Financial hardship for farmers and other rural communities:

- A specific type of stress is experienced by many rural and remote communities due to the nature of their livelihoods and the challenges they face.
- Farmers, in particular, may face financial strain due to unpredictable weather conditions, changes in demand for their products, and fluctuating commodity prices.
- Other rural communities may also experience financial stress due to reduced opportunities for employment, increased costs of living, and limited access to services.

Consequences of the stressors:

- Higher incidence of physical and mental health problems amongst community members, as well as conflicts and relationship breakdowns.
- Loss of social networks and a breakdown in community spirit.
- Financial hardship, job pressure, and overworking.
- Emergency (Police, Fire, Ambulance) ringing 1800 675 839 or visit their website www.primesuper.com.au

Where to go for help:

- Lifeline and Prime Super are working in partnership to promote mental health awareness, help-seeking, and suicide prevention.
- Lifeline’s tool kit for getting through floods, drought, and extreme climate events will provide some practical information about:

  - Understanding floods, drought and extreme climate events and their impact on (rural) communities.
  - Understanding how floods, drought and extreme climate events can affect individual wellbeing.
  - Developing some strategies for what you can do to get through floods, drought and extreme climate events.
  - Where to go for help.

Tool kit

Getting through floods, drought and extreme climate events

A self-help resource to help families dealing with floods, drought and extreme climate events.

How do floods, drought and extreme climate events impact on rural communities?

Living and working in rural Australia can be both a very rewarding and challenging way of life. People living in rural areas are known for being down-to-earth, practical and resilient. But, floods, drought and extreme climate events can test the even the most resilient.

Floods, drought and extreme climate events don’t only affect people who live on the land - it is stressful for everyone living in rural communities.

Some of the ways floods, drought and extreme climate events can affect rural communities are:

- Financial hardship for farmers and other rural businesses, which may eventually lead to farms being sold and businesses to close.
- Family and relationship problems (e.g. arguing, disagreements, lack of communication, physical conflict, relationship breakdowns).
- Job pressure and overworking.
- People leaving the community due to a lack of opportunities or income (particularly young people).
- Environmental problems, such as loss of vegetation and animals, drying or flooding of rivers, soil erosion and increased risk of bushfires.
- Lack of community services, including health care, education, housing and employment organisations.
- Higher incidence of physical and mental health problems amongst community members, as well as an increased risk of suicide.
- Loss of social networks and a breakdown in community spirit.

How can floods, drought and extreme climate events affect rural communities?

Some of the ways floods, drought and extreme climate events can affect rural communities are:

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- Environmental problems, such as loss of vegetation and animals, drying or flooding of rivers, soil erosion and increased risk of bushfires.
- Lack of community services, including health care, education, housing and employment organisations.
- Higher incidence of physical and mental health problems amongst community members, as well as an increased risk of suicide.
- Loss of social networks and a breakdown in community spirit.

Acknowledgements:

- Prime Super is the proud sponsor of the Lifeline Information Service – your mental health and suicide help resource.
- Prime Super is Australia’s only nationally operating super fund dedicated to rural and regional Australia.
- For more information on Prime Super, please ring 1800 075 839 or visit their website www.primesuper.com.au
- Lifeline and Prime Super are working in partnership to promote mental health awareness, help-seeking and suicide prevention.

LifeLine’s tool kit for getting through floods, drought, and extreme climate events will provide some practical information about:

- Understanding floods, drought and extreme climate events and their impact on (rural) communities.
- Understanding how floods, drought and extreme climate events can affect individual wellbeing.
- Developing some strategies for what you can do to get through floods, drought and extreme climate events.
- Where to go for help.

Some of the ways floods, drought and extreme climate events can affect rural communities are:

- Financial hardship for farmers and other rural businesses, which may eventually lead to farms being sold and businesses to close.
- Family and relationship problems (e.g. arguing, disagreements, lack of communication, physical conflict, relationship breakdowns).
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- People leaving the community due to a lack of opportunities or income (particularly young people).
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- Lack of community services, including health care, education, housing and employment organisations.
- Higher incidence of physical and mental health problems amongst community members, as well as an increased risk of suicide.
- Loss of social networks and a breakdown in community spirit.
Physical symptoms, such as headaches, difficulty withdrawing from friends and family, increased worrying, nervousness, anxiety or fear, having difficulty concentrating or forgetfulness, no longer enjoying hobbies and interests, often feeling down or depressed, disappointment, guilt, shame or feeling like a failure, thoughts of suicide or harming yourself.

