



BETWEEN A
ROCK

AND A

HARD
PLACE



Red Shield
Appeal

JUNE 2022

Research team

Project leads
Lerisca Lensun and Carolyn Russell

Research design
**Lerisca Lensun, Stefano Verrelli,
 Emma Scott and Carolyn Russell**

Data collection and analysis
Stefano Verrelli

Internal report writing
Stefano Verrelli

External report writing
Carolyn Russell

Russell, C., Lensun, L., & Verrelli, S. (2022). *The Salvation Army's Red Shield Appeal research report: Between a rock and a hard place*. The Salvation Army: Australia.

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The Salvation Army Australia fully funded this report.

Contact details

The Salvation Army Australia, Policy,
 Research and Social Justice Department.

95-99 Railway Road
 Blackburn VIC 3130
 Phone 03 8878 4500
 www.salvationarmy.org.au

Our commitment to inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value people of all cultures, languages, capacities, sexual orientations, gender identities and/or expressions. We are committed to providing fully inclusive programs. We are committed to the safety and wellbeing of people of all ages, particularly children.



Our values

- **Integrity**
- **Compassion**
- **Respect**
- **Diversity**
- **Collaboration**

Learn more about our commitment to inclusion:
[salvationarmy.org.au/about-us](https://www.salvationarmy.org.au/about-us)

The Salvation Army is an international movement, and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.

About The Salvation Army

The Salvation Army is an international movement, with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is also one of Australia's largest providers of social services and programs for people experiencing hardship, injustice and social exclusion. The Salvation Army has a national annual operating budget of more than \$1 billion and provides more than 1000 social programs and activities in each state and territory in Australia. The organisation is active in communities in local hubs and community centres, co-located with other support services and agencies and through churches and corps centres. Main program areas include:

- Emergency Relief, material aid and case work
- Financial inclusion and counselling
- Housing and homelessness
- Family and domestic violence
- Drug and alcohol support and addiction treatment and recovery
- Youth services
- Emergency disaster and strategic response
- Employment services
- Chaplaincy
- Aged care services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Recognition

Thank you to all participants who completed surveys and shared your views and experiences with us. We are very grateful for your time and valuable insights.

Thank you to all the incredible staff, volunteers, officers and members of our Salvation Army corps and social centres. Your compassion and care for others is incredible. Thank you for your ongoing commitment.



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In 2021,
The Salvation Army's
Doorways Emergency
Relief services:



Assisted approximately
128,000
people



Provided more than
289,000
sessions of assistance
to those in need

OVERVIEW

Growing economic pressures and uncertainty continue to take a toll, causing ongoing financial stress and impacting the mental health and wellbeing of countless Australians. The pandemic has exacerbated experiences of poverty, unemployment and housing stress, particularly for low-income earners and recipients of government benefits.^{1,2} Many families on limited incomes are struggling to afford the increasing cost of living expenses. Essentials have become unobtainable for some households, with many people forced to go without. More community members are turning to charities and support services for help.

In 2021, The Salvation Army's Emergency Relief centres assisted approximately **128,000** people and provided more than **289,000** sessions of assistance to those in need. For some community members, instances of hardship resulted from adverse events or situational crises, many struggling to live week to week or facing job losses. For others, it was a mix of difficult life circumstances and grappling with adversity and poverty. The Salvation Army's Emergency Relief centres provide practical assistance, food vouchers, material aid and casework to people experiencing disadvantage and hardship. Emergency Relief also provide a doorway and referral point to other specialist services in the Army for community members who need additional support. The Salvation Army remains committed to assisting people in need and helping them manage through tough times.

It is difficult to fully appreciate the struggles many people endure when managing on limited incomes, trying to stretch every dollar to provide essentials and a basic standard of living for themselves and their families. This research project explores the experiences of financial hardship and deprivation, housing stress and the main challenges community members faced in the past year, including family violence and mental ill-health. The findings provide valuable insights and demonstrate the lived experiences of people who access The Salvation Army's Emergency Relief services for assistance.

The findings also draw attention to the experiences of children living in poverty and what they must forgo due to their family circumstances. Many individuals and families are forced to make impossible choices. This report highlights how most respondents struggled to get by, living on a limited income with many unable to afford their rent, household bills or buy enough food to eat for themselves and their families.

Many family households had limited incomes and could not afford social, leisure and educational opportunities for their children, or access to medical and health care. Some respondents also battled a range of complex challenges in the past 12 months such as mental ill-health and family violence, further compounding their experiences of hardship. Those respondents seeking work experienced vocational barriers and struggled to find suitable employment in the past year. Many were left reliant on government income support and assistance from charity and community organisations to survive. The findings demonstrate that nearly all respondents were living under the 'poverty line', after paying for accommodation. The situation for many people accessing Emergency Relief services is dire.

The Salvation Army continues to deliver essential services to many vulnerable people in financial need, impacted by food insecurity, unable to find work, or socially isolated and lonely. This report encapsulates some of the economic, physical and emotional challenges community members face. Many caught between a rock and a hard place, hoping for a better and brighter future.





METHOD

QUESTIONNAIRE DESIGN

The questionnaire was based on a combination of existing survey tools³ and designed to capture data about people's financial situations and cost of living expenses, housing and experiences of housing stress, mental health and wellbeing, challenges in the past year and the impact of the COVID-19 pandemic.

QUESTIONNAIRE DISTRIBUTION

Qualtrics online survey platform hosted the questionnaire. A random sample of 10,000 people who sought assistance from The Salvation Army's Emergency Relief services in the past 12 months were invited to participate in the survey via text message. The data collection period was open throughout November and December 2021. Participation was voluntary and responses were confidential. A total of 1409 respondents completed the online questionnaire (14% completion rate).

DATA ANALYSIS

Data cleaning and analysis was conducted using the statistical software platform IBM SPSS Statistics. Missing responses for most questions was approximately 5% of the total sample size, and no question had more than 10% missing responses.

LIMITATIONS

Although this project represents an empirical attempt to examine the experiences of community members and their families, all findings reported here should be interpreted in light of the following research limitations. Data examining the major challenges experienced by respondents and their families in the past 12 months and the potential impact of the COVID-19 pandemic was collected retrospectively. That is, respondents were asked to reflect on their situation in the past 12 months and decide if this challenge was because of, or made worse by, the COVID-19 pandemic. This type of data collection method is prone to recall biases.

It is also important to note that the sample of respondents in this report is not fully representative of the wider population who received Emergency Relief support between November 2020 and October 2021. The sample is likely to over-represent those who were significantly affected by the COVID-19 pandemic and lockdown periods, such as those with employment issues or issues related to housing. Therefore, while not fully representative, findings are highly relevant and insightful in providing support to advocacy work for those most affected by the pandemic. Taking into consideration the limitations of representativeness of the sample, The Salvation Army's Research team has also taken care to provide an in-depth analysis of subgroups that are over-represented or under-represented in the sample for better insights.



