

4 PREPAREDNESS

Preparedness is the collective ability of governments, the community, non-government organisations and the private sector to manage the risks and address the consequences of a disaster. Financial counselling services can support community disaster preparedness by working with the community and with organisations delivering disaster preparedness initiatives to raise awareness of the financial aspects of disasters to better prepare for these.

4.1 Understanding natural hazards and disasters

Natural hazards are a natural part of the Earth's processes, and their occurrence can be influenced by geological, meteorological, and environmental factors. While hazards themselves are not necessarily harmful, their impact on human communities and ecosystems depends on factors such as population density, infrastructure resilience, and preparedness measures in place.

The study of natural hazards and the development of strategies to mitigate their impact fall within the field of [disaster risk reduction](#)¹⁸.

The Australian Government has the following definitions:

- **Natural hazard:** An event or phenomenon occurring naturally (such as a tsunami, earthquake or flood) that presents risk to humans.
- **Disaster:** An event which causes catastrophic adverse effects for humans.

A note on language:

The term *natural disaster* is often used; however, the causes and effects of disaster are rarely natural,¹⁹ instead they are a reflection and product of the social, political and economic factors unique to a place. We therefore use the terms '**natural hazards**' and '**disasters**' to emphasise that a natural hazard does not always become a disaster.

A disaster occurs when a natural hazard intersects with people and things of value, and when impacts of hazards exceed our ability to avoid, cope or recover from them.²⁰ The three factors that contribute to disaster risk are:

- **Natural hazards:** a natural process or phenomenon that may cause loss of life, injury or other adverse impacts, including on mental and physical health, property, the economy, communities, and environmental assets;
- **Exposure:** people, property or other assets present in hazard areas that are subject to potential losses;
- **Vulnerability:** the conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of an individual, community, assets or systems to the impacts of hazards.

4.1.1 Types of disasters – by size, time scale and hazard

Disasters can be considered in terms of scale:

¹⁸ <https://www.dfat.gov.au/development/topics/development-issues/building-resilience/drr/disaster-risk-reduction-and-resilience>

¹⁹ <https://items.ssrc.org/understanding-katrina/theres-no-such-thing-as-a-natural-disaster/>

²⁰ <https://www.acs.gov.au/pages/understanding-hazards>

- **Small-scale disaster:** a type of disaster only affecting local communities which require assistance beyond the affected community.
- **Large-scale disaster:** a type of disaster affecting a society which requires national or international assistance.
- **Frequent and infrequent disasters:** depend on the probability of occurrence and the return period of a given hazard and its impacts. The impact of frequent disasters could be cumulative or become chronic for a community or a society.
- **Sudden-onset disaster** is one triggered by a hazardous event that emerges quickly or unexpectedly, e.g., flash floods or earthquakes.
- **Slow-onset disaster** is one that emerges gradually over time e.g., drought, desertification, sea-level rise.

These distinctions matter when it comes to how nations, local governments and other stakeholders plan and implement activities to mitigate disaster risk and respond to hazards at different time-points.

Common types of natural hazards occurring in WA include:

- **Earthquakes:** Sudden shaking of the Earth's surface caused by the movement of tectonic plates. Earthquakes vary in strength and size, with some earthquakes being strong enough to trigger tsunamis.
- **Floods:** Overflow of water onto normally dry land, often caused by heavy rainfall and storm surges.
- **Cyclones:** Intense tropical storms characterized by strong winds and heavy rainfall.
- **Bushfires:** Uncontrolled fires in forests, grasslands, or other natural areas, often exacerbated by dry conditions and high winds.
- **Tsunamis:** Large ocean waves caused by underwater earthquakes, volcanic eruptions, or landslides, with the potential to inundate coastal areas.
- **Severe Storms:** Are the most common natural hazard in Australia and can occur at any time of the year. They can consist of damaging wind, large hail, tornadoes and heavy rain that can lead to flash flooding.
- **Extreme Heatwaves:** Prolonged periods of excessively high temperatures, leading to health risks and stress on ecosystems.

Disaster can also be considered in terms of hazard. The following natural hazards have their own [State Hazard Plans](#)²¹ in Western Australia:

- Earthquake
- Fire
- Heatwave
- Severe weather
- Tsunami

²¹ <https://www.wa.gov.au/government/document-collections/emergency-management-plans>

Additional information on common WA natural hazards and how to prepare, respond to, and recover from them, can be found at:

- [DFES Hazard Information](#)²²
- [WA heatwave maps](#)²³
- [DFES information on hazard types](#)²⁴

4.1.2 Consecutive and concurrent disasters

Most disaster resilience frameworks operate under the assumption that only one disaster occurs at a time, then the community has years to recover, and build disaster resilience for the next disaster. This is rarely the case anymore, with climate change exacerbating extreme weather events in Australia, disasters are becoming more frequent and severe. There has been an increase in consecutive and concurrent disaster events, with some regions of the country facing drought, heatwaves, bushfire, storms and flooding in a 12-month period. Natural hazards that occur consecutively can also amplify impacts, for example flooding after fires can lead to increased ash and soil runoff into waterways, polluting catchment areas. For communities, this compounds trauma and complicates recovery.²⁵ This points to the important role that financial counsellors can play to help communities build disaster resilience in the face of growing climate uncertainty caused by climate change.

4.2 Understanding disaster management in WA

Disaster management in WA is detailed and comprehensive, operating at various scales. It is governed by the Emergency Management Act of 2005²⁶. Figure 4 presents the WA State Emergency Management Framework.

4.2.1 State Emergency Management Plan

The [State Emergency Management Plan](#) (SEMP)²⁷ is the overarching plan that governs disaster management in WA and identifies the roles and responsibilities of public authorities and other organisations that support these arrangements. Under the SEMP the following events are considered natural hazards in WA:

- Cyclone
- Earthquake
- Fire
- Flood

²² <https://dfes.wa.gov.au/hazard-information>

²³ https://www.health.wa.gov.au/Articles/F_I/Heatwave

²⁴ <https://www.dfes.wa.gov.au/emergencywa/prepare>

²⁵ https://www.csiro.au/-/media/LWF/Files/21-00302_EER_BROCHURE_DisasterResilience_WEB_230627.pdf

²⁶ https://www.legislation.wa.gov.au/legislation/statutes.nsf/main_mrtile_294_homepage.html

²⁷ <https://www.wa.gov.au/government/publications/state-emergency-management-plan>

- Heatwave
- Storm
- Tsunami

The State Emergency Management (EM) Framework is made up of legislation, policy, plans, procedures, guidelines and a governance structure to facilitate effective management of emergencies in WA. The framework incorporates a suite of documents endorsed by [the State Emergency Management Committee \(SEMC\)](#)²⁸, the peak body for EM in WA . The Framework is supported by a [suite of EM tools for EM practitioners](#)²⁹.

²⁸ <https://www.wa.gov.au/organisation/state-emergency-management-committee/about-the-state-emergency-management-committee>

²⁹ <https://www.wa.gov.au/organisation/state-emergency-management-committee/emergency-management-tools>