Some common signs of stress due to floods, drought, and extreme climate events may include:

- Physical symptoms, such as headaches, difficulty sleeping, loss of appetite, aches and pains, nausea, dizzy spells, chest or back pain, diarrhoea or constipation, injuries or accidents.
- Feeling tired, lacking energy or motivation.
- Feeling angry, depressed or irritable.
- Increased heart rate, breathing, sweating, anxiety, or fear.
- Often feeling down or depressed.
- Difficulty concentrating or forgetfulness.
- Disappointment, guilt, shame, or feeling like a failure.
- Feeling helpless or out of control.

How do floods, drought, and extreme climate events affect individual wellbeing?

The stress caused by floods, drought, and extreme climate events can affect our wellbeing in a number of ways. Everyone experiences stress from time to time, but the ongoing nature of floods, drought, and extreme climate events can lead to “burnout” and physical mental, and emotional exhaustion. Long-term stress may also cause more serious physical and mental health problems, such as heart problems, ulcers, depression, or anxiety disorders.

Some common signs of stress due to floods, drought, and extreme climate events may include:

- Problems with sleep, including difficulty falling asleep or staying asleep.
- No longer enjoying hobbies and interests.
- Increased use of alcohol, cigarettes, or other drugs to cope or escape the situation.
- Feeling hopeless, worthless, or like “life is not worth living.”
- Thoughts of suicide or harming yourself.

Most people experience some of these emotions at some point in their lives. However, if you are experiencing several at the same time or if they interfere with your ability to carry out your daily activities, you should talk to someone you trust (e.g. partner, friend, relative) and seek help from your GP or another health professional.

Here are some strategies that can help you to manage the stress of floods, drought, and extreme climate events.

1. Recognise when it’s getting too much

Sometimes we’re so busy trying to get things done that we might not notice that we need a break. Learning to listen to your body and recognizing the signs of stress is the first step in doing something about it. Take notice of any changes in your physical health, your behaviours, or your emotions that might indicate that things are getting too much for you. Listen to your conscience from your body or your wellbeing or behaviour, ask to help immediately if you have thought of suicide or harming yourself.

2. Talk about it

The stress of floods, drought, and extreme climate events can cause you to experience a range of emotions. Talking openly and safely to someone you trust about how you’re feeling can help to relieve tension and put things in perspective. If you don’t feel comfortable talking to someone you know, telephone helplines like Lifeline and online options (e.g. email, online chat, forums) are also available for confidential support and advice.

Remember: during floods, drought, and extreme climate events, everyone in the community is likely to be experiencing similar emotions, so talking to family members, friends, and neighbours can help everyone to release negative feelings and come up with practical ways of managing their stress and dealing with the situation.

3. Explore financial options

One of the most stressful consequences of floods, drought, and extreme climate events is often financial problems, which may lead to difficulties with debts and income. Financial worries can also lead to other problems, such as family and relationship difficulties. Sometimes the stress of your financial situation can seem overwhelming.

A good place to start is to talk with your bank or financial advisor about options available to you to better manage your financials. There are lots of financial assistance programs available to rural/farmers and businesses during floods, drought, and extreme climate events, which may provide some relief. It can also be helpful to get together with family members (including children) to create a family budget you all agree on.

4. Visit your GP or health professional

Stress can often lead to poor physical health, such as sadness, headaches, aches and pains, sleep difficulties, accidents, or injuries. It can also cause mental health problems, such as depression and anxiety. So, even if you don’t feel “sick,” a check-up with your doctor is still a good idea when you’re going through tough times. Tell your GP about your situation and let them know if you’ve experienced any new changes in how you feel. Your doctor can provide useful advice on how to manage stress and also give you referrals to other services that might be able to offer you support.

5. Helping children and adolescents

Sometimes we don’t discuss stressful situations with our children and adolescents because we don’t want to worry them. However, the important thing is to pick up on when they are stressed or when things are too much for you. The important thing to remember is that you can get through it and you don’t have to go through it alone.

Here are some strategies that can help you to help! Make a list of where to go for different types of help and advice.

