

COMMUNICATION SKILLS



COMMUNICATION SKILLS: A PERSON-CENTRED APPROACH TO SERVICE DELIVERY

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A PERSON-CENTRED APPROACH

- The older person is at the centre – we view, listen to and support the older person to use their strengths and talents to make decisions for a meaningful life on their own terms.
- We encourage the older person's participation in the encounter.
- We feedback what people find good or bad about the service so that changes can be made if necessary.
- We accept each person is unique and adapt how we offer the service to suit them as best we can. We are flexible and responsive to adapt our 'spiel' to suit their way of communicating.
- The older person has the power to decide – we don't take it from them.
- They are the experts on their lives – we are not.

COMMUNICATION

YOUR SECRET WEAPON

1

BE CLEAR

With yourself and others about your mandate to engage in conversation
– **don't slide into a different role and purpose.**

2

BE INCLUSIVE

Your target audience is 100% of the older person population, not just those with good mobility, hearing, sight, cognition, mental health and mastery of the English language. In other words, **a universally inclusive service.**

GENERAL COMMUNICATION TIPS

PART 1

- 1 Head up, eyes on person's face, monitor speed of speech and slow down, pronounce words clearly. (Better Hearing Australia)
- 2 Be aware of the emotional and physical state of the person – exhausted, cheery, anxious, etc.
- 3 Get the person's attention before launching in.
- 4 Adjust pace, tone and pitch to optimise being understood.
- 5 Allow time for the person to process information – don't rush!
- 6 Continue the non-verbal communication – nods, smiles, facial gestures.
- 7 Be prepared to use all modes – speech, gesture, drawing, pictures, writing, text – in large font if needed.

GENERAL COMMUNICATION TIPS

PART 2

For people with visual impairment:

- 1 let the person know you are there and if there are any others present
- 2 let them know if you are moving away
- 3 use the person's name so they are sure you are addressing them
- 4 remember that your non-verbals affect your verbal communication and the way the listener perceives your intention and attitude
- 5 offer accurate, specific instructions (e.g. "please sit in the chair right beside you on your left hand").

THE OLDER PERSON'S AUTONOMY

- 1 Autonomy is a fundamental value of the service.
- 2 Autonomy is an assumed part of adult life, framed by the give and take of interpersonal, familial, cultural and societal relationships.
- 3 Autonomy may be jeopardised if social assumptions and prejudices come into play.

Autonomy may be expressed as:
 - accepting a person's right to choose not to accept help
 - accepting a person's right to live with risk to their wellbeing or assets
 - accepting a person's choice to act in ways you don't agree with.
- 4
- 5 Experiences over the lifecourse and during ageing may impact. Autonomy can still be enjoyed so long as support is in place.

RESPONSE VARIABLES

COLD SHOULDER OR BEST FRIENDS FOR LIFE?

A number of variables may impact on the response from older persons.



Signage and promotion that allows people to work out roughly what is on offer.



Relevance of your information to their interests or needs right now.



Their willingness to trust you a little or a lot.



How conducive the setting is to stopping and engaging. Is it familiar, comfortable and welcoming, private enough, safe enough?



How high the stakes are for the older person.

TRUST

MAKE OR BREAK

- How much people will disclose is partly determined by the level of trust they feel they can have.
- Perceptions of trust-worthiness depend on our life experiences, the quality of the person-to-person connection made, the emotional state of the person that day and the impacts of some mental illnesses.
- There's a continuum. Some people reserve disclosing information for trusted confidants, others instantly trust strangers and over-disclose. We should expect to encounter every variation in between.

HOW HIGH ARE THE STAKES?

- For older persons who are already aware that they are being exploited or pressured, the whole topic of financial protection is a loaded one and the stakes are high.
- Discussing the topic or thinking about it in detail may trigger a wave of anxiety, fear, grief and shame that is hard to bear.
- Suddenly becoming aware of exploitation, manipulation or deception for the first time may also trigger strong emotions.
- Distress at some level might be displayed and fear, freeze or flight reactions might be observed.
- Others might reveal nothing of their feelings and be able to control their outward presentation.