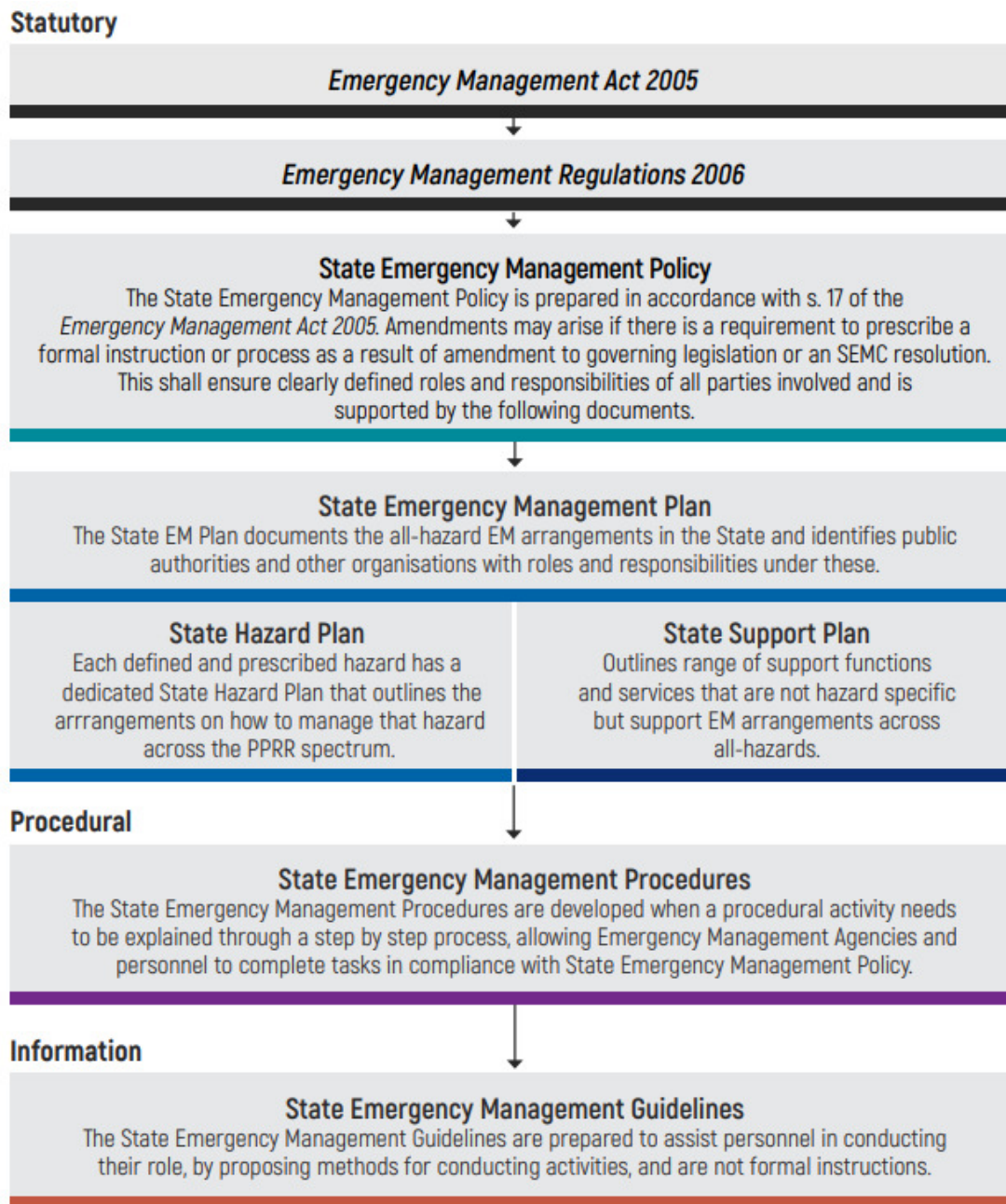


Figure 4: The WA State Emergency Management Framework³⁰

4.2.2 WA disaster preparedness bodies

The SEMC annually assess preparedness for emergencies. Under the SEMC is the Local Emergency Management Committee (LEMC), composed of key local leaders, local government, DFES, hospitals, schools, etc. As a **preparedness committee**, the LEMC provides an opportunity for community organisations and disaster response and recovery services to become acquainted with each other and develop understandings of who is responsible for what during disasters. Other bodies, outlined by the SEMP, are also responsible for disaster preparedness in WA:

³⁰ https://www.wa.gov.au/system/files/2023-12/state_em_policy_v3.06.pdf

- Hazard Management Agencies (HMAs) have a responsibility for preparedness for their assigned hazards. The Fire and Emergency Services Commissioner is the HMA for all natural hazards in WA, except for heatwaves, which are under the management of the DoH.
- Combat agencies take charge of the “on the ground” response during an emergency. They have a responsibility to prepare for their emergency management activities. DFES is the combat agency for all natural hazards in WA, except for heatwaves (DoH).
- A Support organisation supports the HMA and combat agency. Currently, the DoC is the only disaster support organisation in WA for the provision of emergency relief and support services.

It is important to note that preparedness for disasters cannot be placed on the EM sector alone- a cooperative state-wide effort is required to make WA disaster resilient. Responsibility for disaster preparedness is shared by public authorities, the private and community sectors (including the financial counselling sector), households and individuals.

4.2.3 Local Emergency Management Arrangements

The Local Emergency Management Arrangements (LEMA) refers to the collection of all emergency management strategies, plans, agreements and other documents that apply to the local government district ³¹. Local governments are responsible for developing, maintaining, and testing their LEMA.

Effective LEMA enhances the community's resilience and readiness for emergencies through plans that cover the phases of emergency management:

- prevention/mitigation
- preparedness
- response
- recovery

For resources, see:

- Use [ACOSS' Disaster Plan for Community Organisations Templates](#)³² to help you connect with key organisations in your local area.

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training on WA’s various disaster management bodies, policies and procedures	FCA FCAWA Agency managers
Explore the Local Emergency Management Arrangements to understand which organisations are responsible for emergency management in the local area.	Agency managers

³¹ <https://www.wa.gov.au/organisation/state-emergency-management-committee/local-emergency-management-arrangements>

³² <https://resilience.acoss.org.au/the-six-steps/managing-your-risks/disaster-plan>

Take part in training to understand WA's various disaster management bodies, policies and procedures

Financial counsellors and capability workers

4.3 Mapping service delivery capacity, capability, gaps and risks

Financial counselling peak bodies (FCAWA and FCA), and host agencies have the responsibility of understanding and addressing service delivery capacity, capability, gaps and risks for a prepared and well-equipped workforce. Capacity refers to the available workforce, whereas capability refers to the skills possessed by the workforce- both are necessary for effective service delivery. Risk refers to an internal organisational assessment that when completed comprehensively, ensures the organisation can operate in a disaster setting as countermeasures for various hazards have been established.

4.3.1 Service capacity and capability

In the context of financial counselling, capability is associated with the interpersonal, and practical skills, and financial knowledge required to achieve good client outcomes. Capability is determined by a range of factors, including training, organisation support, information provision, resources, etc.³³ Capacity and capability need to be fostered by host agencies and peak bodies through recruitment and training for smooth service delivery during disaster response and recovery phases.

4.3.2 Identify training and trauma-informed response gaps and needs

It is important for agency managers, financial counsellors and capability workers to identify skills gaps and training needs around disaster preparedness, response and recovery activities, trauma-informed care, and self-care in disaster settings. FCWA delivers professional development and training for the financial counselling sector in WA and can then help tailor specific training. Agencies need to liaise with FCWA around their training gaps and needs.

4.3.3 Undertake agency disaster risk assessment

There are practical ways that organisations manage their risks from disasters and emergencies. While each organisation will have different risks to be managed, planning is critical, and it ensures that people, families and communities can be better supported when disaster strikes.

There is a wealth of resources and information to inform and assist organisations prepare for disasters, including:

Developing risk assessments and implementation plans allows financial counselling host agencies to mitigate the impact of disasters on their service provision capabilities and capacities and prevent personal harm to workers.

Electricity outages following natural hazard events can disrupt service provision. Widespread and long-lasting disasters such as cyclones can lead to utility outages that last for weeks. Countermeasures are necessary to reduce the effect of possible outages. Methods of building resilience against power outages include³⁴:

³³ <https://synergygroup.net.au/insights/capacity-capability-and-competency/>

³⁴ <https://utilitiesone.com/building-resilience-disaster-preparedness-for-power-outage-restoration>

- Identifying critical systems: determine which systems and processes are essential for immediate resumption of operations.
- Ensuring data is backed up: regularly back up critical data in multiple locations to prevent loss in power outages.
- Having an emergency power supply: consider installing backup power systems like **uninterruptible power supply (UPS)** devices and generators. Spare batteries and rechargeable power banks can also be useful.
- Ensuring clear lines of communication: establish communication protocols to keep employees and customers informed during outages.

For additional information, see:

- [The Australian Disaster Resilience Knowledge Hub](#)
- [The Australian Red Cross Preparing for emergencies website](#)
- [The Salvation Army, Planning for the Unplanned](#)
- [The Role of Uninterruptible Power Supply in Emergency Response³⁵](#)
- [ACOSS Community Organisation Disaster Plan Template³⁶](#)
- The FCA and FCAWA websites

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Identify systemic issues and gaps in service and address these at the state and federal levels	FCA FCAWA
Ensure regular financial counselling services can operate alongside disaster-related financial counselling services-ensure workforce surge capacity	FCAWA Agency managers
Ensure workforce capability in addressing disaster-related financial issues through skills-building and training	FCAWA Agency managers
Identify and address gaps in service through training. Relay issues to FCAWA and FCA for advocacy at the state and federal levels	Agency managers Financial counsellors and capability workers
Ensure financial counsellors and capability workers are trained on disaster support, trauma-informed care and self-care in disaster response	Agency managers
Complete agency disaster risk assessment, and address identified vulnerabilities	Agency managers
Identify gaps in service and knowledge, then relay to host agency for addressing	Financial counsellors and capability workers

³⁵ <https://millenniumups.com/the-role-of-uninterruptible-power-supply-in-emergency-response-a-comprehensive-guide/>

³⁶ <https://resilience.acoss.org.au/the-six-steps/managing-your-risks/disaster-plan>

Undertake disaster-related and trauma-informed training for capability building

Financial counsellors and capability workers

4.4 Building networks

Being disaster resilient means being linked with local networks. Networks must include emergency services, community organisations and leaders. Effective networks can facilitate the sharing of expertise and knowledge, build better local emergency management plans, enable collaboration and coordination in planning for and responding to disasters and emergencies and increase outreach to vulnerable and isolated communities and individuals.

