



Grass Roots Support Roads to Resilience



Lithgow Information
and Neighbourhood Centre

Leanne Walding
BSocSci (Social Welfare)



Roads to Resilience - Financial

What is financial resilience?

Financial resilience is **the ability to bounce back from life events that impact on income and/or assets.**

Some financially adverse events, unemployment, socio economic status, catastrophic disaster, pandemic, trauma, divorce, disability, and health problems affect people individually.

The ability to bounce back from adversity is difficult, however with grass roots support - goals can be achieved.

Lithgow





Lithgow – Economic Barriers to Financial Resilience

- SEIFA – Lithgow CBD - 923
- SEIFA – Bowenfels Social Housing - 793
- 16.5% are in living in poverty
- 34.12% in rental stress
- 8.5% unemployment rate
- 23.9% single parents
- Median household weekly income \$830 with 35.8% below \$650
- 18.4% with a higher education level above Cert III

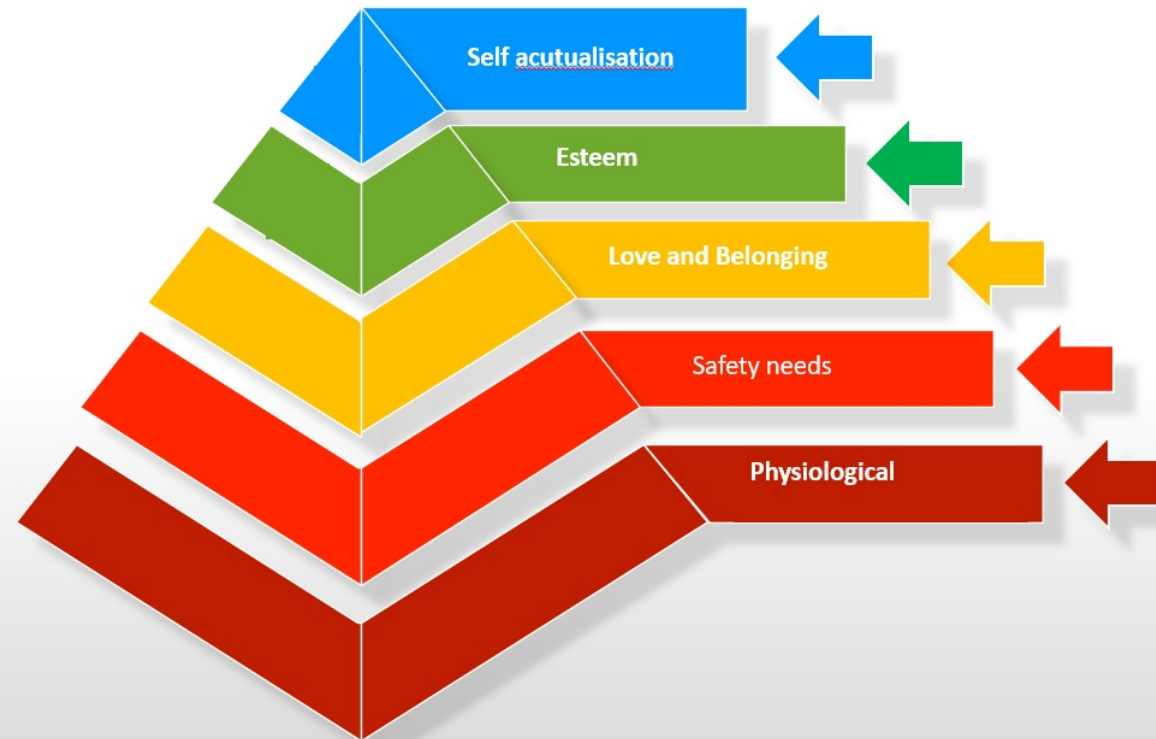
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LINC – slowly pulling the pieces together



Maslow's Hierarchy of Needs



(Mcleod, 2020)

(How Maslow's Famous Hierarchy of Needs Explains Human Motivation, 2022)

