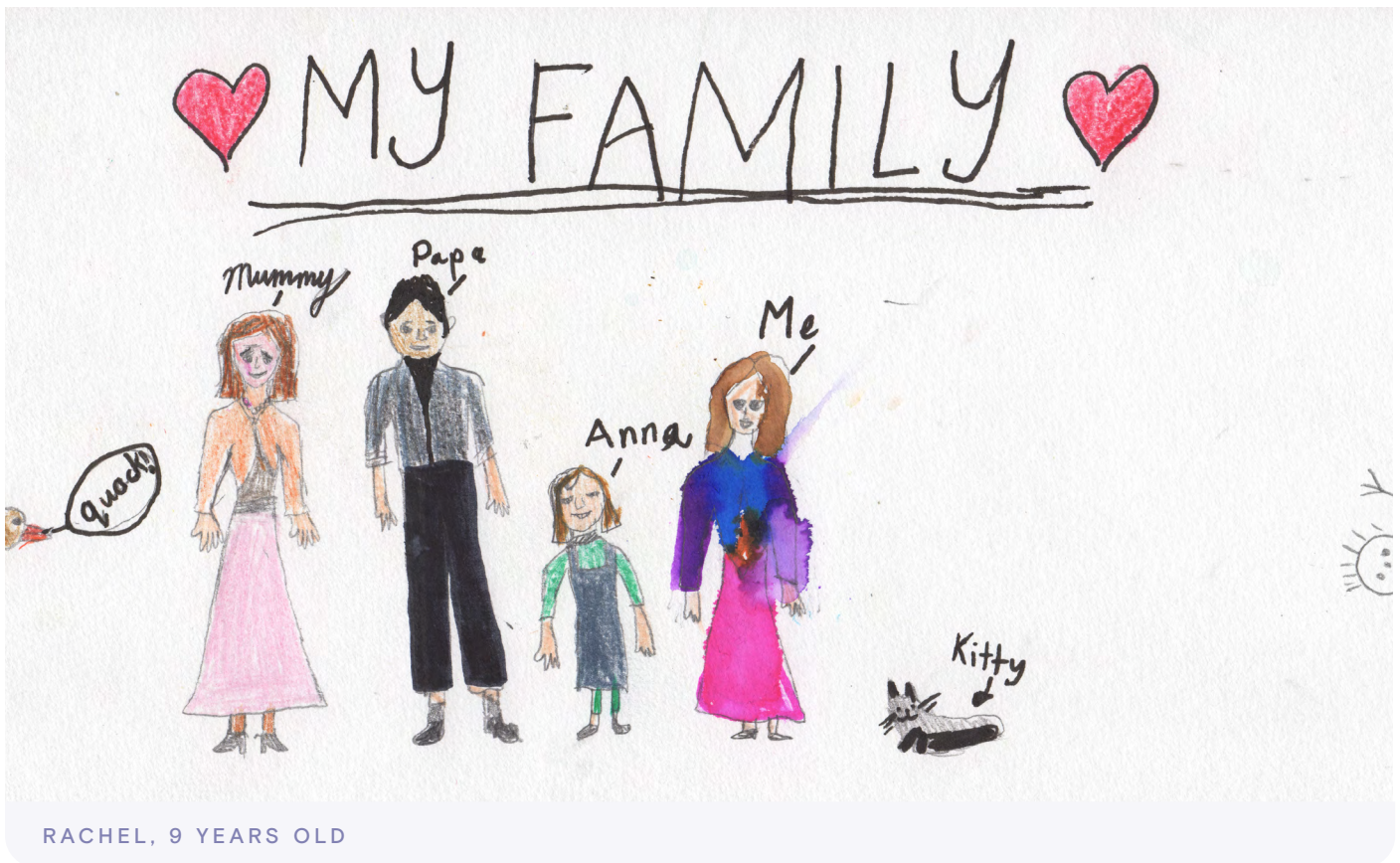
We prefer not to have to take our children with us when we access services. But if we don't have any support systems, are single parents or dealing with domestic violence, we have no choice but to bring them. It's really hard on us parents and children when wait times are long, waiting spaces aren't child-friendly, or people are using rude language/cursing. Little ones especially can't wait for long – they get bored. Then our children get irritable, we get irritable and when we are finally serviced, we are not in the frame of mind to navigate the service how we had planned.

## Lifelong impacts on children

Some of our children have felt a lot of shame about accessing charities and now won't accept any second-hand or cheap items, or food from food bank. Some are fearful about what their peers think of them and isolate themselves as a result.

We want you to know you aren't alone and it's not your fault if your family is struggling in these ways.

But before reading on, we want you to reflect on the skills and knowledge you already have that'll help you navigate services.



RACHEL, 9 YEARS OLD

## Take a moment to think about ...



- What do you already do to prepare to make a call to or show up to one of these services?
- What are you already doing when accessing services to reduce the risk of harm and make it more likely you will get what your family needs?
- If you or your family experiences harm while accessing a service, how do you respond, heal and recover?