For effective mobilisation of community resources in disaster response and recovery, networks need to be built and maintained in the preparedness phase.

FCA research³⁷ highlights that active outreach is vital and that sitting in an office does not work. They conclude that financial counsellors need to “Visit homes, community centres, attend community BBQs and constantly promote what you do. This can take you out of your comfort zone, but it is vital.”

4.4.1 Key government departments and community organisations

As an essential community service, financial counselling is funded and directed by the DoC, which provides disaster preparation and recovery services and activities. Other government departments that financial counsellors work closely with includes the Department of Social Services (DSS), and the Department of Primary Industries and Regional Development (DPIRD) (for rural financial counselling).

Financial counselling services also work closely with community organisations. Community organisations are uniquely positioned to identify and address specific vulnerabilities and challenges, as well as utilise strengths that may not be apparent to external agencies. By-98 integrating community perspectives, disaster management efforts become more comprehensive, adaptive and responsive to the needs of the affected population.

The key local services (mental health, housing support, legal, etc.) that financial counsellors refer clients to during disaster response and recovery phases need to be identified. This also helps to identify gaps in available services. Establishing relationships with service providers is also important so that financial counsellors can facilitate warm referrals to services.

[My Community Directory](#)³⁸ provides up-to-date information for community organisations who provide services within WA.

4.4.2 Community leaders and key stakeholders

With a deep understanding of their contexts, community leaders and key stakeholders are vital and trusted figures in building community disaster resilience. They have a unique ability to reach excluded communities who lack access or fall outside the sphere of mainstream services due to factors such as language and systemic discrimination. Local leaders often possess the capacity

³⁷ <https://indd.adobe.com/view/fc49e4a4-b4d4-45d1-a884-6fd5c14d45ec>

³⁸ https://www.mycommunitydirectory.com.au/Western_Australia

to innovate and have a strong understanding of local systems, politics, and culture. Put together, this means a strong position to lead in disaster preparedness, response, and long-term recovery. When networking in the preparedness stage, it can be greatly conducive to form relationships with community leaders and key stakeholders first, before engaging communities through their facilitation.

For more information on networking with communities and community organisations, see:

- [AIDR Community Engagement for Disaster Resilience Handbook](#)³⁹
- [ACOSS Networking with other Community Organisations](#)⁴⁰

4.4.3 Link in with disaster preparedness initiatives

At a local level, agencies offering financial counselling services should link in with other organisations offering disaster preparedness initiatives. This can ensure a more efficient use of resources and a wider community reach. Disaster preparedness initiatives and programs may be run by local government or community organisations. They may be online campaigns, flyer drops or education sessions.

Being connected with organisations and being part of the disaster preparedness campaign can go a long way towards raising awareness of the role financial counsellors can play in supporting the community around disaster preparedness, response and recovery.

The National Disaster Risk Reduction (NDRR) Grant Program is for projects that make the WA community more resilient to disasters caused by natural hazards. In 2024, \$2.5 million of funding has been shared between 15 initiatives set to increase community disaster resilience (CDR). Financial counselling services can link in with relevant initiatives, for example the [WA Community Disaster Resilience Strategy](#),⁴¹ which aims to increase the capacity of communities to cope with and recover from the impacts of disasters and to identify priority action areas and opportunities for investment.

For more information on WA disaster resilience initiatives, see:

- <https://www.nema.gov.au/prepare/prepare-wa>⁴²
- [WA Community Disaster Resilience Strategy](#)⁴³

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Network with government departments involved in disaster management, for example DFES, DoC, DSS	FCA FCAWA
Link in with disaster preparedness initiatives	FCA FCAWA Agency managers

³⁹https://knowledge.aidr.org.au/media/7989/aidr_handbookcollection_communityengagementfordisasterresilience_2020.pdf

⁴⁰ <https://resilience.acoss.org.au/the-six-steps/building-networks/networking-with-other-community-organisations>

⁴¹ https://www.wa.gov.au/system/files/2023-11/community_disaster_resilience_strategy.pdf

⁴² <https://www.nema.gov.au/index.php/prepare/prepare-wa>

⁴³ https://www.wa.gov.au/system/files/2023-11/community_disaster_resilience_strategy.pdf

Network with local community organisations, services and key leaders

Agency managers
Financial counsellors and capability workers

4.5 Understanding the community context

Successful disaster preparedness is based on an understanding of geographical and community context with each community having its own history, values and dynamics. Whilst financial counsellors may already have a solid understanding of their local community, additional demographic, and socio-economic data may be required to develop inclusive and appropriate activities to support the community to become disaster resilient.

4.5.1 Compiling community profiles

By compiling key demographic and socio-economic data (an area's community profile), service providers can capture key information and identify community strengths and potentially "vulnerable" groups. Many local government areas already have community profiles available, so check for existing information first. If information needs to be compiled, collaboration with the DoC or DFES can ensure that there are not multiple community profiles for the same community.

Developing a community profile can enhance understanding and includes researching and exploring:

- the history of the local area
- Indigenous / First Nations knowledge
- local population, culture and demographics
- existing social, community and organisational networks e.g. associations, faith-based groups, clubs, sporting groups, community groups, multicultural groups, small business
- the resources (human, economic, environmental, information) available to the community (internally or externally)
- the assets and strengths that exist in the community (human, social, economic, environmental, or part of the physical or community infrastructure)
- the hopes, aspirations and priorities of the community
- the hazards that exist in and around the community and the level of associated risk
- the level of community awareness of these hazards
- previous community requests for assistance or risk reduction action
- previous local emergency management incidents
- stories and previous experiences from local emergency services.

Viewed through a disaster preparedness lens, this information can help financial counsellors better target disaster preparedness, response and recovery approaches. The following information on the local community can be considered:

- **Demographic data**
 - Age
 - Gender
 - Disability
 - LGBTIQA+
 - Aboriginal
 - Culturally and Linguistically Diverse

- **Socio-economic data**
 - Employment
 - Income
 - Insurance uptake
 - Housing
 - Primary producer and small business presence
- **Geographic context**
 - Metropolitan, rural or remote
 - Natural hazard exposure
 - Essential service availability and connectedness
 - Infrastructure

For additional information, see:

- [ABS Community Profiles](#)⁴⁴
- [Developing Community Profiles for Community Engagement](#)⁴⁵
- [2021 WA Census All persons QuickStats](#)⁴⁶

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Check to see what community profile information is already available in your area. Compile relevant demographic, socio-economic and geographic data, including strengths and vulnerabilities, on the local community and periodically update the information.	Agency managers Financial counsellors and capability workers In collaboration with the DoC
Become familiar with the community profile data	Agency managers Financial counsellors and capability workers

4.5.2 Community dynamics

Another important aspect of community context is the dynamics within the community. This includes a number of factors such as community connectedness and resilience and the community perception of trust in the local government. Community dynamics will be specific to place and community. Communities that are resilient will typically have the following characteristics:

- higher levels of trust amongst community members
- social cohesion
- inclusivity

⁴⁴ <https://www.abs.gov.au/census/guide-census-data/about-census-tools/community-profiles>

⁴⁵ <https://knowledge.aidr.org.au/media/9485/cfa-community-profiles-literature-review.pdf>

⁴⁶ <https://www.abs.gov.au/census/find-census-data/quickstats/2021/5>

- supporting attitudes and values
- strong leadership
- a sense of community
- good communication and information sharing
- collective efficacy
- community involvement in various activities
- social capital
- trust and engagement with government

The role of local government is very important in disaster preparedness, response and recovery and community trust and engagement is critical in building disaster resilience. In cases where the local government is less proactive in this, as a result of limited funds and/or capacity for example, different community networks may need to be activated to support disaster preparedness and recovery activities.

For additional information and resources, see:

- [ABS Census data](#)⁴⁷
- [Local Governments and Disaster Risk Reduction](#)⁴⁸

4.6 Understanding vulnerabilities

Vulnerability refers to the degree to which individuals and communities are susceptible to harm, disruption, or adverse impacts as a result of a natural hazard⁴⁹. In the context of financial counselling, the most vulnerable are often those lacking financial resilience: people with debt, who don't have a safety net/savings, people who are accessing income support, those who have no income, etc. There is much evidence that the most vulnerable groups in society are often disproportionately affected by disasters.⁵⁰

Disaster vulnerability can be categorised into **demographic, socio-economic and geographic** vulnerability, all of which are interlinked.