THEMES

Respondents reported the past 12 months had been a difficult time, with many experiencing financial struggles. Key themes from this research project included:

- a. Experiences of financial hardship and deprivation were prevalent
- b. Mounting financial pressure to meet the rising cost of living expenses such as rent, bills, food and fuel
- c. High incidence of extreme housing stress and living below the poverty line
- d. Significant vocational barriers in finding work for those on government income support
- e. Experiences of deteriorating mental health and emotional wellbeing
- f. High levels of uncertainty about their financial future

KEY FINDINGS

DEMOGRAPHIC PROFILE

- **Nearly three in four (73%)** respondents were women, and on average were **43 years old**
- Most lived in a major city (**57%**) and regional areas (**43%**)
- **Three in ten (31%)** respondents lived alone, **one in ten (10%)** lived in group households, and **one in ten (9%)** lived with their partner
- **More than eight in ten (84%)** were Australian citizens or permanent residents
- **One in eight (13%)** respondents identified themselves as Aboriginal and/or Torres Strait Islander

INCOME AND EMPLOYMENT

- **Seven in ten (72%)** respondents receiving government income support payments were left with **\$22 a day*** to live on after paying for housing
- **Nearly one in four (23%)** respondents were in paid employment and were left with **\$29 a day*** to live on after paying for housing
- **More than one in three (35%)** already in paid employment were looking for additional work, and reported that finding or maintaining employment was harder because of the COVID-19 pandemic
- **One in four (27%)** respondents on government support payments spent on average **13 months** looking for work and spent **twice as long** looking for employment compared to those already in paid work
- **Three in ten (30%)** reported that finding or maintaining employment was one of their greatest challenges of the past year

*Equivalised median income after housing cost

HOUSING

- **One in two (52%)** respondents lived in private rental accommodation, followed by **nearly three in ten (29%)** lived in social housing, while **one in eight (12%)** were homeless
- Overall, respondents spent **\$289** on rent per week
- **Nearly eight in ten (78%)** experienced housing stress and spent 30% or more of their income on housing
- **Nearly one in two (48%)** experienced *extreme* housing stress and spent 50% or more of their income on housing
- **More than half (56%)** respondents in private rental experienced housing *extreme* stress and spent 50% or more of their income on housing





HARDSHIP

- After paying for housing costs, **more than nine in ten (93%)** respondents were living below the poverty line
- **More than four in five (84%)** respondents found it difficult to meet necessary living expenses, such as housing, utilities, food and health care
- **Nearly half (48%)** of respondents went without meals, and **nearly one in three (32%)** could not pay the rent or mortgage on time because of a shortage of money
- **More than half (56%)** could not afford medical or dental treatment when needed, and **more than one in three (36%)** could not afford medicines when prescribed by a doctor
- **More than one in three (36%)** were uncertain if their household financial situation would improve in the next two years, and **one in six (17%)** expected it to worsen

FAMILIES AND CHILDREN

- **Nearly one in two (49%)** households were families with children or grandchildren, with an average of two children (aged 0-14 years)
- After paying for housing costs, **nearly all (98%)** households with children were living below the poverty line
- **Nearly nine in ten (87%)** found it difficult to meet necessary living expenses, such as housing, utilities, food and health care
- **More than two in three (67%)** could not afford a computer or laptop and nearly **three in five (58%)** could not afford to pay for classes or activities for their children outside school

*Equivalised median income after housing cost

- **Nearly one in five (18%)** could not afford three meals a day or medicines for their children prescribed by a doctor
- After paying for housing, sole parents had to live on **\$22 a day***, while couples with children had to live on **\$19 a day***

FAMILY VIOLENCE

- **Nearly one in five (19%)** reported family violence was one of their greatest challenges in the past year, and of these, three in five indicated their experiences of family violence was because of, or made worse by the COVID-19 pandemic
- Experiences of family violence were **twice as likely** among women than men and three times as likely for sole-parent households than couples with children
- **One in six (17%)** respondents who had experienced family violence in the past 12 months were homeless
- Of respondents who experienced violence:
 - » **More than seven in ten (73%)** could not afford medical or dental treatment when needed and **two in three (66%)** went without meals because of a shortage of money
 - » **More than four in five** reported managing their mental health and emotional wellbeing (**86%**) and feeling isolated and lonely (**81%**) was one of their greatest challenges in the past year

DETAILED FINDINGS

DEMOGRAPHIC PROFILE

A total of **1409 respondents** completed the survey.³ Most were female (**73%**), and less than **three in ten** were male. The average age of respondents was 43. Most respondents were from NSW (**35%**), followed by Victoria (**26%**), Queensland (**14%**) and South Australia (**11%**). Most respondents lived in major cities (**57%**) or regional areas (**43%**). Respondents were mainly Australian citizens or permanent residents (**84%**), and **one in eight (13%)** were First Nations peoples, approximately four times higher than the total proportion of Aboriginal and Torres Strait Islander peoples' population in Australia (**3.3%**).⁴ **One in two (52%)** respondents were private renters, **three in ten (29%)** lived in social housing and **12%** were homeless. Nearly **one in two (49%)** households were families with children or grandchildren, **three in ten (31%)** lived alone, and **one in ten (10%)** lived in shared accommodation.

FIGURE 1

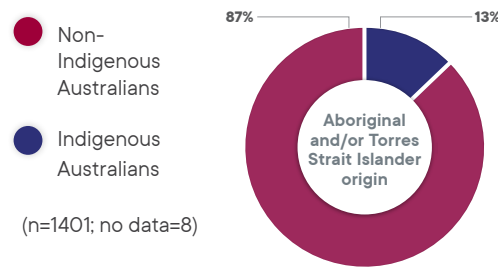


FIGURE 2*

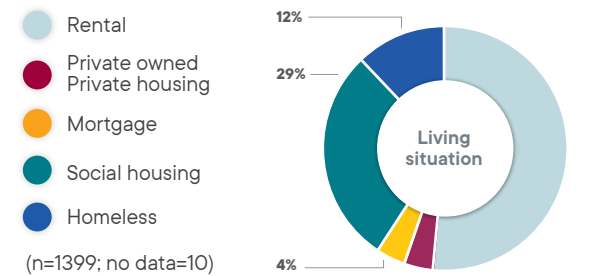


FIGURE 3*

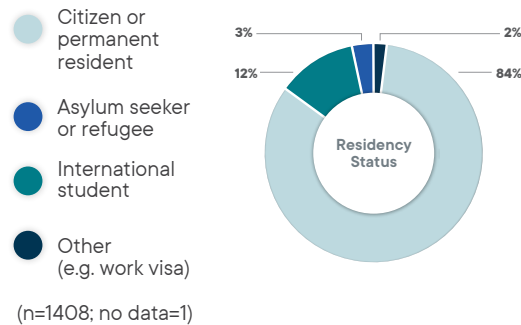
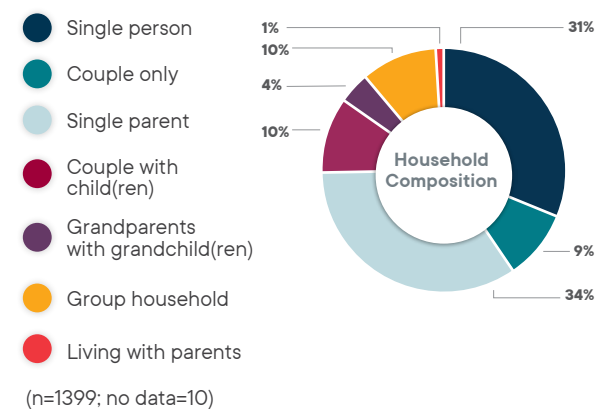
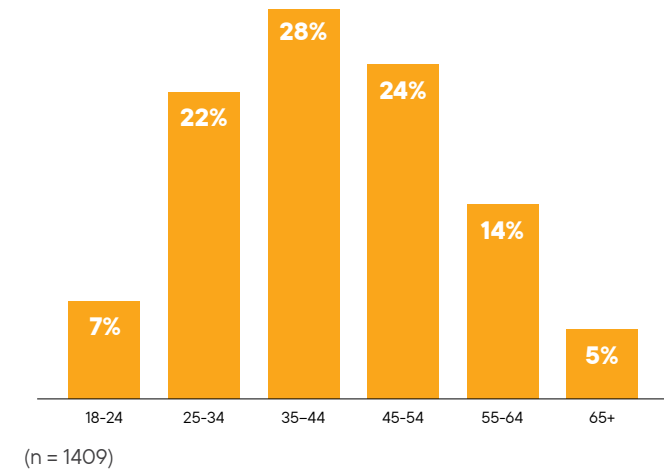


FIGURE 4*



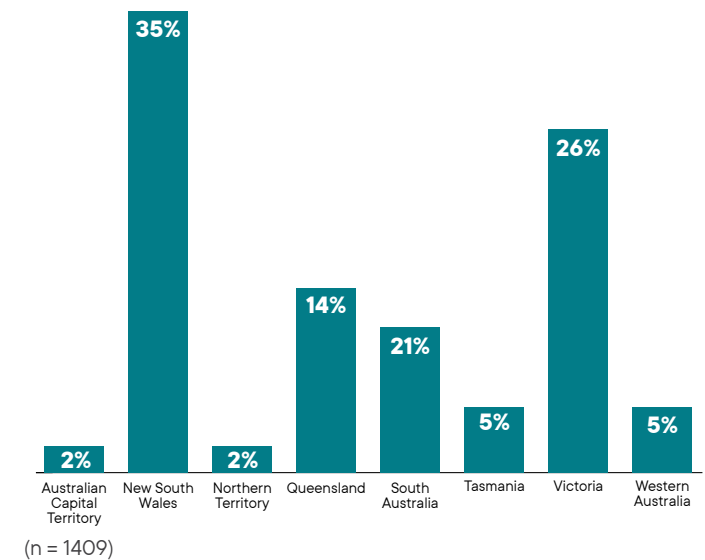
Age

FIGURE 5



Residence by state or territory

FIGURE 6



³ Not necessarily a representative sample of TSA ER population

* Percentages may not add up to 100% due to rounding.