IF PEOPLE ARE DISTRESSED/ANGRY

- Listen actively and attentively.
- Acknowledge their feelings (e.g. "that situation must be very painful for you").
- Don't be afraid of tears – it's often a healthy human reaction.
- Normalise their experience (e.g. "we meet many people battling with this").
- Ask if they want referrals for support.
- Anger arises for diverse reasons – stay calm (this improves with practice), show an interest in problem-solving, keep your distance if you perceive any risk. Abuse is never acceptable. Invite the person to come back when they have calmed down. Call security or police if threatened.
- Don't feel you are the one to 'fix it' but your respectful empathy is nevertheless vital.
- When conversations have been intense, debrief with your supervisor. Don't take it home.

COMMUNICATION SKILLS: TALKING ABOUT MONEY

JAN PERKINS

President
Financial Counselling Queensland



FINANCIAL COUNSELLORS

Financial counsellors provide free, independent and confidential information, support and advocacy to assist people in financial difficulty.

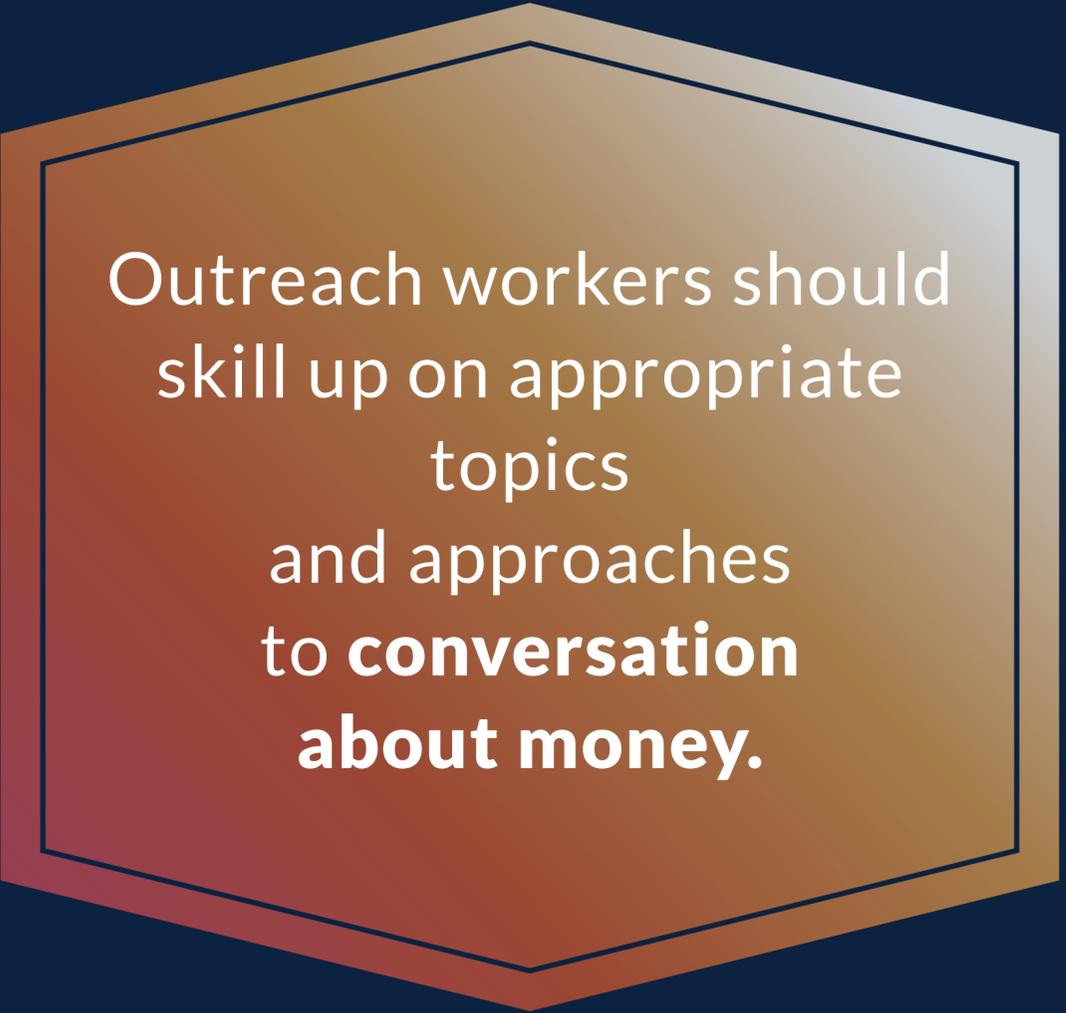
Financial counsellors have '...an extensive knowledge of a range of areas of law and policy, including consumer credit law, debt enforcement practices, the bankruptcy regime, industry hardship policies and government concession frameworks' (Financial Counselling Australia).