Everyone has a unique combination of capabilities and capacity to prepare for, cope with and recover from a disaster, meaning that they are vulnerable and resilient in different ways⁵¹. It is important to be aware of the assumptions that are often made about “vulnerable” individuals and groups and to challenge those assumptions if necessary. Whilst some individuals may be classed as vulnerable in some ways, they may also have strengths and networks that help them. Not only can they potentially support themselves during critical stages within disasters, but they may aid others.⁵²

Ultimately, in the context of disasters, the vulnerability of individuals, groups and communities varies greatly and many place-specific factors go into determining this. For example,

⁴⁷ <https://www.abs.gov.au/census/find-census-data/search-by-area>

⁴⁸ https://www.preventionweb.net/files/10748_FlyerLocalGovernments.pdf

⁴⁹ <https://www.undrr.org/terminology/vulnerability>

⁵⁰ <https://knowledge.aidr.org.au/media/9485/cfa-community-profiles-literature-review.pdf>

⁵¹ <https://www.aidr.org.au/media/6682/national-resilience-taskforce-profiling-australias-vulnerability.pdf>

⁵² <https://knowledge.aidr.org.au/media/5634/community-recovery-handbook.pdf>

communities with high social capital may be more successful at caring for vulnerable individuals within their community. Additionally, a community's vulnerability to disasters should not be thought of as static or fixed and may change over time. The following sections look at these factors in turn.

4.6.1 Understanding demographic vulnerability

The nature and severity of impacts from disasters depends not only on the type of disaster, but also on the exposure and vulnerability of different community members. Although everyone within a community may be impacted by a disaster, individuals, families and specific population groups may face different levels of risk and vulnerability requiring more targeted support to remain safe and to prepare for, respond to, and recover from, disaster events.

Certain considerations may make people more vulnerable to disasters, including: age (both older and younger people), gender, sexual orientation (LGBTIQ+ community), disability, cultural background and identity. These are looked at in turn below.

4.6.1.1 Older people and disasters

Older people can be more vulnerable to the negative physical, emotional, social and economic impacts of disasters, particularly older people who live with impaired physical or cognitive ability or chronic illnesses; who are caring for another dependent person; who require home care themselves; who have limited economic or social resources; and who are physically or socially isolated.

Some factors that make older people more vulnerable in disaster settings are:

- Increasing healthcare needs and costs⁵³
- Chronic illnesses/mobility problems
- Vulnerability to being taken advantage of by carers, friends or family- power dynamics may shift in crises, as a result of their perceived vulnerability, or a loss of social supports
- Living alone or as an isolated couple- older people are more likely to experience psychological impacts in disaster settings as a result of the isolation.
- Having low or no income
- Stoicism- older people may be less likely to evacuate in disasters as they possess strong ties to their home and community, have their self-esteem linked to their financial and monetary worth, and have perceived strength in surviving adversity, particularly among regional populations. In such cases, older people may not reach out for assistance until their financial situation reaches a crisis point. In such cases, disaster vulnerability is increased.⁵⁴
- Being a woman- older women who relied solely on their spouse's income, who were homemakers and who have little to no superannuation of their own, are particularly vulnerable in disaster settings.
- Living in precarious and vulnerable housing situations.
- Decreased rates of IT literacy- being unable to handle online banking, bill payments, personal financial transactions.

Financial counsellors can address the issues faced by older people in disaster settings by:

⁵³ <https://www.betterplaceaustralia.com.au/financial-counselling/financial-counselling-for-older-people/>

⁵⁴ <https://onlinelibrary.wiley.com/doi/full/10.1002/ajs4.55>

- **Identifying and stopping financial elder abuse:** financial elder abuse is defined as the deliberate or unintentional use of an older person’s property, finances and/or other assets without their informed consent or where consent is obtained by fraud, manipulation or duress, e.g., unexplained bank account withdrawals, feeling unable to refuse constant requests for money, feeling pressured to sign a legal document, a friend/relative moving into the house and not contributing to the cost of utilities.⁵⁵ Elder abuse often worsens during times of disasters as power dynamics are shifted.
 - **Assisting with insurance matters:** Older people may have significant assets tied up in their homes. Bushfires and storms can lead to significant property damage that without proper insurance coverage, can be difficult to restore/replace. Financial counsellors can help assess insurance coverage, guide the process of filing claims, and provide overall advocacy and support.
 - **Helping to manage healthcare costs:** Many older people have chronic healthcare needs that require regular monitoring, treatment and medication, which disasters can disrupt access to. Financial counsellors can assist in navigating health insurance claims, exploring available healthcare resources, and managing unexpected medical expenses/increasing health care costs.
 - **Accessing grants and government entitlements:** Most older people rely on fixed incomes, such as government pensions or retirement funds. Some older people are fully dependent on their adult children for financial assistance. Disasters can disrupt these income streams. Financial counsellors can assist in budgeting, accessing disaster grants, and accessing financial assistance programs for older people.
 - **Being a source of emotional and mental health support:** Older people may be more susceptible to the emotional and mental health impacts of disasters, due to increased rates of isolation. The stress and trauma can affect decision-making and overall well-being. Financial counsellors can be a valuable source of emotional support, provide referrals to mental health services, and alleviate stress by addressing financial issues.
 - **Providing community resources and referrals:** Financial counsellors should be aware of local community resources and services available to support older individuals in disasters. These may include senior centres, and My Aged Care programs. Financial counsellors can help older people identify and access suitable supports.
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- **For additional information and resources, see:**
 - [Financial Elder Abuse: Public Trustee \(DoJ\)](#)⁵⁶
 - [Elder abuse information brochure \(DoC\)](#)⁵⁷

⁵⁵ https://eclc.org.au/wp-content/uploads/ECLC-Financial-Counselling-QA_V1.pdf

⁵⁶ <https://www.wa.gov.au/organisation/departement-of-justice/public-trustee/financial-elder-abuse-public-trustee>

⁵⁷ <https://www.wa.gov.au/system/files/2023-06/elder-abuse-brochure.pdf>

- [Elder Rights WA factsheet](#)⁵⁸
- [Elder Abuse Protocol: Guidelines for Action](#)⁵⁹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address systemic issues faced by older people at the state and federal levels	FCA FCAWA
Provide training for financial counsellors and capability workers so that they can better help older people in preparing, responding and recovering from disasters	Agency managers
Undertake disaster resilience activities with older people	Financial counsellors and capability workers

4.6.1.2 Young people and disasters

The Australian Institute of Health and Welfare considers young people as those aged between 12-24. This stage in life has been identified as a critical time for acquiring the emotional and cognitive abilities for independence.⁶⁰ Most young people do not have adequate savings or financial reserves to fall back on in disaster settings, especially if they are living independently. Young people, like older people, often have precarious housing situations; the majority of young people living independently are renters, susceptible to rent increases leading them further into financial stress.⁶¹ Many young people are balancing working multiple jobs and studying, to be able to afford housing. This compounded stress puts young people at an increased risk of mental health issues.

Furthermore, studies have found that young people are particularly vulnerable to predatory for-profit loan providers that hand out loans indiscriminately, as they lack the financial literacy skills normally gained through life experiences. This places young people at an increased risk of debt.⁶² Disasters therefore exacerbate the pre-existing financial issues faced by young people.

Financial counsellors can help young people prepare, respond and recover from disasters by:

- Teaching young people financial literacy skills and knowledge
- Talking to young people about the importance of insurance both in terms of motor vehicle insurance as well as contents insurance if they rent
- Providing referrals to other services e.g., housing, AOD recovery, mental health services
- Developing budgets
- Helping young people access sources of government assistance e.g., Youth Allowance, disaster grants

⁵⁸ <https://www.legalaid.wa.gov.au/sites/default/files/inline-files/Video-Fact-Sheet-SRAS.pdf>

⁵⁹ <https://www.wa.gov.au/system/files/2022-03/Elder-Abuse-Protocols.pdf>

⁶⁰ <https://www.aihw.gov.au/reports/children-youth/australias-youth/contents/introduction>

⁶¹ <https://www.abc.net.au/news/2024-01-31/west-australian-rental-crisis-impact-young-people-730/103402370>

⁶² <https://onlinelibrary.wiley.com/doi/full/10.1111/1759-3441.12298>

For additional information and resources, see:

- [WA Youth Action Plan 2020-22](#)⁶³
- [Young people and money](#)⁶⁴

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address the systemic issues faced by young people in disaster settings at the state and federal levels	FCA FCAWA
Provide training for financial counsellors and capability workers on the issues experienced by young people in disasters so that they are more capable in helping young people prepare, respond and recover from disasters	FCA FCAWA Agency managers
Undertake disaster resilience activities with young people	Financial counsellors and capability workers

4.6.1.3 Gender and disasters

The link between disasters and increased rates of family and domestic violence (FDV) is well established. When disasters occur, pre-existing and detrimental gendered expectations are amplified which can be harmful for both women and men. These gendered stereotypes and expectations often see women as being self-sacrificing for their family, whilst men are often framed as ‘heroes’ putting themselves in harm’s way to protect their family and property. These unrealistic expectations can lead to trauma and domestic violence following disasters. Further information can be found on the Gender and Disaster Australia (GADAus) website. This is the leading national organisation offering evidence-based education, training and resources to address the harmful impacts of gendered expectations in disaster.