INCOME AND EMPLOYMENT

INCOME SOURCE

Seven in ten (72%) respondents relied on government income support payments as their main source of income. Of these, **32%** were JobSeekers, **31%** were recipients of Disability Support Pension and **16%** received the Parenting Payment. **Nearly one in four (23%)** were employed and **4%** reported that they received no formal income. The number of respondents in paid employment seeking support appears to be rising compared to research projects conducted in the past few years, especially low income earners and casual or part-time staff. This suggests in 2021 there were more people in paid employment that struggled financially, possibly due to the impact of the pandemic on their employment and/or income situation.

Respondents' income was approximately **one-fifth** of the average Australian annual income⁵ and **nearly two-fifths** compared to the national minimum wage⁶. These figures highlight the disparity and financial hardship Salvation Army respondents endure compared to other Australians.



Nearly one in four (23%)

respondents were in paid employment

Comparison of average income	Average ANNUAL income	Average WEEKLY income	% of AVERAGE Australian income
Australian population ^b	\$90,896	\$1748	100%
National minimum wage ^c	\$42,247	\$812	46%
Salvation Army respondents	\$17,472	\$336	19%

TABLE 1

^b Full-time adult average weekly ordinary time earnings

^c New minimum wage rates as from July 2022





More than
One in three
(35%) respondents currently employed were looking for additional work



One in four
(26%) households with children were looking for work for more than ten months



Three in ten
(30%) respondents reported that finding or maintaining employment was one of their greatest challenges of the past 12 months

UNEMPLOYMENT AND LOOKING FOR WORK

Unemployment rates fluctuated greatly during the COVID-19 pandemic, however, currently remain relatively stable at 3.9%.⁷ Yet many Australians are still experiencing financial repercussions of job losses and economic instability from the pandemic. **Three in ten (30%)** respondents reported that finding or maintaining employment was one of their greatest challenges in the past 12 months, most prevalent for those already engaged in paid employment. **More than one in three (35%)** respondents currently employed were looking for additional work, suggesting prevailing underemployment and insufficient income issues. Moreover, **one in three (35%)** respondents already in casual or part-time work said that the challenge of finding or maintaining employment was because of, or made worse by, the COVID-19 pandemic. **Nearly one in five (18%)** respondents in part-time or casual employment reported that employment issues, such as reduced work hours or job losses, as one of their main reasons for seeking assistance from The Salvation Army's Emergency Relief services.

Overall, **three in ten (29%)** respondents reported that they were looking for work, and on average took over **11 months** to find employment. Many respondents expressed a desire to work, indicating government income support was a temporary safety net until they could find suitable employment. Yet in this climate, finding work can take time, especially after an extended period of unemployment. Most **(88%)** respondents were at the optimal working age between 25 - 64 years; however, those with a disability or prolonged unemployment were looking for work for longer compared to other respondents. **One in four (27%)** respondents on government support payments spent on average **13 months** looking for work, spending twice as long looking for employment compared to those already in paid work. **More than half (52%)** of JobSeeker recipients looking for work took more than 15 months to find a job. **One in ten (9%)** respondents on the Disability Support Pension spent on average **19 months** looking for employment, suggesting that there may be significant barriers to gaining employment amongst this group.

Looking for Work by Income Source

Income source	% looking or work	Average time looking for work (in months)
Paid employment (overall)	35%	6.6
Full-time employment	24%	6.8
Part-time or casual employment	38%	6.6
Government support payments (overall)	27%	13.4
JobSeeker Payment	52%	15.2
Disability Support Pension	9%	19.1
Parenting Payment	29%	6.9
No income	31%	9.8
(n = 1365; no data = 44)		TABLE 2

Looking for Work by Household Composition

Income source	% looking or work	Average time looking for work (in months)
Households with children (overall)	26%	10.1
Single parent	26%	10.0
Couple with child(ren)	29%	10.4
Grandparent(s) with grandchild(ren)	16%	10.6
Households without children (overall)	31%	12.3
Single person	33%	13.1
Couple only	28%	8.8
(n = 1365; no data = 44)		TABLE 3



DISPOSABLE INCOME

Rent and accommodation costs are generally the most significant household expense. However, affording the rent each week can be a struggle for those living on limited incomes. Our research showed that many households were left with very little disposable income after paying for housing. Overall, respondents received **\$317 per week***, and after paying for accommodation costs were left with **\$161 per week*** or **\$23 per day*** to live on. This situation was worse for those on JobSeeker, left with **\$132 per week*** or **\$19 per day*** for all other bills and expenses, and **\$11 per day*** for those receiving no formal income.

This indicates that many respondents struggle with limited economic resources, with many forced to make difficult choices and have no alternative than to go without.

Examining household types, grandparents looking after their grandchildren experienced significant hardship with the lowest income levels, left with **\$97 per week*** or **\$14 per day*** after housing costs. This suggests pressures from the increased cost of living expenses and costs of raising children, especially if they are retired or on a limited income.

Median Weekly and Daily Income by Income Source

	Median weekly household income [^]	Median weekly income* after housing	Median daily income* after housing
Overall	\$317	\$161	\$23
Wages[#]	\$400	\$200	\$29
Government benefit	\$308	\$156	\$22
No income	\$240	\$77	\$11
	Median weekly household income	Median weekly income* after housing	Median daily income* after housing
Full-time	\$458	\$230	\$33
Part-time/casual employee	\$374	\$194	\$28
	Median weekly household income	Median weekly income* after housing	Median daily income* after housing
Disability Support Pension	\$348	\$194	\$28
Parenting Payment	\$306	\$156	\$22
JobSeeker Payment	\$300	\$132	\$19

(n = 1284; no data = 125)

TABLE 4

NB: Equivalised total household income is household income adjusted by the application of an equivalence scale to facilitate the comparison of income levels between households of differing size and composition (ABS, 2016).

*Equivalised median income after housing cost

#Mostly part-time and casual workers



Median Weekly and Daily Income by Household Composition

	Median weekly household income	Median weekly income* after housing	Median daily income* after housing
Households without children	\$350	\$185	\$26
Sole person	\$350	\$200	\$29
Couple only	\$391	\$200	\$29
Group households	\$315	\$142	\$20
	Median weekly household income	Median weekly income* after housing	Median daily income* after housing
Households with children	\$294	\$145	\$21
Single parent	\$306	\$155	\$22
Couple with children	\$257	\$131	\$19
Grandparents with children	\$229	\$97	\$14

(n = 1284; no data = 125) TABLE 5



HOUSING

RENTAL AFFORDABILITY

The Australian median housing prices has reached record highs, with houses in capital cities costing more than \$1 million.⁸ There is a flow-on effect of inflated house prices that significantly impacts the competitive private rental market. Canberra is the most expensive capital city to rent in Australia, at a median cost of \$600 per week, followed by Darwin and Sydney.⁹ Rental prices in regional centres also increased, by more than 12% in the past year.¹⁰ Rising rents and housing costs are not manageable or sustainable for low-income earners and government income support recipients, who are particularly vulnerable to housing stress and the risk of homelessness.