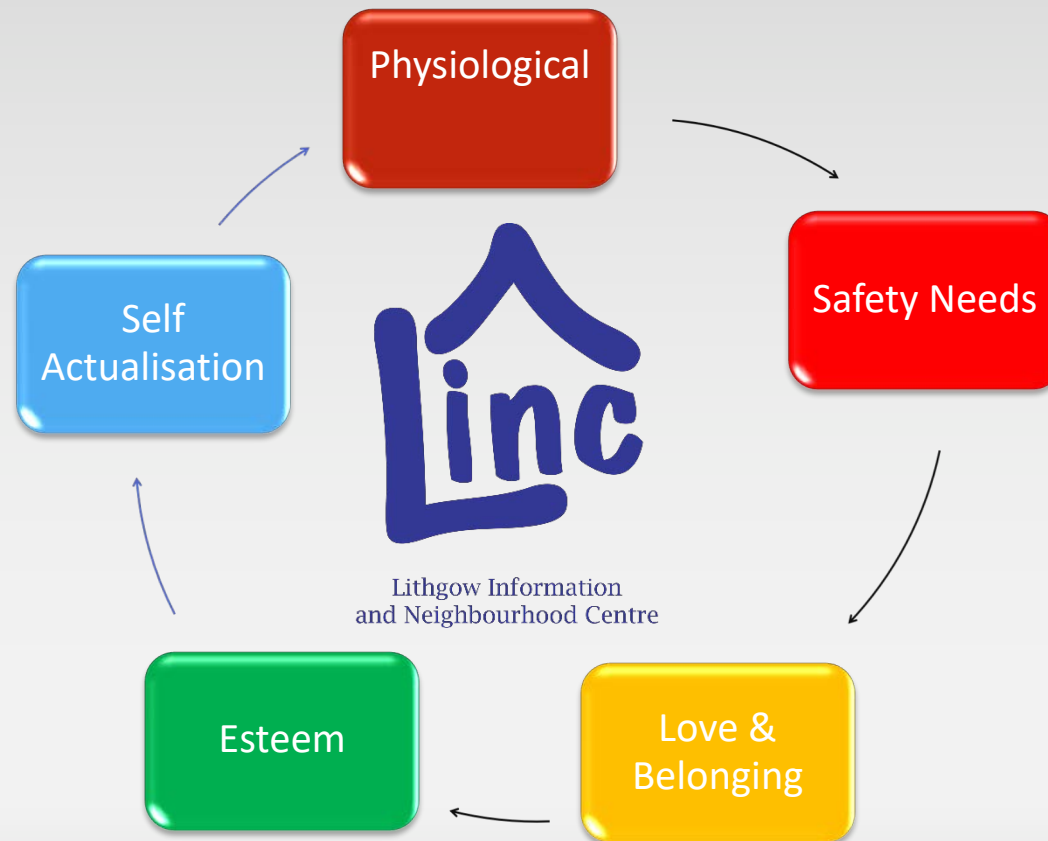


Rose's Journey

- Partners illness required her to leave work which was their main source of family income
- Food insecurity
- Fear and safety concerns in her local neighbourhood
- Housing problems
- Financial crisis



Grass Roots Approach – A Hand Up





DEAR LEANNE AND LINDA,
A HUGE THANK YOU, TO YOU BOTH FOR THE GREAT
WORK YOU ARE DOING WITH THE FOOD RESCUE
PROGRAM - SECOND BITE.

BECAUSE OF YOU AND YOUR TEAM WE HAVE BEEN
ABLE TO GET OUR FINANCES IN ORDER, AND AT
LONG LAST WE ARE DEBT FREE IN THE SENSE
WE NO LONGER HAVE A MORTGAGE.

BECAUSE OF YOU BOTH AND THE HARD WORK
THAT YOU HAVE DONE WE HAVE BEEN ABLE TO
EAT NUTRITIOUS, HEALTHY FOOD, HAVE AN OCCASIONAL
TREAT AND HOLD OUR HEADS HIGH WITH DIGNITY.
WE WOULD LIKE TO SAY THANK YOU AND PRESENT
YOU WITH THIS GIFT OF OUR APPRECIATION.
THANKS HEAR,

ROSE AND JOHN x/xx

Questions, Further Information or Feedback





References

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