## Skills for preparing to use services

Families have shared the following skills to give you some new ideas for navigating services.

### Creating time and patience for phone calls

'I have to ensure that I've got time. If you are ringing Centrelink, for example, you need at least two hours just to be on hold, probably more. And I might organise some food to eat beforehand, and

I try to organise something for the kids to do so I can concentrate and they are not listening to my conversation because it might stress them out.'

'If I'm agitated I won't make the call then, because if I've got any agitation I know that as soon as someone on the other end of that phone says something even remotely unhelpful I'll just lose it and then they'll hang up on me and then I'm back to square one.'

'I have to remind myself that I have to stay calm 'cause otherwise I'll just lose my s\*\*\*. Also, having worked in a call centre, I'm also very mindful that they cop a lot of abuse all day. And so I try to say to myself, "Remember when you worked there and all the abuse you got? This is what they're copping." So I'm trying to be nice to them and explain my situation, but sometimes they're being rude to me and I can't sort of do anything, and I feel trapped. So that can happen as well.'

'In the moment, I find drawing on a piece of paper helpful for venting my frustration. If I am on hold, which I find annoying, I usually distract myself by scrolling through social media or doing simple tasks to alleviate my growing agitation. Or I might restlessly fiddle with objects. Tempering my rage and stamping it down can have negative consequences as well – I tend to carry it inside and it's not healthy. So I always try to prioritise my self-care afterwards.'

'When we were homeless I had to think about data on my phone and charging the phone. Sometimes, either one would run out before I'd actually connected.'

'If I had to make a call, I would try and set my kids up with an activity so they might be occupied and not overhear what I was saying. Another challenge was that we would have debt collectors call on the phone, which is obviously distressing, and so I would have planned responses ready, so it didn't worry the kids. Something like: "Thanks for letting me know, I will be sure to get onto that." The other thing I'd say often was that I don't give out my personal details over the phone (they would often ask for me to verify my identity) and make it sound like they were scammers to the kids.'

### Understanding what services can and can't do

'It takes energy, but I look at the info provided on their website, and look at what's not mentioned as well, and think about if what they offer is what we need. I also pay careful attention to the cost. And I talk to trusted people I know, find out if anyone else has tried the service and what their experience was. Then I weigh up if reaching out to this service might be worth my time and energy, or if it's better to focus on something else. When you're in despair, you just have such a low threshold for bad news.'

### Take a moment to think about ...



- How do you decide if a service might be worth reaching out to?
- What kinds of things do you consider? Is there anyone who can help you?
- How do you prepare yourself for hearing from a service representative that they can't help your family in the way you need?

### Planning for our children

'If possible, we found someone else to care for our kids so we didn't need to take them with us. It wasn't always possible though.'

'I would take things for my child to keep him occupied. Sometimes it was things that he's not usually allowed, like my phone or certain snacks. And I would think of ways to explain the service to him. I was ashamed that I needed to access these services, so I tried to explain what we were going to do in a way that made sense, but didn't tell him everything.'

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**When we were getting dragged along as kids it was tricky as we got bored a lot. Because there were four of us, we were always acting out. Four of us bored together, we would start a little game and it would explode. As a child it's really hard to recognise what's appropriate or not. Appropriate in a playground; not appropriate in Centrelink! It was especially hard in places that weren't dedicated to kids. There is nothing for kids to play with. Mum would bring books for us to read, they had a lot to carry.'**

ELLIOT, YOUNG PERSON, LOOKING BACK ON THEIR CHILDHOOD, KAURNA COUNTRY

Sometimes we can explain things to our children in a positive way and point out how services are helping us ...

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**Because we don't have a lot of money, we always go to the food place to get a bit more food. So that place is helping us a lot.**

CHILD INTERVIEWED IN GROWING UP POOR: BRITAIN'S BREADLINE KIDS<sup>1</sup>

## Planning what to take

‘Bags for Foodbank!’

‘If you are going somewhere where you’ve gotta do a bit of talking and listening, taking a support person, even if that’s a friend or maybe a support worker, is useful if you can. They can help you understand what you mightn’t have been able to, or help you explain your situation better, and you get fairer treatment because there’s another level of accountability.’

‘For housing, support letters from a GP or psychologist can be helpful, as they trust professionals’ voices. And official documentation such as Centrelink statements, verification of medical conditions, legal letters, and police reports can support your case.’

## Writing things down

‘Having a list of the things I need to get done or that I need to bring up helped. Otherwise, I might forget in the moment. And include my children’s needs on that list as well.’

‘Sometimes people don’t know what their rights are. I didn’t know what I was entitled to. Talking to other people and finding out what support I am entitled to helped.’

‘I like to keep a notebook of names, times spent with services and helpful advice.’

## Deciding what to say

‘Explaining what your family’s needs are is really hard, especially if you have your kids with you, which I often did as I was poor in money, time and relationships. I found it helped to keep it focussed on the practical things our family needed. And to give examples that helped people understand what we needed. It didn’t always mean they were able to meet our needs of course.’