There is a lack of affordable private rental properties available for those on low incomes or government support benefits, with less than 1% of affordable properties on the market.¹¹ The minuscule number of affordable properties effectively precludes and alienates people from suitable housing options because of their economic situation. People need safe, affordable and secure housing. Yet, the demand for low-cost housing currently outweighs the capacity to provide it. In 2020, more than 155,000 people were waiting for public housing and nearly 11,000 for state-owned and managed Indigenous housing programs.¹² Given long priority public housing waitlists, and a lack of social housing stock, people on low incomes and government support payments are battling to find affordable accommodation.

HOUSING STRESS

Many Australians are feeling the pressure from rising housing costs, with more than one million low-income households experiencing rental stress by spending more than 30% of their income on accommodation costs.¹³ Our research showed that respondents spent **\$230 per week** on housing, while those in private rental spent **\$289 per week**.

Family households paid the most in accommodation, couples with children spending **\$310 per week**. Larger rental properties to accommodate families are in demand, more expensive and contribute to experiences of housing stress for many low-income earners.

Housing stress among respondents was high, with **nearly four in five (78%)** spending 30% or more of their income on accommodation and **nearly half (48%)** experiencing **extreme** housing stress, spending 50% or more of their income on accommodation. This leaves little disposable income to purchase other essential items, such as utilities, transport, medication and food. Those in private rental experienced higher rates of housing (**84%**) and **extreme** housing stress (**56%**) compared to other housing types. Higher housing costs may be attributed to a lack of rental subsidies compared to social and public housing tenancy arrangements. Financial hardship was also experienced by respondents paying a mortgage, where **three in four (76%)** experienced housing stress and **more than half (52%)** experienced **extreme** housing stress. This makes respondents in private rental and those paying off a mortgage particularly vulnerable if faced with interest rate rises, rental increases or additional unforeseen expenses.

Some groups fared worse than others, particularly those on government benefits such as Parenting Payment (**82%**) and JobSeeker (**78%**). Respondents on low or limited incomes were particularly vulnerable to rental stress and experiences of hardship. Respondents in full-time employment spent the most on housing: **\$350 per week** and experienced the highest rates of housing stress (**84%**). These figures suggest that employment is not a safeguard against financial hardship and working Australians are also struggling.



78%

of respondents experienced housing stress (paying >30% income on rent/mortgage)



56%

of respondents in private rentals experienced extreme housing stress (paying >50% income on rent/mortgage)



84%

of respondents working full-time experienced housing stress (paying >30-50% income on rent/mortgage)



82%

of sole-parent and couple households with children experienced housing stress (paying >30% income on rent/mortgage)



Median Weekly Housing Costs and Housing Stress by Living Situation

	Median weekly housing cost	Housing stress (>30% on housing)	Extreme housing stress (>50% on housing)
Private rental	\$289	84%	56%
Mortgage	\$258	76%	52%
Owned outright	\$175	58%	24%
Social housing ^d	\$154	72%	35%

(n = 1284; no data = 125) TABLE 6

Median Weekly Housing Costs and Housing Stress by Income Source

	Median weekly housing cost	Housing stress (>30% on housing)	Extreme housing stress (>50% on housing)
Overall	\$220	84%	56%
Wages [#]	\$258	76%	52%
Government income support	\$175	58%	24%
No income	\$154	72%	35%

	Median weekly housing cost	Housing stress (>30% on housing)	Extreme housing stress (>50% on housing)
Full-time employment	\$350	84%	41%
Part-time/casual employment	\$230	75%	49%

	Median weekly housing cost	Housing stress (>30% on housing)	Extreme housing stress (>50% on housing)
Disability Support Pension	\$192	76%	41%
Parenting Payment	\$260	82%	47%
JobSeeker Payment	\$184	78%	51%

(n = 1284; no data = 125) TABLE 7

^d Social housing includes community and public housing



Median amount per week
below the poverty line
(after housing)



93%

of all respondents



99%

receiving the JobSeeker
or Parenting Payments



98%

of households with children



79%

in paid employment



POVERTY

In Australia, **one in eight people** (3.24 million) are living below the poverty line,^{e,f} including **one in six** (774,00) children aged 15 and under.¹⁴ These figures remain high, with little change observed in the past decade.¹⁵ Our findings were even starker, with **more than nine in ten (93%)** respondents living below the poverty line after paying for housing costs. The situation was worse for those on government income support payments, with nearly all living below the poverty line after paying for housing (**97%**) and households with children (**98%**). Single-parent households (**98%**) and grandparents caring for children (**100%**) were most impacted and experienced the largest gap below the poverty line^g. This highlights the difficulties and struggles individuals and families living on government benefits experience and suggests that income support payments do not allow recipients to maintain the dignity of a basic standard of living.

People living below the poverty line in Australia:



13.6%
of the total
population



17.7%
of children aged
15 and under


^e The poverty line is defined as half the median household income (before or after housing) of the total population (Davidson et al., 2020).

^f In 2021, a single adult was considered to be living below the poverty line if they were earning less than \$494/week before housing or if they had \$400/week after paying for housing costs.

^g To account for differences in household composition and size, the median equivalised household income before and after housing is used when comparing household income before and after housing in the current sample to the poverty lines.




Amount (\$) per week respondents **living below the poverty line** (after housing):

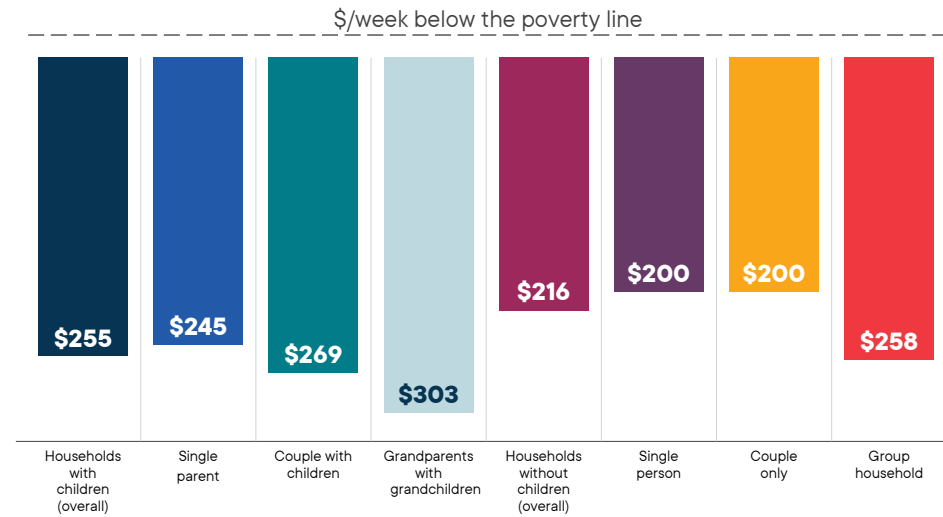

Grandparents with their grandchildren
 ↓ **\$303**


Couple with children
 ↓ **\$269**


JobSeeker Payment
 ↓ **\$268**

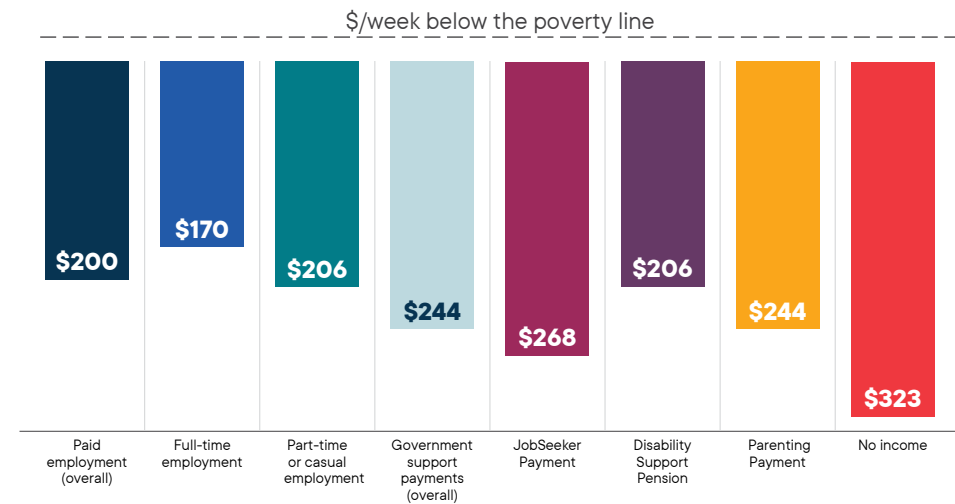

Parenting Payment
 ↓ **\$244**

Living Below the Poverty Line by Household Composition (After housing) FIGURE 7



(n = 1284; no data = 125)