It takes strength and courage to ask for and receive help from others, whether it’s practical financial or emotional support. However, there are many options available for confidential support and advice.

6. Take care of yourself

When we’re stressed, we often become run-down or burnt out, so it’s important to take care of yourself! Eat healthily, get at least eight hours of sleep each night, and exercise regularly (preferably away from work). Eat healthily, get at least eight hours of sleep each night, and exercise regularly (preferably away from work). When we’re stressed, we often become run-down or burnt out, so it’s important to take care of yourself! Eat healthily, get at least eight hours of sleep each night, and exercise regularly (preferably away from work). When we’re stressed, we often become run-down or burnt out, so it’s important to take care of yourself! Eat healthily, get at least eight hours of sleep each night, and exercise regularly (preferably away from work).

7. Be positive and proactive

Learn about the specific diagnosis and the options of treatment and care that is available. Mental illness is a treatable condition that can be managed through medication, counseling, therapy, or a combination of these. It is important to seek help if you are feeling depressed, anxious, or have thoughts of suicide or harming yourself.

8. Seek and accept help from others

It can be difficult to accept help from others, whether it’s practical financial or emotional support. It can be difficult to accept help from others, whether it’s practical financial or emotional support. However, there are many options available for confidential support and advice.

It’s important to include children and adolescents in discussions about the situation and make them feel that they are not alone in their feelings. They should be involved in discussions about the situation and made to feel that they are not alone in their feelings. They should be involved in discussions about the situation and made to feel that they are not alone in their feelings.

9. Act immediately if you have thoughts of harming yourself or suicide

Ongoing stress due to floods, drought, and extreme climate events can affect everyone’s mental health and lead to feelings of hopelessness, worthlessness, and may lead to thoughts of suicide or euthanasia. If you or someone you know is feeling hopeless about their life or is thinking about suicide, seek immediate help by talking to someone you trust, calling a helpline (e.g. Lifeline 13 11 44), or visiting your GP in an emergency, call 000.
Some common signs of stress due to floods, drought and extreme climate events may include:

- Physical symptoms, such as headaches, difficulty concentrating or forgetfulness.
- Difficulty breathing, chest or back pain.
- Weight loss/gain, muscle tension, aches/pains and accidents.
- Disappointment, guilt, shame or feeling like “life is not worth living”.
- Feeling hopeless, worthless or like “life is not worth living.”
- Thoughts of suicide or harming yourself.

Most people experience some of these emotions at some point in their lives. However, if you are experiencing several of these at the same time or if they interfere with your ability to carry on daily activities, you should talk to someone you trust (e.g. partner, friend, relative) and seek help from your GP or another health professional.

Everyone deals with stressful circumstances differently, so it’s important to find ways of managing stress that work for you. The important thing to remember is that you can get through it and you don’t have to go through it alone.

Explore financial options

One of the most stressful consequences of floods, drought and extreme climate events is often financial pressure. This can affect your personal finances, your family’s finances and your business’s finances. Financial worry can also lead to other problems, such as family and relationship difficulties. Sometimes the stress of your financial situation can seem overwhelming.

A good place to start in dealing with financial pressure is to put together an accurate summary of your financial situation. List all of the income that you have coming in, and all of the expenses and debts that you pay out. It’s important to include financial assistance programs available to you to better manage your finances. There are lots of financial assistance programs available to rural/farmers and businesses during floods, drought and extreme climate events, which may provide some relief. It can also be helpful to get together with family members (including children) to create a family budget you all agree on.

Talk about it

The stress of floods, drought and extreme climate events can cause you to experience a range of emotions. Talking calmly and openly to someone you trust about how you’re feeling allows you to release tension and puts things in perspective. If you don’t feel comfortable talking to someone you know, telephone helplines like Lifeline and online options (e.g. email, online chat, forums) are also available.

Remember: during floods, drought and extreme climate events, everyone in the community is likely to be experiencing similar emotions, so reaching out to family members, friends and neighbours can help everyone to release negative feelings and come up with practical ways of managing their stress and dealing with the situation.

Helping children and adolescents

Sometimes we don’t discuss stressful situations with our children and adolescents because we don’t want to worry them. However, if children and adolescents pick up on when you are stressed and when things aren’t right, they are likely to ask questions, be upset or arguing. No matter what’s going on, it’s important that you talk to them and explain what’s happening.