Financial counsellors can help address gender-based violence in disaster settings by⁶⁵:

- Increasing FDV related training- understand what FDV is, what signs to look for and how to approach the subject with clients, etc.
- Including women in all stages of disaster management planning
- Being aware of the link between disasters and FDV, addressing any internalised gendered expectations, and calling out biases perpetrated by other people, service providers, etc.
- Being aware of the intersection between gender and other disaster vulnerabilities, such as culture.
- Practicing trauma-informed care to validate the experiences of FDV survivors, check whether they have a safety plan and empower them to escape their situations.

⁶³ <https://www.wa.gov.au/system/files/2021-01/WA-Youth-Action-Plan.pdf>

⁶⁴ <https://moneysmart.gov.au/young-people-and-money>

⁶⁵ <https://www.financialcounsellingaustralia.org.au/fca-content/uploads/2019/10/Family-Violence-Survey-Results-v2.pdf>

- Providing referrals to other services e.g. FDV shelters, legal, etc.

For additional information and resources, see:

- [Gender and Disaster Australia⁶⁶](#)
- [Checklists to keep women and children safe after disasters⁶⁷](#)
- [Embedding gender equality in emergency management planning⁶⁸](#)

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Increase FDV related training for financial counsellors and capability workers- what FDV is, what signs to look for and how to approach the subject with clients, etc.	FCA FCAWA Agency managers
Have genuine inclusion of women in all stages of disaster management planning	Agency managers
Be aware of the link between disasters and FDV, and address any internalised gendered expectations, and call out biases perpetrated by other people, service providers, etc.	Financial counsellors and capability workers
Be aware of the intersection between gender and other disaster vulnerabilities, such as culture.	Financial counsellors and capability workers
Undertake FDV-related training	Financial counsellors and capability workers
Practice trauma-informed care – validate the experiences of FDV survivors, check whether they have a safety plan and empower them to escape their situations.	Financial counsellors and capability workers
Provide referrals to other services e.g. FDV shelters, legal, etc.	Financial counsellors and capability workers
Address the systemic issues faced by women in disaster management at the state and federal levels	FCA FCAWA

⁶⁶ <https://genderanddisaster.com.au/resources/>

⁶⁷ <https://genderanddisaster.com.au/wp-content/uploads/2023/06/Doc-031-Women-and-Disaster-Snapshot-4.pdf>

⁶⁸ <https://knowledge.aidr.org.au/resources/ajem-january-2022-embedding-gender-equality-in-emergency-management-planning/>

4.6.1.4 LGBTIQ+ and disasters

There is much international evidence that the LGBTIQ+ community is often marginalised in their normal day-to-day life and that this is exacerbated in disaster settings. Negative attitudes and discrimination against LGBTIQ+ community members in disasters can take many forms, from verbal abuse to violence and in some instances even sexual abuse⁶⁹. The consequences of discriminatory attitudes are significant barriers to accessing disaster relief, directly affecting health and wellbeing. Displacement and loss of home can signify loss of a safe place away from judgement and discrimination, amplifying distress, and marginalisation.⁷⁰ Furthermore, many disaster relief and recovery services are provided by religious organisations, which may lead to further isolation and suffering.⁷¹ The LGBTIQ+ community may experience increased rates of mental health issues such as depression and anxiety in disaster settings, which are compounded by social and political isolation. It is also important to note that the intersection between gender, sexuality and disability often amplifies the barriers faced by individuals in disasters⁷².

Financial counsellors are trained to provide holistic support to their clients in times of stress, and this includes providing emotional support as well as referrals to community services. Their support is tailored to needs, providing inclusive assistance and advice. Additionally, they can help address some of the issues faced by the LGBTIQ+ community in disaster settings by:

- Building their capacity on the specific issues faced by the LGBTIQ+ community, and how they may be exacerbated by the intersection between gender and disability
- Understanding and addressing internalised biases against the LGBTIQ+ community
- Practicing trauma informed care and being a source of emotional support
- Being aware of, and providing referrals to, community support organisations and other resources

For additional information and resources, see:

- [Pride and prejudice: LGBTIQ community responses to disaster events worldwide \(AIDR\)](#)⁷³
- [Voices of LGBTIQ+ people who lived through disasters](#)⁷⁴

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by LGBTIQ+ people in disaster management	FCA FCAWA Agency managers
Undertake training on LGBTIQ+ issues in disaster management	Financial counsellors and capability workers

⁶⁹ <https://knowledge.aidr.org.au/resources/ajem-october-2019-pride-and-prejudice-lgbtq-community-responses-to-disaster-events-worldwide/>

⁷⁰ <https://knowledge.aidr.org.au/media/5634/community-recovery-handbook.pdf>

⁷¹ <https://disasterphilanthropy.org/resources/lgbtqia-communities-and-disasters/>

⁷² <https://genderanddisaster.com.au/wp-content/uploads/2023/10/GADAus-Disability-and-Disaster-Risk-Reduction-Literature-Review.pdf>

⁷³ <https://knowledge.aidr.org.au/resources/ajem-october-2019-pride-and-prejudice-lgbtq-community-responses-to-disaster-events-worldwide/>

⁷⁴ <https://theconversation.com/you-never-know-if-you-will-be-treated-properly-and-with-respect-voices-of-lgbtqia-people-who-lived-through-disasters-153190>

Understand and address internalised biases against the LGBTIQ+ community	Financial counsellors and capability workers
Understand the specific issues faced by the LGBTIQ+ community, and how they may be exacerbated by the intersection between gender and disability	Financial counsellors and capability workers
Practice trauma informed care and being a source of emotional support	Financial counsellors and capability workers
Address the systemic issues faced by the LGBTIQ+ community in disaster management at the state and federal levels	FCA FCAWA

4.6.1.5 Disability and disasters

People with disability are often disproportionately affected by disasters and have varying levels of resilience and capacity to recover. Many are socially or physically isolated and lack access to evacuation warnings and appropriate transport for themselves, for those who care for them and any medical equipment necessary for their well-being should they need to evacuate.⁷⁵ For people with disability, financial counselling not only provides essential financial literacy skills and knowledge, but also empowers people by imparting a sense of independence, stability and confidence.

More specifically, financial counsellors can help people with disability prepare for disasters by⁷⁶:

- Accessing disability support and government entitlements: NDIS programs, tax concessions (Disability Tax Offset). By maximising entitlements, people with disabilities can become considerably more resilient to the financial impacts of disasters.
- Budgeting: Budgeting plans can help people with disability outline their financial goals, manage daily expenses, and prepare for future needs. Budgeting considers the regular support payments from government programs, any related healthcare costs, and potential unexpected expenses, ensuring that funds are allocated wisely, and needs are met efficiently.
- Referrals to community resources and support networks: getting connected to local disability support groups and advocacy organisations can provide additional guidance and support and can be invaluable in disaster settings.
- Providing accessible resources:
 - Large print
 - Braille
 - Audio and video
 - Auslan
 - Easy read
 - Printable

For additional information and resources, see:

⁷⁵ <https://www.undrr.org/partners-and-stakeholders/disability-inclusion-disaster-risk-reduction>

⁷⁶ <https://kindercaring.com.au/disability-support/financial-counseling-for-disabled-persons/>

- [Create accessible materials- print and digital documents](#)⁷⁷
- [Supporting Australians with disability through disasters \(NEMA\)](#)⁷⁸
- [Disability inclusion in Disaster Risk Reduction](#)⁷⁹
- [Collaborating4Inclusion](#)⁸⁰

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by people with disabilities in disaster management	FCA FCAWA Agency managers
Make sure financial counselling resources are available in accessible formats	FCA FCAWA Agency managers
Undertake disaster resilience activities with people with disabilities such as: <ul style="list-style-type: none"> • Helping access disability support and government entitlements • Helping with budgeting • Helping access community resources and support networks 	Financial counsellors and capability workers
<ul style="list-style-type: none"> • Address the systemic issues faced by people with disabilities in disaster management 	FCA FCAWA

4.6.1.6 Aboriginal people and disasters

Aboriginal people across WA often have a deep connection to Country. This is a source of strength and resilience that is deeply intertwined with their spiritual and cultural connection to their land. This relationship with land is not merely physical but can also encompass a deep emotional and spiritual bond which provides strength and sustenance in times of adversity. However, when disasters damage Country, the harm felt by Aboriginal peoples can be particularly profound due to the deep connections many Aboriginal people feel between land, culture, history, colonisation and identity. Additionally, trauma can also arise from needing to relocate and losing, or being separated from, loved ones and community.