Living Below the Poverty Line by Income Source (After housing) FIGURE 8



(n = 1284; no data = 125)



84%

of respondents found it difficult to meet necessary living expenses, such as housing, utilities, food and health care



81%

of respondents on government support payments could not afford at least \$500 in savings for an emergency



62%

of respondents could not afford to get together with friends or relatives for a drink or meal at least once a week



37%

of respondents in paid employment could not afford to pay the rent or mortgage on time because of a shortage of money

HARDSHIP AND DEPRIVATION



Many respondents and their families experienced bouts of hardship due to a lack of financial and social resources. The cost of food, utilities and housing continues to rise, putting financial pressure on sole households and families alike. With limited incomes, many respondents struggled to meet basic living expenses, let alone afford entertainment or leisure activities. As a result, many simply went without.

COST OF LIVING

The rising cost of living is a critical issue for many Australians. In the 12 months to the March 2022 quarter, the Consumer Price Index (CPI) rose 5.1%, increases in automotive fuel and new dwelling purchases were the main contributors to inflation.¹⁶ Moreover, weekly wages have not kept pace with inflation and resulted in higher cost of living. This means Australians are now paying more for goods and services, causing increased financial pressure on many households, especially those already financially disadvantaged. Our research findings indicated that **more than four in five (84%)** respondents found it difficult to meet the necessary cost of living expenses, such as housing, electricity, food, clothing and transport in the past 12 months. This situation was particularly difficult for those on JobSeeker (**88%**) and with no individual income (**91%**). Approximately **one in five** respondents went without heating and cooling and could not to afford a washing machine. Overall, **nearly one-third (32%)** could not afford to pay their rent or mortgage on time because of a shortage of money, this situation was worse for those in paid employment (**37%**). Many were forced to borrow money just to get by. **Nearly two in three (65%)** respondents sought financial assistance from family and friends, and **42%** pawned or sold something because

of a shortage of money. This demonstrates the level of hardship and increased financial difficulties respondents are experiencing to afford basic essentials. It is not surprising that money issues and lack of income to meet living expenses were the main reason why respondents sought assistance from The Salvation Army's Emergency Relief services.

FOOD INSECURITY

Food insecurity was prevalent amongst respondents. **Nearly half (48%)** reported they went without meals because of a shortage of money, and **nearly one in four (23%)** could not afford at least one substantial meal a day. Of those on government benefits, **more than half (55%)** went without meals, the highest for JobSeeker recipients (**64%**). This indicates that those on government benefits were often the most economically disadvantaged. **More than half (56%)** of respondents reported that affording enough food was one of their greatest challenges in the past 12 months, again JobSeeker recipients were worst affected (**74%**). Overall, **one in three (32%)** respondents said that this challenge was because of, or made worse by, the COVID-19 pandemic. Family households also struggled, particularly grandparents looking after their grandchildren, with **seven in ten (70%)** unable to afford enough food and **nearly one in four (24%)** could not afford three meals a day. Limited financial resources meant people were forced to make difficult choices. Food is a flexible item in a budget and appears to be one of the first forgone when finances are tight.



73%

of respondents impacted by family violence could not afford medical or dental treatment if required



58%

of respondents on the Parenting Payment could not afford dental treatment if required



48%

of respondents on JobSeeker could not afford medicine prescribed by a doctor



39%

of respondents on JobSeeker reported that accessing support services, health care or medical treatment when needed was one of their greatest challenges

HEALTH CARE

Access to health care was a struggle for many. Overall, **nearly half (47%)** could not afford dental treatment and **36%** could not afford to buy medication prescribed by a doctor. Again, this situation was worse for those on government income support payments, particularly JobSeeker and Disability Support Pension who were more frequently impacted by money shortages. **Half (50%)** of single-parent households reported that managing their physical health or that of a family member - and accessing support services, health care and medical treatment (**28%**) were their greatest challenges in the past 12 months. These findings highlight that many respondents experienced ongoing hardships and did not have the financial resources available to respond to unexpected bills, were unable to tend to their health and medical care and struggled to maintain a basic standard of living.



78%

of respondents impacted by family violence could not afford a laptop, computer or tablet for their children



44%

of respondents impacted by family violence could not afford access to the internet in the past 12 months



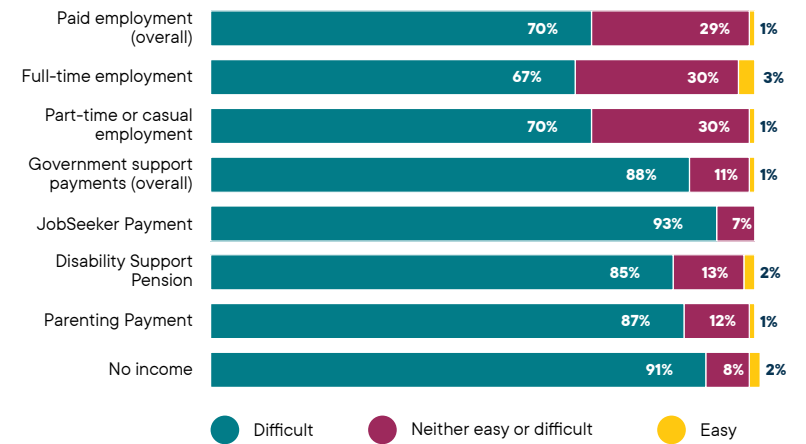
39%

of respondents on JobSeeker could not afford a home internet connection

DIGITAL INCLUSION

While access to the internet provides us with opportunities to work, learn and stay connected, **one in four (26%)** respondents could not afford home internet, and **two in five (38%)** could not afford a computer or laptop. These rates were considerably higher for those on government benefits, particularly those on JobSeeker (**45%**) and Parenting Payments (**52%**). Australia has one of the highest rates of internet access in the world, yet there is a considerable gap between those who have access and are connected and those who are not. In this case, many respondents were digitally excluded and not afforded the same access, or opportunities that most other Australians have. With increasing services available online, those with limited access to the internet preclude those already disadvantaged from looking for work, studying online or staying connected with others.

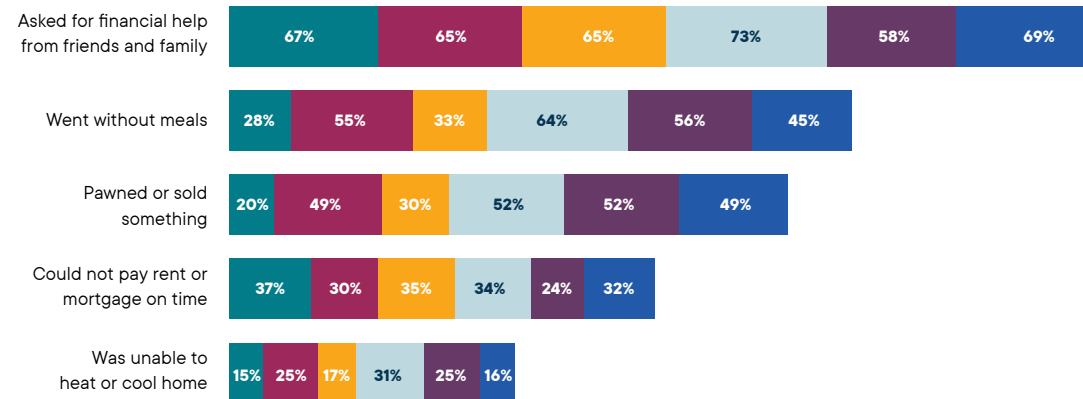
Difficulty Meeting Living Costs by Income Source* FIGURE 9



(n = 1331; no data = 78)

* Percentages may not add up to 100% due to rounding.