Take care of yourself

When we’re stressed, we often become run-down or burnt out, so it’s important to take care of yourself! Eat healthily, get at least eight hours of sleep each night and exercise regularly (preferably away from work). Remember to take time out to relax – read a book, listen to music, watch a movie or go for a walk. Relaxation is also important to do fun activities that you enjoy both on your own and with family and friends. Spending time with friends and family can help to prevent isolation and loneliness.

Alcohol and drugs weaken your ability to make decisions, often leading you to make unwise choices. They can also lead to mental health problems, such as depression and anxiety, as well as it’s a good idea to limit your intake.

Learn about the specific diagnosis and the options for treatment and care that is available. Mental illness is a chronic condition and can be made better with the right mix of treatments, including mood and anxiety disorders, personality disorders and psychotic disorders such as depression or schizophrenia. Each condition has specific effects and treatments.

Seek and accept help from others

It can be difficult to accept help from others, whether it’s financial or emotional support. However, everyone needs help from time to time and there are lots of ways to get this support.

Explore

Many financial assistance programs are available to help! Make a list of where to go for different types of help and advice (e.g. financial assistance, emotional support) and keep it in a handy place. Some ideas are listed at the end of this toolkit.
How do floods, drought and extreme climate events affect individual wellbeing?

The stress caused by floods, drought and extreme climate events can affect our wellbeing in a number of ways. Everyone experiences stress from time to time, but the ongoing nature of floods, drought and extreme climate events can lead to "burnout" and physical, mental and emotional exhaustion. Long-term stress may also cause more serious physical and mental health problems, such as heart problems, ulcers, depression or anxiety disorders.

Some common signs of stress due to floods, drought and extreme climate events may include:

- Physical symptoms, such as headaches, difficulty breathing, chest pain, or back pain, diarrhoea or constipation, injuries or accidents.
- Always feeling tired, lacking energy or motivation.
- Feeling angry, aggressive or irritable.
- Increased worrying, nervousness, anxiety or fear.
- Often feeling down or depressed.
- Having difficulty concentrating or forgetfulness.
- Disappointment, guilt, shame or like being "a failure".
- Feeling helpless or out of control.

Some people with extreme stress may also lead to mental health problems, such as depression and anxiety.

1. **Recognise when it’s getting too much**

Sometimes we’re so busy trying to get things done that we might not realise that we need a break. Learning to listen to your body and recognising the signs of stress is the first step in doing something about it. Take notice of any changes in your physical health, your behaviours or your emotions that might indicate that things are getting too much for you. Listen to concerns from loved ones about your wellbeing or behaviour. Seek help immediately if you have thoughts of suicide or harming yourself.

2. **Talk about it**

The stress of floods, drought and extreme climate events can cause you to experience a range of emotions. Talking calmly and openly to someone you trust about what is happening can be very helpful. It can also be helpful to get together with family and friends (including children) to create a family budget you all agree on.

3. **Explore financial options**

One of the most stressful consequences of floods, drought and extreme climate events is often financial problems. A flood insurance policy may be available to help cover your property. Financial worries can also lead to other problems, such as family and relationship difficulties. Sometimes the stress of your financial situation can seem overwhelming.

A good place to start in dealing with financial pressure is to put together an accurate summary of your financial situation. List all of the income that you have coming in, and all of the expenses and debts that you have. Then talk to your bank or financial advisor about options available to you to better manage your finances. There are lots of financial assistance programs available to rural families and businesses during floods, drought and extreme climate events, which may provide some relieve. It can also be helpful to get together with family and friends (including children) to create a family budget you all agree on.

4. **Visit your GP or health professional**

Stress can often lead to poor physical health, such as headaches, backaches, sleeping difficulties, headaches, backaches, anxiety and depression. It can also cause mental health problems, such as depression and anxiety. If your stress is severe enough to affect your work or relationships, you may need to talk to your doctor.

5. **Helping children and adolescents**

Some people don’t discuss stressful situations with our children and adolescents because we don’t want to worry them. However, when children and adolescents pick up on when you are stressed and know when things are too much for you, they can become distant or upset and feeling that you’re going to make their way and they may blame themselves for what’s happening. It’s important to include children and adolescents in discussions about the situation and involve them in decision-making as much as possible. Help them to understand their responsibilities (e.g. concentrating at school, doing homework, helping out at home) and reassure them that, although things seem tough, you will get through it together. Talk to them about their feelings and notice any changes in their behaviour that may indicate that they are feeling stressed. Involving children and adolescents in good decision-making can also teach them valuable lessons about how to deal with stressful situations.