Indigenous peoples across Australia are often referred to as ‘vulnerable’ and their circumstances are frequently framed in a negative light. Applying a strengths-based approach can focus on the unique characteristics that help Aboriginal people have resilience during times of stress. This approach was used in the ‘Looking through an Aboriginal Lens: Results of the Ngalang Moort Wangkiny Project (100 Families Western Australia) study, which examined Aboriginal people’s everyday experiences of hardship, strength and resilience⁸¹. It found that resilience is embedded

⁷⁷ <https://www.disabilitygateway.gov.au/print-digital-document>

⁷⁸ <https://nema.gov.au/supporting-Australians-with-disabilities>

⁷⁹ <https://www.undrr.org/partners-and-stakeholders/disability-inclusion-disaster-risk-reduction>

⁸⁰ <https://collaborating4inclusion.org/>

⁸¹ Esgin, T., O’Shaughnessy, D. M., Lester, L., Flatau, P. & Kickett, G. (2023). Looking Through an Aboriginal Lens: Results of the Ngalang Moort Wangkiny Project (100 Families Western Australia). [Report] Centre for Social Impact, UWA. Perth, Western Australia. <https://doi.org/10.26182/1ndh-6978>

within the collective ethos, where the wellbeing of the family is seen as integral to individual resilience. Strong kinship ties, community support, and collective responsibility often serve as a cushion during times of stress or hardship. This study found that Aboriginal people were especially advantaged in getting informal support in a time of crisis compared to Non-Aboriginal people in the study. In times of disaster, therefore, Aboriginal kinship ties and community support may be a strength that can help individuals be more resilient.

It is important to acknowledge that Indigenous Australians' perceived vulnerabilities stem from systems of inequity rather than being inherent characteristics. Aboriginal peoples have historically experienced, and continue to experience, structural and cultural barriers to building individual and collective financial capability and security. Factors such as limited financial literacy, geographical remoteness, language and value differences, and a lack of trust in services have reinforced the financial exclusion and situational vulnerability of Indigenous people.⁸²

Additionally, Indigenous communities have distinct risk factors that are compounded in a disaster which put them at higher risk of being more greatly impacted by a disaster and having to face more complex issues in their recovery⁸³, such as:

- overcrowded and multigenerational households and poor-quality housing;
- lack of access to health services;
- lack of appropriate infrastructure;
- lack of access to transport;
- poor access to roads to evacuate.

When working with Indigenous communities around disaster preparedness, response and recovery, financial counselling services need to embed Indigenous-specific approaches into the practice. There are a number of considerations financial counsellors should be aware of⁸⁴:

- using empowering language that gives Aboriginal people respect and agency, for example, using 'working with', rather than 'working on' Aboriginal clients and communities⁸⁵;
- employing a strengths-based approach which highlights the strong elements of Indigenous peoples' culture relating to community support and resilience⁸⁶. Strength in Aboriginal culture could be understood as the ability to overcome adversity, maintain cultural heritage, support the community, and sustain a strong connection to country. It is often seen as a collective rather than an individual characteristic, embodied in community resilience and cultural preservation;
- differences in perspectives; financial counselling services mainly focus on individual interests, concerns and growth, as services are based on western norms and ideologies. However, this way of thinking may not be compatible with Aboriginal people's values, which have a collective family perspective. Services should operate with this difference in mind to better connect to Aboriginal clients.

⁸² <https://connect.springerpub.com/content/sgrjfc/early/2021/04/28/JFCP-19-00065.full.pdf>

⁸³ <https://knowledge.aidr.org.au/media/9902/working-with-indigenous-communities-in-recovery-module.pdf>

⁸⁴ <https://www.acrjournal.com.au/resources/assets/journals/Volume-8-Issue-1-2013/v8-1-7-Financial-Counselling-and-Indigenous-Australians.pdf>

⁸⁵ <https://aifs.gov.au/resources/practice-guides/working-indigenous-children-families-and-communities-lessons-practice>

⁸⁶ <https://doi.org/10.26182/1ndh-6978>

- the importance of kinship structure. Aboriginal people have strong kinship ties leading to strong family and extended family commitments. Family members play an important role in promoting each person's well-being and survival within the kin group and this can be a powerful safety net in times of disaster. However, this can also impede personal upward social mobility by emphasising the welfare of the extended family over the individual. Low incomes, combined with a sense of communal obligations, may cause hardship for all families concerned. Consequently, budgeting may be difficult. Financial counsellors, therefore, need to be aware of the kinship structure when assisting Indigenous clients.
- Western terminology and financial concepts may not be understood. Many words used in financial counselling are based on non-existent concepts for Aboriginal people. For example, the process of financial counselling is to some extent based on a non-recognised, Western concept of 'linear chronological time' for Indigenous Australians. Concepts such as 'interest', 'contract', 'warranties', 'redress', 'credit rating', may be foreign to Aboriginal people. Moreover, most Aboriginal peoples are not concerned with the precise quantification of large amounts, and thus Australian Indigenous languages do not have numerical terms such as "hundred" or "thousand", but instead use terms like "many" to describe a huge quantity. Without consultation with Aboriginal people, it is impossible to know the extent to which their ideas and cultural arrangements are captured by English.

Financial counsellors can help Aboriginal people prepare, respond, and recover from disasters by:

- being aware of racism and trauma and practicing trauma informed care. Apart from the trauma caused by the disaster, Aboriginal people may experience discrimination after disasters in evacuation and response centres. Trauma can be compounded through racist encounters and culturally unsafe processes.
- creating culturally safe spaces by:
 - building relationships with the Aboriginal community and having working knowledge of local customs, communities and individuals
 - publicly acknowledging the local Traditional Owners of the land
 - creating a separate and safe space for Elders
 - having adequate facilities for families with children and babies
- working alongside Indigenous community controlled organisations;
- advocating for the genuine inclusion of Aboriginal leadership in recovery efforts;
- understanding and planning for the unique impacts of disasters on Indigenous communities and providing culturally appropriate support;
- acknowledging that Indigenous communities have intrinsic strengths that are often overlooked in disaster recovery⁸⁷. Instead of viewing Indigenous people as being inherently financially vulnerable, adopt a strengths-based approach that builds on the strengths and resilience embedded in the community⁸⁸.

For additional information and resources, see:

⁸⁷ https://api.research-repository.uwa.edu.au/ws/portalfiles/portal/309344731/Looking-Through-an-Aboriginal-Lens_100-Families_Report.pdf

⁸⁸ <https://www.sciencedirect.com/science/article/pii/S1326020023005629>

- [Working with First Nations People⁸⁹](#)
- [NSW Government- Working with Aboriginal People and Communities⁹⁰](#)
- [Engaging with Traditional Owners⁹¹](#)
- [Community Inclusive Recovery Practice: Working with Indigenous communities in recovery from disasters⁹²](#)

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address the systemic issues faced by Aboriginal people at the state and federal levels	FCA FCAWA
Acknowledge that Indigenous communities have intrinsic strengths that are often overlooked in disaster preparedness, response and recovery	FCA FCAWA Agency managers Financial counsellors and capability workers
Provide training for financial counsellors and capability workers on the systemic issues faced by Aboriginal people in their day-to-day lives, during disasters, and how to best support them in disaster preparedness, response and recovery	FCA FCAWA Agency managers
Provide training for financial counsellors and capability workers on how to provide culturally safe and appropriate care	FCA FCAWA Agency managers
Create culturally safe spaces for in-person financial counselling appointments	Agency managers
Work alongside, and have genuine collaboration with, Aboriginal-led community organisations	FCA FCAWA Agency managers Financial counsellors and capability workers
Be aware of the intersection between racism and trauma and practice trauma informed care.	Financial counsellors and capability workers
Undertake training on how to provide culturally appropriate support	Financial counsellors and capability workers

4.6.1.7 Culturally and Linguistically Diverse communities and disasters

Whilst it is difficult to generalise across different cultures and peoples, there is much evidence that Culturally and Linguistically Diverse communities and individuals, especially those who have

⁸⁹ <http://www.workingwithindigenoustralian.info/>

⁹⁰ http://www.community.nsw.gov.au/__data/assets/pdf_file/0017/321308/working_with_aboriginal.pdf

⁹¹ <https://aiatsis.gov.au/sites/default/files/2021-05/engagingwithtraditionalowners.pdf>

⁹² <https://knowledge.aidr.org.au/media/9902/working-with-indigenous-communities-in-recovery-module.pdf>

recently moved to Australia, may be particularly vulnerable to disasters. This may be for a number of reasons, such as:⁹³:

- Low English proficiency and poor access to translation services and/or service providers that can address language barriers
- Unfamiliarity with WA’s physical and social environment
- Poor awareness or understanding of local natural hazards
- Undeveloped social support networks
- Previous traumatic experiences
- Low levels of insurance coverage

These factors lead to individuals being less likely to engage in disaster preparedness actions and less able to undertake efficient disaster response. Consequently, they may be more likely to experience difficulties in disaster recovery.