‘The food places in my area really only give you food for a couple of days. So if you used another food service, you have to make sure that they don’t know that you’ve already been to another place because then it’s “double dipping”. Then also – if you might get paid in two days, but you already know that the pay you’re gonna get is gonna be gone on other essentials, so it’s basically spent before you get it – but you can’t say that because if they know that you’re getting paid in two days, they won’t help you. So that’s the kind of stuff you have to navigate when thinking about what to say.’

‘Some services can have a huge impact on your life. Like child protection, caseworkers, Centrelink – if you have a slip up with those services, they can do a couple of little sentences and alter the course of your life dramatically. And you are aware of that. You’re very, very aware of that.’

### Take a moment to think about ...



- How do you decide what to say to services?
- How would you explain what your family and children need? Is there anyone who can help you?

## Preparing for the kind of workers we might be met with

‘Sometimes charities can be staffed by volunteers. They want to do good but can sometimes be really unhelpful. And some services are run by people who are just so rung out and over it. I have to kind of prepare myself to face the kind of the worker that I might be presented with.’

## Holding our heads high

‘Reminding myself that the reason I’m using services in the first place is because of the unjustness of so much in society. If I can get into that kind of thinking it’s really, really helpful for me. That pushes against the shame and the blaming that I would feel.’

### Take a moment to think about ...



- What do you do when planning to use a service?
- What do you need to think about for your children?

## Skills for using services

### Using our courage and strength

'It takes courage and strength to access services. When I am going to access a service, I tell myself to breathe: "Everything will be OK; just be patient. If things don't work out; find another way. There are always options; just take it one day at a time." I think about all the other tough situations I have been in and survived. The struggle was always worth the fight as it has forged me into a stronger individual. And I might start planning my [self-care](#) for afterwards as well, even just a treat from the bakery.'

### Thinking about how we act

'When I go into a service, I try and be aware of what my facial expression is telling them and, if they say something offensive, I've gotta force myself not to roll my eyes or do anything that makes them go on the defensive and makes the situation even worse.'

'I think about how I am gonna present myself. Some services I really have to work hard at stopping assumptions. I have gotten a lot of negative assumptions that would impact the way that I accessed the services or was given the services. I am really aware of my demeanour. I try and find a way to make a joke. I try and laugh and be overly friendly.'

'If I'm capable and in the mindset – sometimes I completely wasn't – but if I am able, I try and completely control the situation. So I'm thinking about what I'm saying, how I'm saying it, what information I'm giving, what I'm holding back, how I need to be for this particular service.'

'For me, being aggressive never seems the right method because they will be aggressive back and then it only goes one of two ways: you go into your shell and nothing gets done; or you fight back and nothing gets done.'

'It took a lot of practice to be able to say to services that we were desperate for help in a way that didn't scare the kids if they were there with me. I had to think really carefully about that each time.'

## Being confident in what we are asking for

'It's not always possible, but I like to be in charge in a conversation. If you can be prepared; if you know what you're talking about, you know what you're after, you know what you want... You can be assertive without being aggressive about it.'

### Advocating for our children's needs

'It can be useful to talk with kids about what is going to happen, what to expect, what we want to cover about their needs, and anything they don't wish to discuss, before we get there. If I'm with the kids, knowing when to sit back and let the kids talk, but also knowing when it's important to speak up myself. But if I do speak, I make a point of asking if it's OK if I add something to the conversation, because it's important to keep it focused on the children. Afterwards, I give the kids space to talk about it, without prying. And, if it's not gone to plan – talking about what happened and listening to gut feelings. Often, if you feel something is off, it is. I guess it's about skilling the kids to be their own advocate because when accessing services, being able to advocate for yourself can make a huge difference.'

'If you have your children with you, asking your children to speak for themselves can help. Because then the service can understand the authenticity.'

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**Just make sure no one involved with or associated with any of these services devalues a young person's situation or perspective.**

16-YEAR-OLD, VICTORIA, IN CHECKING IN WITH CHILDREN AND YOUNG PEOPLE

### Thinking about what you do with paperwork

'Something that I didn't do, but in hindsight it would've been good if I had a thought about this ... a lot of the times when you're seeing services, you'll get paperwork. Keep it out of sight of your kids. Because my kids read some of my paperwork and it had some really distressing details in it. They couldn't unread it.'

## Take a moment to think about...



- What skills do you use when you and your family are accessing services?
- What do you need to think about for your children?
- What would your advice be for other families?

## So, how can we respond if we have harmful service experiences?

Read some of the advice families have for dealing with harmful service experiences in [Skills for responding to harmful service experiences](#).

AVAILABLE HERE

**View all Money, housing and health resources**



Are you a practitioner wanting to share this resource with a person or family?

First check out our practitioner guide [emergingminds.com.au/resources/practitioner-guide-money-housing-and-health-resources](https://emergingminds.com.au/resources/practitioner-guide-money-housing-and-health-resources)

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## References

1. Woods, B. (Producer) & Neumann, J. (Director). (2019). [Growing up poor: Britain's breadline kids](#) [Motion picture]. True Vision & Channel 4.
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