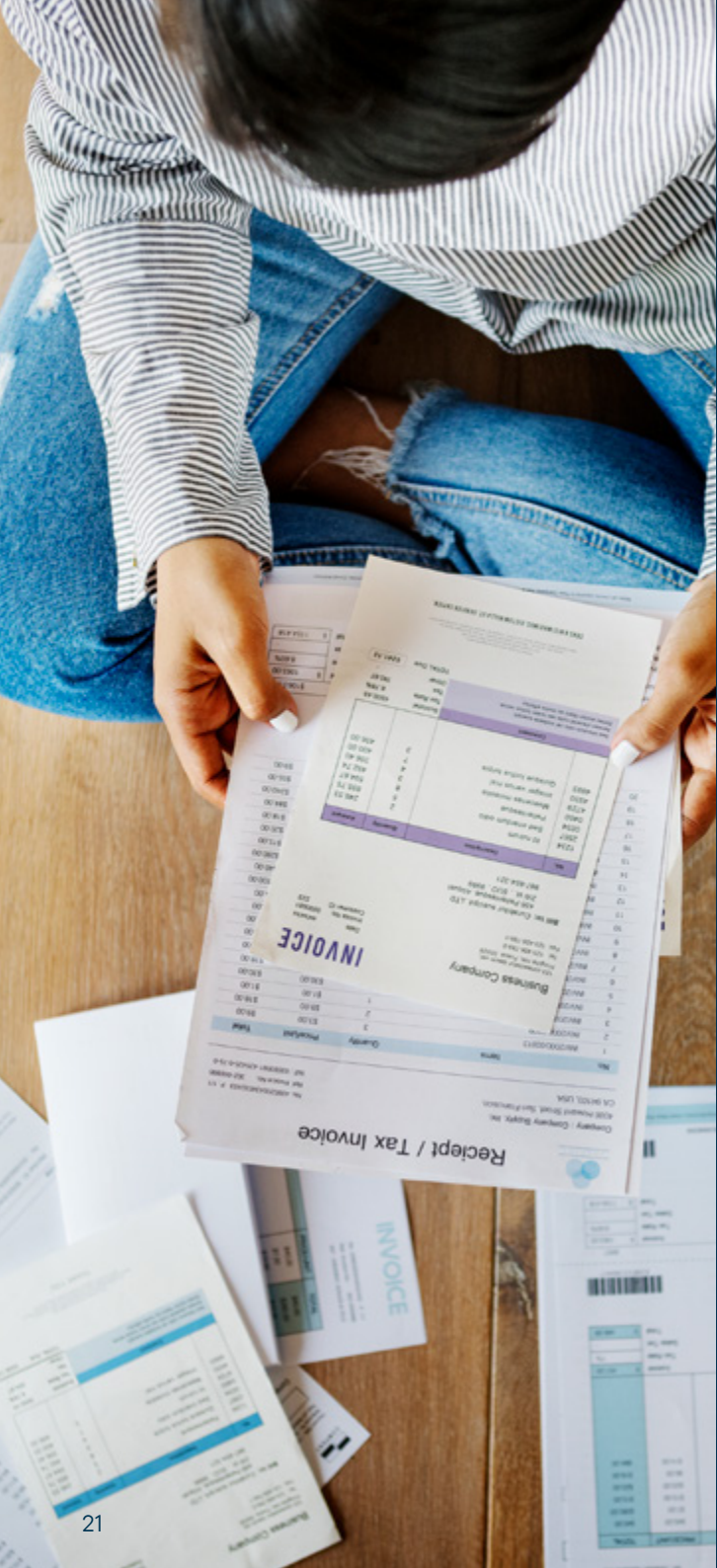
Impacts of Money Shortages by Income Source and Government Support Payment FIGURE 10



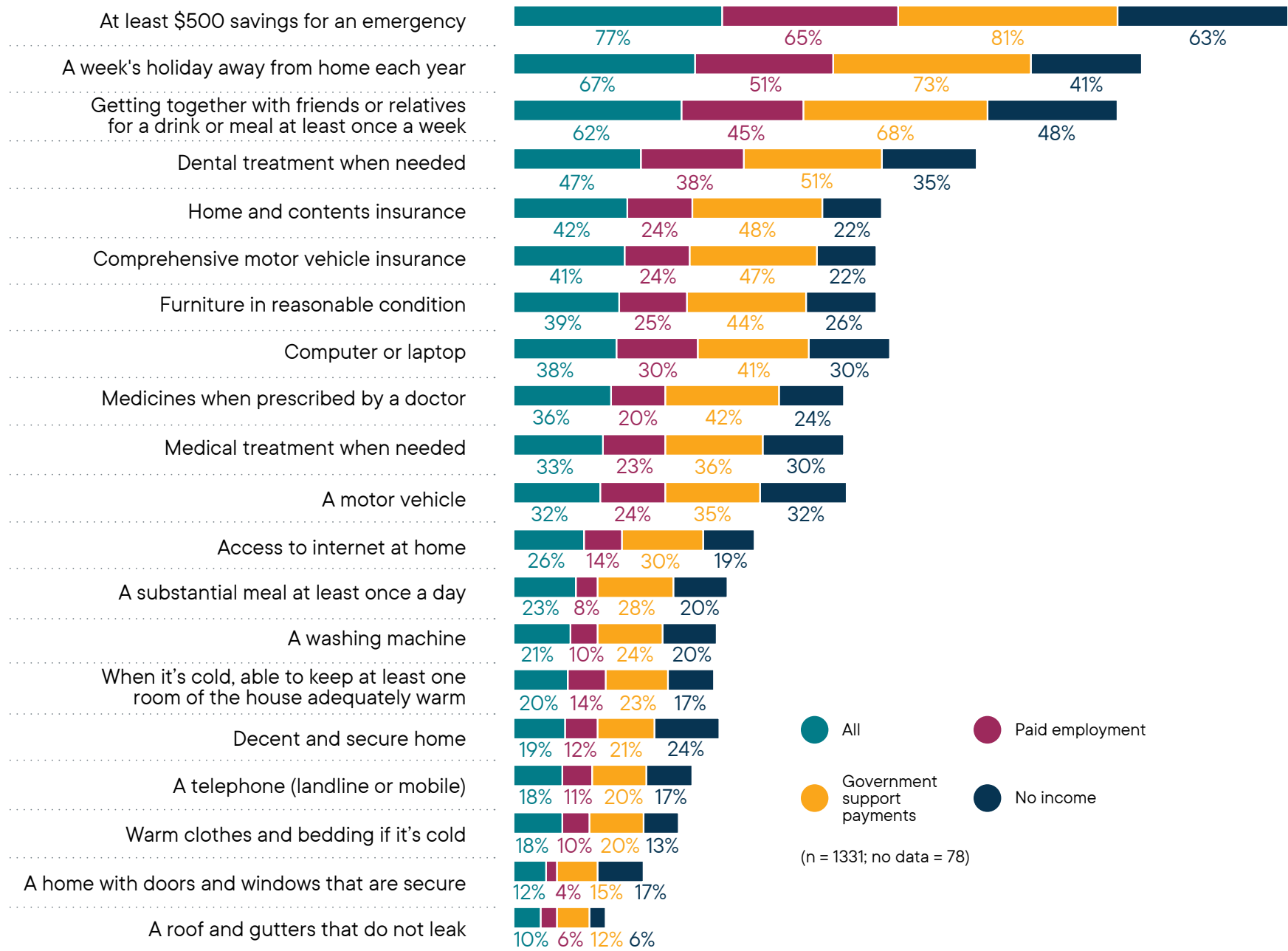
(n = 1,349; no data = 60)

(n = 768; no data = 25)