Financial counsellors can better engage Culturally and Linguistically Diverse communities in disaster preparation, response and recovery by⁹⁴:

- Networking with Culturally and Linguistically Diverse community organisations thereby creating pathways for involvement
- Gaining the support of community leaders/key gatekeepers for effective engagement
- Translating resources (flyers, checklists, etc.) into the languages of the most prevalent cultural demographics in the LGA
- Using accessible English in all resources and communication
- Being aware of, and learning more about, different communities and their cultural differences
- Helping Culturally and Linguistically Diverse clients understand the importance of natural hazard insurance and walking them through the purchasing process.
- Hiring more Culturally and Linguistically Diverse staff/having translators available- agency

For additional information and resources, see:

- [Engaging Culturally and Linguistically Diverse Communities⁹⁵](#)

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by Culturally and Linguistically Diverse	FCA FCAWA Agency managers

⁹³ <https://www.redcross.org.au/globalassets/cms-assets/documents/emergency-services/arc-culturally-and-linguistically-diverse-resilience.pdf>

⁹⁴ <https://knowledge.aidr.org.au/media/1969/manual-44-guidelines-for-emergency-management-in-culturally-and-linguistically-diverse-communities.pdf>

⁹⁵

https://www.omi.wa.gov.au/docs/librariesprovider2/resources/engaging_communities.pdf?sfvrsn=b45ee785_3

communities in disaster management, and how to best address them.	
Network with Culturally and Linguistically Diverse community organisations to create pathways for involvement	FCA FCAWA Agency managers Financial counsellors and capability workers
Translate resources (flyers, checklists, etc.) into the languages of the most prevalent cultural demographics in the community	Agency managers
Hire more Culturally and Linguistically Diverse staff/have translators available	Agency managers
Use accessible English when talking to people who are not fluent in English	Financial counsellors and capability workers
Be aware of, and learn more about, different communities and their cultural differences	Financial counsellors and capability workers
Address the systemic issues faced by Culturally and Linguistically Diverse communities in disaster management	FCA FCAWA

4.6.2 Understanding socio-economic vulnerability

4.6.2.1 Low-income and disasters

The capacity of people living on low incomes to prepare for, respond to and recover from a disaster is severely inhibited by their lack of financial resilience; those who are most affected can least afford it. They may be unable to undertake certain disaster preparation actions, for example setting aside an emergency fund or getting insurance. Additionally, they may also live in more hazard-exposed areas or in conditions that exacerbate their disaster risks, such as overcrowding. Once disaster strikes, already financially vulnerable people may become further disadvantaged.⁹⁶

Financial counsellors are experienced in helping financially vulnerable individuals. In relation to disaster preparedness, they can assist in several ways, including:

- Helping develop financial literacy and disaster resilience skills through community education workshops.
- Sharing methods of low and no cost preparedness:
 - Creating an emergency plan
 - Finding sources of emergency alerts
 - Building an emergency supply kit
 - Discussing the importance of storing important documents
- Accessing sources of government support such as Centrelink payments, especially in the preparation phase, to increase financial resilience.
- Connecting them to essential community services, for example housing.

⁹⁶ <https://www.preventionweb.net/understanding-disaster-risk/risk-drivers/poverty-inequality>

For additional information and resources, see:

- [Additional help in disasters \(Services Australia\)](#)⁹⁷
- [The unequal burden of disasters in Australia \(AIDR\)](#)⁹⁸
- [Got 15 Minutes to Burn?](#)⁹⁹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by low-income households in disaster management, and how to best address these issues	FCA FCAWA Agency managers
Undertake training on the issues faced by low-income households in disaster management, and how to best address them	Financial counsellors and capability workers
Undertake disaster resilience building activities such as: <ul style="list-style-type: none"> • Sharing methods of low and no-cost preparedness • Helping access sources of government support • Connecting low-income individuals to essential community services 	Financial counsellors and capability workers*
Address the systemic issues faced by low-income households in disaster management at the state and federal levels	FCA FCAWA

*Capability workers can carry out some of these activities working within the scope of their role and working closely with financial counsellors.

4.6.2.2 Primary producers and small business

Farmers have unique disaster vulnerabilities. The isolated location of some farms means that they can be heavily exposed during disasters, especially fires, and it can be difficult for emergency services to reach the area, and for residents to evacuate safely if roads are cut off.

In the early stages of disaster recovery, restricted access to the affected area for themselves, their staff and customers can result in significant financial implications, even where the business itself may be largely unaffected. Lack of access to essential utilities such as electricity, water, telecommunications, transport and supplies can compound the disruption caused by the emergency, as can the unavailability of staff who may have been personally affected. Many farmers are impacted by prolonged outages; for example, if dairy farmers have no back-up generators, they are unable to work their milking machines. Consequently, cows that go un-milked are open to a number of debilitating diseases.¹⁰⁰

Very often, business owners will also be local residents and thus, they can experience a ‘double’ impact if both their home and business have been damaged or destroyed. Farmers and primary

⁹⁷ <https://www.servicesaustralia.gov.au/additional-help-for-natural-disasters>

⁹⁸ <https://knowledge.aidr.org.au/resources/ajem-october-2020-the-unequal-burden-of-disasters-in-australia/>

⁹⁹ <https://mybushfireplan.wa.gov.au/>

¹⁰⁰ <https://knowledge.aidr.org.au/media/5634/community-recovery-handbook.pdf>

producers may also be faced with the distressing task of dealing with dead and injured livestock. Farmers are often also volunteer firefighters, therefore feel a compounded impact.

Farmers and small businesses also often do not engage with support services, including financial counselling, until they are in crisis both financially and mentally. This means that the recovery process may be more complex and lengthier. As with other cohorts, timely engagement as issues emerge can be helpful when it comes to dealing with the issues faced by farmers and rural small business owners.

In WA the most common disasters impacting small business are severe rainfall (including storms, flooding and hail), bushfires and heatwaves. The Small Business Natural Disaster Preparedness and Resilience Inquiry (ASBFE0,2022)¹⁰¹ prepared for the Australian Small Business and Family Enterprise Ombudsman presents some key learnings and recommendations regarding small business and disasters.

Rural small businesses can seek help from both generalist financial counsellors and Rural West; however Rural West is the only service provider for primary producers. FCAWA can facilitate referrals between generalist and small business financial counsellors if needed. Rural West provides both the Regional Small Business Financial Counselling Program (funded by the DoC), and the Rural Financial Counselling Service of WA (funded by the DAFF and DPIRD), which serves primary producers (see Section 6.3.3). In some instances, rural financial counsellors can work collaboratively with general financial counsellors to provide holistic support to clients. Some strategies for working with primary producers and small businesses owners include¹⁰²:

Rural West have developed a unique approach to working with their clients, called the Business Adaptation Model (BAM). Rural West financial counsellors use this model, in conjunction with appropriate counselling techniques, to enable clients to examine their business needs, explore preferred future outcomes, and devise appropriate management strategies and solutions.

For additional information and resources, see:

- [ifarmwell](#)¹⁰³
- [Assistance for Primary Producers: Disaster Funding Recovery Arrangements WA](#)¹⁰⁴
- [Drought, disaster and rural support \(DAFF\)](#)¹⁰⁵
- [Tips on how to engage with fire-affected farmers](#)¹⁰⁶

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors on the issues faced by primary producers and/or small businesses in disaster management, and how to best address these issues	FCA FCAWA Rural West

¹⁰¹ https://www.asbfeo.gov.au/sites/default/files/2023-08/Small%20Business%20Natural%20Disaster%20Preparedness%20and%20Resilience%20Inquiry%20Report_0.pdf

¹⁰² <https://onlinelibrary.wiley.com/doi/10.1111/ajr.12815>

¹⁰³ <https://ifarmwell.com.au/recovering-after-a-farm-fire>

¹⁰⁴ <https://www.wa.gov.au/government/publications/assistance-primary-producers-disaster-funding-recovery-arrangements-wa>

¹⁰⁵ <https://www.agriculture.gov.au/agriculture-land/farm-food-drought/drought>

¹⁰⁶ <https://ifarmwell.com.au/recovering-after-a-farm-fire>

	Agency managers providing small business financial counselling services
Undertake training on the issues faced by primary producers and/or small businesses in disaster management, and how to best address them.	Rural West Small business financial counsellors
Be informed on the sources of financial assistance available for primary producers and/or small businesses	Rural West Small business financial counsellors
Build networks with the community in disaster preparedness, and engage social networks in spreading resources	Rural West Small business financial counsellors
Address the systemic issues faced by primary producers and small businesses in disaster management at the state and federal levels	FCA FCAWA Rural West

4.6.3 Understanding geographic vulnerability

Geographic vulnerability refers to the physical exposure of communities to natural hazards. For example, rural communities have more vegetation than metropolitan areas, therefore are more bushfire prone. Rural communities are also more likely to have lower socio-economic statuses than their metropolitan counterparts, which means less preparatory actions can be taken, resulting in more complicated recoveries. As such, geographic vulnerability has physical, geographical, developmental and social dimensions.