SKILLING UP

MONEYSMART WEBSITE

The ASIC MoneySmart website is a key resource kit for how to deliver financial information.

The *Conversation Prompts and Referral Areas* (Practice Manual, Appendix F) draw from the MoneySmart website and will help set the scope and tone of conversations.



Outreach workers should
skill up on appropriate
topics
and approaches
to **conversation
about money.**

SKILLING UP

MONEY MINDED TRAINING

Outreach workers may wish to utilise the ANZ MoneyMinded training.

There are free activities on the MoneyMinded website:

<http://www.moneyminded.com.au/>

Activities cover attitudes to money, spending habits, budgeting, banking, credit and superannuation and can be used by outreach workers to understand how older persons attitudes, values, wishes, views and beliefs may impact on their financial habits.

Community sector staff and financial counsellors can also apply to attend the free two day MoneyMinded facilitator training. Workshops use case studies and activity sheets and provide useful summaries and definitions of finance terms, and may be a useful addition to outreach workers toolkits.

TALKING ABOUT MONEY

Jan Perkins offered the following general pointers Financial Protections Service workers when talking to older persons about money.

1

The first step in any conversation should be to build rapport and trust with the older person. Some older persons may be happy to disclose information about their personal circumstances, and others may prefer general information. It will be helpful in building rapport and trust to avoid seeking personal disclosure from an older person early in the initial engagement, so service partners should be ready to speak generally about financial matters.

2

It is important to use respectful language, acknowledging peoples values and attitudes, culture and norms towards money. Undertaking the MoneyMinded online training will be a good way for service partners to check their own values and attitudes, and ensure these do not inadvertently impact on conversations.

3

Service partners should have hard copies of resources, online information and factsheets available. It can be overwhelming for some people to take in large volumes of verbal information. An older person may also feel that they don't wish to talk about themselves and their finances. Some people may prefer general information. Providing written information, factsheets and booklets will allow the older person time to process, including by referring back to the information at a later time, and make an informed decision.

WORKING WITH DISADVANTAGED CLIENTS

Jan Perkins offered the following general pointers Financial Protections Service workers when working with disadvantaged clients:

1

Refer to the ASIC MoneySmart website, it has resources in many different languages.

2

Older persons can be referred to financial counsellors for financial literacy, education and support.

3

Websites such as Lifeline (lifeline.org.au), BeyondBlue (beyondblue.org.au) and DV Connect (dvconnect.org) provide essential resources, tools and referral points for older persons.

4

Service partners should use their existing professional expertise to make sure they are able to maintain clear boundaries with service users. Any incidental issues and/or older persons lived experiences should be acknowledged, whilst bringing the conversation back to focus on the service delivery areas. Appropriate referrals should be offered where possible to deal with incidental issues and/or older persons lived experiences to provide support and welfare of the older person.

5

Service partners who self-identify triggers or experiences from an older persons experience shared in the session or any incidental issues that have impacted on them may require support by way of a debrief session with their supervisor or external supervision.

REFERRING TO FINANCIAL COUNSELLORS

The core role of a financial counsellor is providing advice to their clients about managing bills and debts. Financial counsellors have an extensive knowledge of a range of areas of law and policy, including consumer credit law, debt enforcement practices, the bankruptcy regime, industry hardship policies and government concession frameworks.

www.financialcounsellingaustralia.org.au

In order to make effective referrals to Financial Counselling Services for the Financial Protections Service, service partners should:

1

Refer in accordance with the areas and referral pathways set out in the *Referral Table* (Practice Manual, Appendix E).

2

Use the *Financial Counselling Referral Form* (Practice Manual, Appendix L).



Financial counsellors provide advice to people experiencing financial difficulty. Working in community organisations, their services are free, confidential and independent.