6. **Take care of yourself**

When we’re stressed, we often become run-down or burnt out, so it’s important to take care of yourself! Eat healthy, get at least eight hours of sleep each night and exercise regularly (preferably away from work). Remember to take time out to relax – read a book, listen to music, watch a movie or try something new like yoga or meditation. It’s also important to do fun activities that you enjoy both on your own and with family and friends.

7. **Be positive and proactive**

Learn about the specific diagnosis and the options for treatment and care that is available. Mental illness is a treatable condition and can be managed in many cases, including mood and anxiety disorders, personality disorders and psychotic disorders such as bipolar disorder or schizophrenia. Each condition has specific effective treatments.

8. **Seek and accept help from others**

It can be difficult to accept help from others, whether it’s financial or practical or emotional support. However, as we move closer to floods, drought and extreme climate events, everyone in the community is likely to be experiencing similar emotions, so talking to family members, friends and neighbours can help everyone to release negative feelings and come up with practical ways of managing their stress and dealing with the situation.

9. **Act immediately if you have thoughts of harming yourself or suicide**

Ongoing stress due to floods, drought and extreme climate events can also affect your mental health. Feeling hopeless, worthless, or like “life is not worth living” or thoughts of suicide or harming yourself. Alcohol and drugs weaken your ability to make decisions, often making problems worse. They can also lead to mental health problems, such as depression and anxiety, and it’s a good idea to limit your intake.
Financial hardship for farmers and other rural Australians can result in mental health problems. It affects all rural communities, from the most remote to the towns and cities. The impact can be both a very rewarding and challenging way of life. People living in rural areas are known for their community spirit. But, floods, drought and extreme climate events can test even the most resilient. They can be both a very rewarding and challenging way of life for everyone living in rural communities.

How do floods, drought and extreme climate events impact on rural communities?

• Financial hardship for farmers and other rural businesses, which may eventually lead to farms and businesses closing down.
• Family and relationship problems (e.g. arguing, disagreements, lack of communication, physical conflict, relationship breakdowns)
• Job pressure and overworking
• Lack of community services, including health and welfare services
• Environmental problems, such as loss of vegetation and animals, drying or flooding of rivers, soil erosion and increased risk of bushfires
• Displacement of opportunities or income (particularly young people)
• Some of the ways floods, drought and extreme climate events can affect rural communities are:

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• Lack of community services, including health care, education, housing and employment organisations
• Higher incidence of physical and mental health problems amongst community members, as well as an increased risk of suicide
• Loss of social networks and a breakdown in community spirit.

Living and working in rural Australia can be both a very rewarding and challenging way of life. People living in rural areas are known for being down-to-earth, practical and resilient. But, floods, drought and extreme climate events can test even the most resilient.

How do floods, drought and extreme climate events impact on rural communities?

For more information on Prime Super, please visit the Prime Super website: www.primesuper.com.au

Lifeline and Prime Super are working in partnership to promote mental health awareness, help-seeking and resilience.

Developing some strategies for what you can do to get through floods, drought and extreme climate events