4.6.3.1 Hazard exposure

Some areas are more predisposed to certain natural hazards than others. This may occur due to features of the land (such as proximity to vegetation, coastline, etc.), and climatic influences that lead to higher risk during certain seasons, for example, northwest WA has a defined cyclone season from November to April (see section 4.1.1 for more information). It is important to note that hazard exposure is often the result of people building on finely balanced ecosystems.

4.6.3.2 Rural, Remote and Metropolitan Areas

Whether communities are located in metropolitan, rural or remote areas influences their physical risk of disasters. Rural and remote areas are at higher risk than metropolitan areas, due to factors such as the availability of essential service (e.g., firefighters, community services, hospitals, etc.) and availability and quality of infrastructure. Remote areas with low population density may be harder to access in times of disaster, such as floods or bushfires. The quality of infrastructure assets is also important to consider. Roads, bridges and power grids that are old or in disrepair, for example, may be drivers of disasters when they fail.¹⁰⁷ For example, a bridge that is an isolated community’s only point of access may result in people being stranded without essential goods if it fails in times of floods.

Financial counsellors and host organisations can help communities address geographic vulnerability by:

¹⁰⁷ <https://interconnectedrisks.org/drivers/vulnerable-infrastructure>

- Undertaking risk assessments to assess natural hazard exposures, essential service availabilities, infrastructure vulnerabilities, etc.
- Holding disaster preparedness and financial resilience community education workshops
- Undergoing relevant natural hazard training and skills building

For additional information and resources, see:

- [GADAus resources](#)¹⁰⁸
- [WA Map of Bushfire Prone Areas](#)¹⁰⁹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on understanding and addressing geographic vulnerabilities	FCA FCAWA
Undertake risk assessments to assess natural hazard exposures, essential service availabilities, infrastructure vulnerabilities, etc.	Agency managers
Understand the local community’s geographic vulnerabilities	Financial counsellors and capability workers
Hold disaster preparation community education workshops	Financial counsellors and capability workers

4.7 Supporting clients and the community in disaster preparedness

When disasters occur, individuals and communities often face a myriad of financial challenges that can significantly impact their economic well-being. Disasters create financial stress and hardship that can affect anyone, including people who have not previously needed assistance. Underlying or unaddressed financial issues may have been present for years prior to the disaster and may be exacerbated by the event. The financial issues caused by disasters can be long lasting and experienced for years after the event. Financial counsellors and capability workers can help build community disaster preparedness and resilience by delivering community education programs¹¹⁰ and supporting other community efforts, as well as addressing this directly with their clients.

4.7.1 Working with the broader community

Many individuals within communities do not understand the risk of natural hazards to them personally and the services they depend on. Regardless of whether the risk is bushfire, flood, or storm, enabling understanding and incentivising preparation can universally reduce the impact of disaster.¹¹¹

Financial counsellors have an important role in developing community disaster resilience that is often not recognised and supported. They can host community education sessions, workshops

¹⁰⁸ <https://genderanddisaster.com.au/resources/>

¹⁰⁹ <https://maps.slip.wa.gov.au/landgate/bushfireprone/>

¹¹⁰ <https://knowledge.aidr.org.au/media/9001/163-financial-counsellings-role-in-disaster-recovery.pdf>

¹¹¹ <https://www.wa.gov.au/system/files/2022-08/NDRR%20WA%20Implementation%20Plan.PDF>

and seminars on disaster preparedness and financial literacy. However, this important function is often overlooked by funding providers and host agencies, as they do not understand the holistic, educative role held by financial counsellors. It is important to raise awareness of the broad range of community services provided by financial counsellors to government organisations, funding providers, host agency managers and even financial counsellors themselves.

Financial counsellors can also support the broader community becoming disaster resilient through:

- Linking in with existing disaster preparedness initiatives
 - This helps to raise awareness of financial counselling support available, actions that can be taken to become better prepared for disasters, and available resources on the topic.
- Connecting with disaster preparedness organisations and services
 - This helps to raise awareness of financial counselling support available and may ensure funding. This can be done by linking in with partner organisations such as fire and ambulance services and Legal Aid/community legal services and their activities and events around disaster preparedness.
- Working with community organisations and key leaders.
 - This provides financial counsellors with valuable knowledge on community dynamics, politics, and isolated groups, amongst other things. Key community leaders can help communities and individuals trust financial counselling services when there is a history of distrust towards government services. Financial counsellors should attend community fairs and events, such as business chambers, men's sheds and Country Women's Associations, to raise awareness of the support available.

For resources on disaster preparedness, see:

- [AIDR handbook on community engagement for disaster resilience](#)¹¹²

4.7.2 Working with clients

Financial counsellors can help clients become prepared for disasters by discussing the following:

- Important document storage:
 - See [Salvo's Moneycare important documents checklist](#)¹¹³ for what to prepare.
 - Making sure that documents and precious items are stored where they can be easily accessed during an emergency.

¹¹²

https://knowledge.aidr.org.au/media/7989/aidr_handbookcollection_communityengagementfordisasterresilience_2020.pdf

¹¹³ https://www.salvationarmy.org.au/scribe/sites/auesalvos/files/APW2023/PFUP_Checklist.pdf.pdf

- Discussing document storage options. For example, electronic documents can be stored in [AusPost's Secure Document Vault](#),¹¹⁴ whilst wills can be lodged with the WA Will Bank¹¹⁵. Also see [Justice Connect Get ePrepared](#)¹¹⁶.
- Clients should be informed of the pros and cons associated with both physical and digital document storage, including cybersecurity, so that they can make the best decision for their circumstances.
- Insurance matters:
 - Help clients understand disaster risks and recommend the client consider purchasing insurance if not already covered. For example, discussing Bushfire Attack Level (BAL) ratings with clients in bushfire prone areas can help ensure that clients are not under-insured¹¹⁷. This is discussed further in Section 6.3.1.
 - See the [Good Shepherd's "Insure it. It's worth it" report](#) with its useful template to calculate the value of common items to insure.
 - Additional information on insurance is presented in Section 6.3.1.
- Disaster risk and assessments:
 - Certain clients, especially primary producers and small businesses would benefit from undertaking disaster risk assessments to identify potential hazards and risks on properties that could harm people, environments, livelihoods and compromise insurance plans. Financial counsellors can raise awareness of this and help clients plan for the disaster risk assessment.
- Emergency planning:
 - Emergency plans are a quick, easy and no-cost way of increasing the chances of survival for individuals, families and neighbours during a disaster.
 - The [DFES](#)¹¹⁸ provides resources on how to develop emergency plans for each natural hazard.
- Budgeting and emergency funds:
 - Budgeting and emergency funds are ways of increasing a client's financial resilience, allowing them to "bounce back" rapidly after a disaster.
- Non-material impacts of disasters:
 - Educating people on the invisible (non-material) loss that people experience in disasters can help them become more mentally prepared and resilient.

To raise awareness of disaster preparedness, and for preliminary disaster risk assessment, financial counsellors can include a question regarding the level of the client's disaster preparedness in the agency intake form.

¹¹⁴ https://auspost.com.au/content/dam/auspost_corp/media/documents/digital-mailbox-faqs.pdf

¹¹⁵ <https://www.wa.gov.au/system/files/2023-07/pto-will-deposit-form.pdf>

¹¹⁶ <https://prepare.apps.justiceconnect.org.au/>

¹¹⁷ <https://knowledge.aidr.org.au/resources/ajem-october-2020-why-insurance-matters-insights-from-research-post-disaster/>

¹¹⁸ <https://www.dfes.wa.gov.au/hazard-information/survival-plans>

For more information and resources on disaster preparedness, see:

- [DFES resources](#)¹¹⁹
- [Australian Red Cross disaster resources](#)¹²⁰
- [Red Cross Get Prepared app](#)¹²¹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Connect with disaster management organisations	Agency managers Financial counsellors and capability workers
Connect with community organisations, services and key leaders.	Agency managers Financial counsellors and capability workers
Link in with existing disaster preparedness initiatives	Agency managers Financial counsellors and capability workers
Ensure financial counsellors and capability workers are properly supported to undertake community outreach activities, such as community education workshops	Agency managers
Provide community education workshops and seminars on disaster preparedness	Financial counsellors and capability workers

¹¹⁹ <https://www.dfes.wa.gov.au/emergencywa/prepare>

¹²⁰ <https://www.redcross.org.au/emergencies/resources/>

¹²¹ <https://www.redcross.org.au/emergencies/prepare/get-prepared-app/>