Items Unable to Afford by Income Source FIGURE 11



● All ● Paid employment
● Government support payments ● No income
 (n = 1331; no data = 78)



76%

of respondents in paid employment reported that managing financial stress and difficulties was their greatest challenge in the past 12 months



65%

of respondents in paid employment could not afford at least \$500 in savings for an emergency



47%

of respondents on government income support or with no formal income described their financial situation as poor compared to 17% in paid employment



24%

in paid employment could not afford home or car insurance

FINANCIAL SITUATION

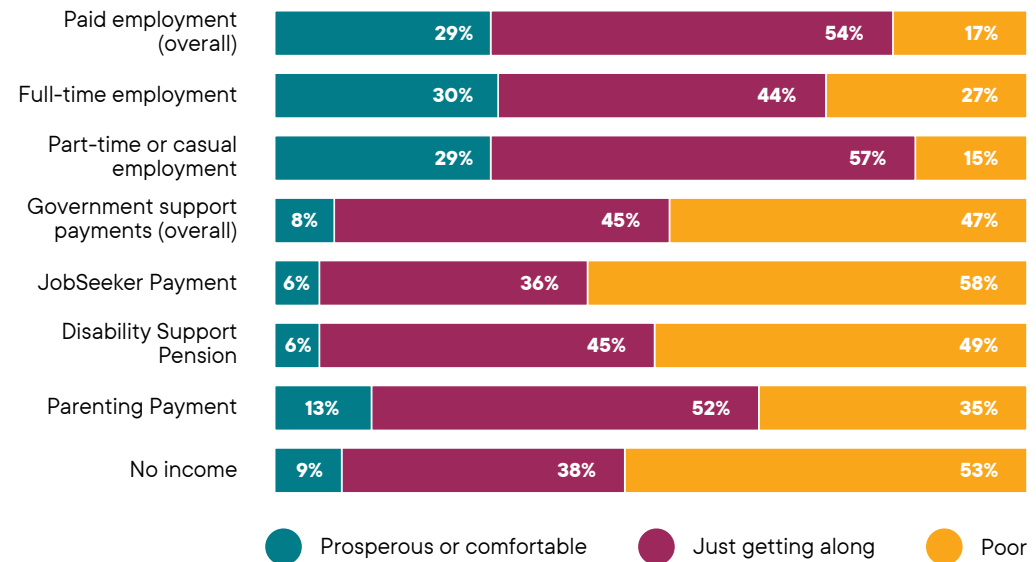
Overall, respondents struggled to make ends meet and were uncertain about whether their household's financial situation would improve in the future. **Three-quarters (75%)** reported that managing financial stress and difficulties was one of their greatest challenges in the past 12 months. Of these, **half (51%)** reported that the pandemic made their financial situation worse.

Nearly half (47%) reported that they were just getting along financially given their current needs and financial responsibilities, with enough money for the basics, but nothing extra. While **two in five (40%)** respondents described their financial situation as poor, with not enough money for even the basic household essentials.

Amongst the three main forms of government payments, JobSeeker recipients perceived themselves as the most economically disadvantaged, where **nearly three in five (58%)** respondents described their financial situation as poor. Only **one in eight (13%)** respondents described themselves as comfortable or prosperous. Those in paid employment perceived themselves as relatively more economically advantaged than those on government support payments or no income; however, they often could not afford basic living costs. The number of people in paid work reaching out for assistance is increasing. This suggests that employment is no longer a protection or safeguard against poverty and that many working Australians are susceptible to experiences of hardship.

Perceived Wealth by Income Source*

FIGURE 12



(n = 1330; no data = 79)

* Percentages may not add up to 100% due to rounding.



70%

of grandparent households looking after their grandchildren were unable to afford enough food



66%

of respondents impacted by family violence went without meals because of a shortage of money



64%

of government income support recipients reported that being able to afford enough food was one of their greatest challenges in the past 12 months

FUTURE FINANCIAL IMPROVEMENT

Many respondents were concerned about their financial future. **More than one-third (36%)** of respondents were uncertain if their household financial situation would improve in the next two years, and **one in six (17%)** expected their financial situation would worsen. **Close to half (46%)** of respondents in paid employment were more optimistic about their future financial situation. **One in five (20%)** receiving government income support payments were most uncertain and pessimistic about their future situation. **One in four (27%)** receiving Disability Support Pension expected their financial situation to worsen.

SEEKING ASSISTANCE

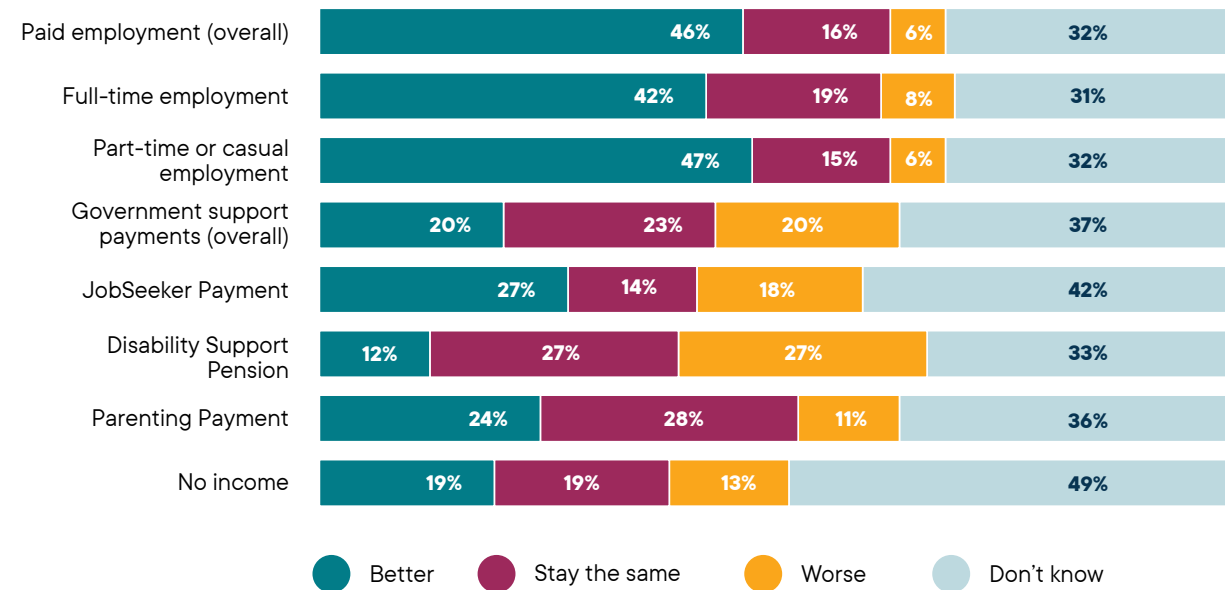
Overall, the top five reasons for seeking financial and material assistance from The Salvation Army's Emergency Relief services were:

1. Money issues (47%)
2. Income issues (16%)
3. Health-related issues (11%)
4. Employment issues (6%)
5. Family-related costs (4%)

However, the reasons for seeking assistance varied significantly by income source. Respondents on government support payments and households with children were more likely to seek assistance from Emergency Relief centres for money issues, such as the inability to meet unexpected bills or afford the rise in cost of living expenses. Those in paid employment, were more likely to seek assistance for income issues such as loss of wages or reduced hours. Either way, respondents struggled to afford household essentials and maintain a basic standard of living.

Future Financial Improvement by Income Source*

FIGURE 13



(n = 1332; no data = 77)

* Percentages may not add up to 100% due to rounding.