To donate call 1800 800 768

The Tool Kit has been developed by Lifeline and Prime Super. The Tool Kit is self-help resource and each other for income and social support. It’s economic, environmental and social consequences are felt across rural communities, many of which are close-knit, and often dependent on each other for income and social support.
Places to go for help now:
- Lifeline 13 11 14 www.lifeline.org.au
- Mensline Australia 1300 789 978 www.mensline.org.au
- Financial hardship for farmers and other rural
- LifeLine 1800 688 382
- Mensline Australia 1300 659 467
- People leaving the community due to a lack
- gabion line 1300 224 636
- SANE Australia 1300 364 277
- Environmental problems, such as loss of
- Lifeline 1800 666 677
- Murray-Darling Basin Assistance and Referral
- Line 1800 050 015 (Referrals to State-based programs)
- Relationships Australia 1300 364 277
- beyondblue information line 1300 224 636
- beyondblue.org.au
- SANE Australia helpline 1800 668 382
- www.sane.org
- National Association for Loss & Grief (NALAG) 1800 55 1800
- Suicide Call Back Service 1300 659 467 www.suicidecallbackservice.org.au
- Emergency (Police, Fire, Ambulance) 000
- If your family is finding it difficult to pay for basic
- here are some tips on how to reduce your financial
- for helping to prevent suicide
- to promote mental health awareness, help-seeking
- www.primesuper.com.au
- For more information on Prime Super, please
- Prime Super is Australia’s only nationally operating
- super fund dedicated to rural and regional Australia.
- For more information visit Prime Super, please
- www.primesuper.com.au
- Lifeline and Prime Super are working in partnership
- Prime Super is the proud sponsor of the Lifeline
- 1800 050 015
- www.farmsafe.org.au
- Farmsafe – Information on health and safety
- for farmers and their families
- www.farmsafe.org.au
- Department of Agriculture, Fisheries and Forestry – Information about government assistance
- programs for people in drought.
- Farmsafe – Information on health and safety
- for farmers and their families
- www.farmsafe.org.au
- National Association for Loss & Grief (NALAG)
- 1300 224 636
- www.relationships.com.au
- Family and relationship problems (e.g. arguing,
- conflict, relationship breakdown)
- • Disagreements, lack of communication, physical
- • Injuries
- • Loss of social networks and a breakdown in
- community spirit.
- • Financial hardship for farmers and other rural
- businesses, which may eventually lead to farms
- • Family and relationship problems (e.g. arguing,
- • Environmental problems, such as loss of
- • Floods, drought and extreme climate events –
- • Information about government assistance
- • Information on local grief counselling services,
- • Being sold and businesses to close
- • Business, which may eventually lead to farms
- • Lack of community services, including health,
- • Higher incidence of physical and mental health
- • LifeLine 1800 688 382
- • Undertake online resources. Some good
- • To access this kind of help, talk
- • If your family is finding it difficult to pay for basic
- • www.suicidecallbackservice.org.au
- • www.sane.org
- • www.beyondblue.org.au
- • www.relationships.com.au
- • www.lifeline.org.au
- • To donate call 1800 800 768
- • For 24 hour telephone crisis support call 13 11 14
- • For more information visit www.lifeline.org.au
- • To donate call 1800 800 768
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- • For more information visit www.lifeline.org.au

Lifeline’s tool kit for getting through floods, drought and extreme climate events will provide some practical information about:

Understanding floods, drought and extreme climate events and their impact on (rural) communities.
Understanding how floods, drought and extreme climate events can affect individual wellbeing.
Developing some strategies for what you can do to get through floods, drought and extreme climate events.

Where to go for help:

- To donate call 1800 800 768
- For 24 hour telephone crisis support call 13 11 14
- For more information visit www.lifeline.org.au

How do floods, drought and extreme climate events impact on rural communities?

Living and working in rural Australia can be both a very rewarding and challenging way of life. People living in rural areas are known for being down-to-earth, practical and resilient. But, floods, drought and extreme climate events can test even the most resilient.

Floods, drought and extreme climate events don’t only affect people who live on the land – it is stressful for everyone living in rural communities.

Its economic, environmental and social consequences are felt across rural communities, many of which are close-knit, and often dependent on each other for income and social support.

Some of the ways floods, drought and extreme climate events can affect rural communities are:
- • Financial hardship for farmers and other rural businesses, which may eventually lead to farms being sold and businesses to close.
- • Family and relationship problems (e.g. arguing, disagreements, lack of communication, physical conflict, relationship breakdown).• Job pressure and overworking.
- • People leaving the community due to a lack of opportunities or income (particularly young people).• Environmental problems, such as loss of vegetation and animals, drying or flooding of rivers, soil erosion and increased risk of bushfires.
- • Lack of community services, including health care, education, housing and employment organisations.
- • Higher incidence of physical and mental health problems amongst community members, as well as an increased risk of suicide.
- • Loss of social networks and a breakdown in community spirit.

This Tool kit has been produced by Lifeline Information Service as a public service. You can receive it in whole or in part without attribution and use it for non-commercial purposes. We invite your feedback and comments at info@lifeline.org.au.

The assistance of Jen Hamer in producing this tool kit is gratefully acknowledged.