49%

of respondents were households with children



682 families



Average

1.9 children

per household



1280

children represented in sample

CHILDREN AND FAMILIES

There was a higher proportion of families seeking Emergency Relief assistance compared to previous years. **Nearly half (49%)** of respondents had children aged 0-14 years, equalling **682 families** and representing **1280 children** across these households. Of these, **70%** were sole-parent families, **21%** were couples with children, and **9%** were grandparents looking after their grandchildren. This suggests many families are struggling financially and finding it difficult to make ends meet. Sole-parent households were considerably over-represented among respondents as compared to the Australian population.¹⁷

Children growing up in low-income households experience numerous disadvantages and inequalities compared to those in more prosperous homes. Generally, children raised in poverty tend to have poorer health, lower education attainment, and decreased employment opportunities and economic outcomes.¹⁸ This can dramatically impact and limit a child's opportunities to thrive and reach their full potential. Such life circumstances can lead to negative consequences

into adulthood. This was apparent in the findings, where households with children experienced higher economic hardships than other respondents.

FINANCIAL SITUATION

Nearly nine in ten (87%) families with children found it more difficult to meet the necessary cost of living expenses such as housing, electricity, water, health care, food, clothing or transport in the past 12 months compared to households with no children. This staggering statistic highlights the financial difficulties many families experienced in keeping up with rising expenses. **More than one in three (34%)** single-parent households could not afford to pay the rent or mortgage on time and **nearly two in three (65%)** asked for financial help from friends and family. **Nearly two in three (63%)** grandparents looking after their children and **half (50%)** of couple households with children reported they were just getting by, while **two in five (42%)** single-

parent households described their financial situation as poor. **More than half (54%)** of households with children sought assistance from The Salvation Army's Emergency Relief centres because of money issues such as struggling to afford unexpected bills or meet rising cost of living expenses.

For many respondents, the pressure of living on limited income causes immense stress, with many family households uncertain about their financial futures. Couple households with children were more likely to say that they expected their financial situation to improve within the next two years. However, most households did not know what their financial future held for them.

Difficulty Meeting Living Costs by Household Type

FIGURE 14



Median Weekly Housing Costs and Housing Stress by Household Composition

	Housing cost	Housing stress (>30% on housing)	Extreme housing stress (>50% on housing)
Households with children	\$250	81%	47%
Single parent	\$250	82%	46%
Couple with children	\$310	82%	51%
Grandparents with children	\$200	72%	49%
Households without children	\$200	76%	48%
Sole Person	\$169	74%	46%
Couple only	\$300	79%	48%
Group household	\$205	80%	53%

(n = 1284; no data = 125)

TABLE 8



81%

of single-parent households could not afford at least \$500 in saving for an emergency



72%

of respondents with children could not afford some money for their kids to spend or save each week

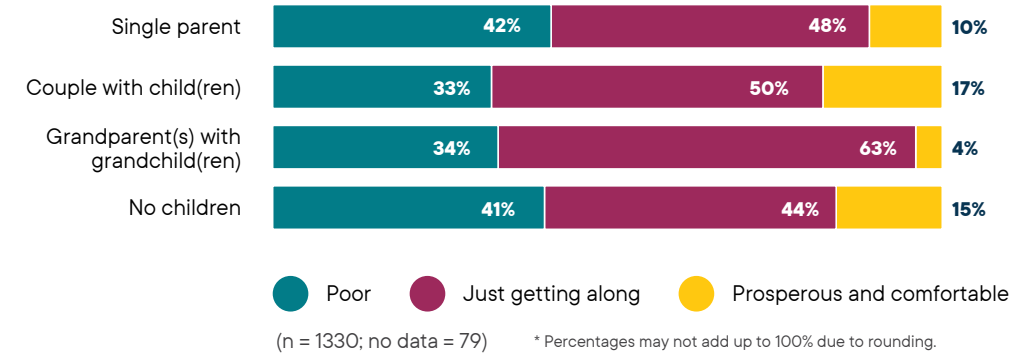


66%

of couples with children had asked for financial help from friends and family because of a shortage of money

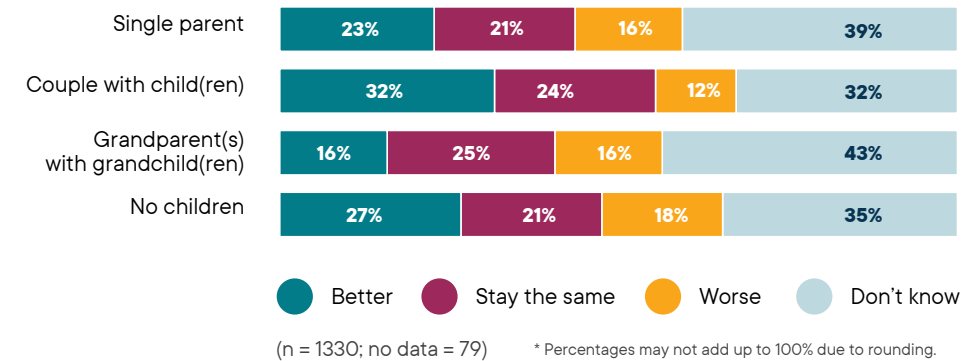
Perceived Wealth by Household Composition*

FIGURE 15



Future Financial Improvement by Household Composition*

FIGURE 16



47%

of households with children experienced extreme housing stress, spending 50% or more on housing



61%

of grandparents looking after their grandchildren reported that taking care of their family was one of their greatest challenges in the past 12 months



70%

of grandparent households looking after their grandchildren reported that being able to afford enough food was one of their greatest challenges in the past year



69%

of single-parent households could not afford a computer, laptop or tablet for their children



58%

of couples with children could not afford money to pay for classes or activities for their children outside school

HARDSHIP

Family households with children often experienced more hardship and economic disadvantage, particularly single-parent families. With limited disposable income, many families could not afford the essential items for their children, such as clothes that fit (43%) and three meals a day (18%). Approximately one in five single-parent and couple households with children could not afford dental or medical treatment when needed. Most respondents with children reported their children went without necessary items despite their best intentions. Consequently, many skipped meals and delayed paying bills to juggle their finances so their children were not deprived. Nearly half of single parents went without meals (49%) and pawned or sold something because of a shortage of money (47%). The situation for many families and their children is dire.

CHALLENGES FOR CHILDREN IN THE PAST 12 MONTHS

This past year has been a challenging time for many Australian families, particularly children. Our research indicated that many children struggled with not spending time with their friends and family, many feeling socially isolated and lonely. A further three in five (59%) households with children said dealing with their mental health and emotional wellbeing was one of their children's greatest challenges in the past 12 months. Of these nearly one in two (46%) said this challenge was because of, or made worse by, the COVID-19 pandemic. Many school-aged children attended education through online learning platforms, although many respondents could not afford a device or internet connection at home. This creates further disadvantages and disconnection from peers.

It is not surprising that three in five (60%) households with children reported that education and learning was one of their children's greatest challenges in the past 12 months. Of these, half (52%) said this challenge was because of, or made worse by, the COVID-19 pandemic. These figures are worse for single-parent households. Couple and single-parent households were more likely to experience challenges relating to their mental health and social wellbeing and consistently the most affected by negative life challenges.

Impacts of Money Shortages by Household Composition

	Single parent	Couple with child(ren)	Grandparent(s) with grandchild(ren)	No child(ren)
Asked for financial help from friends and family	65%	66%	59%	65%
Went without meals	49%	32%	45%	51%
Pawned or sold something	47%	34%	36%	41%
Could not pay the rent or mortgage on time	34%	34%	21%	31%
Was unable to heat or cool home	21%	23%	16%	24%
(n = 1352; no data = 57)				TABLE 9



43%

of single-parent households could not afford clothes for school for their children



31%

of grandparent households could not afford fruit or vegetables once a day for their grandchildren



65%

single-parent households reported not being able to spend time with friends and family had been their children's biggest challenge in the past 12 months



56%

of single-parent households reported feeling socially isolated and lonely had been their child/ren's biggest challenge in the past 12 months

Items Unable to Afford by Household Composition

	Single parent	Couple with child(ren)	Grandparent(s) with grandchild(ren)
A holiday away with my family at least once a year	79%	73%	62%
Some money for children to spend or save each week	74%	70%	62%
A computer/laptop/tablet	69%	61%	60%
A meal out with my family at least once a month	61%	60%	55%
Money to pay for classes or activities outside school	59%	58%	42%
Some fitting clothes	43%	44%	35%
Clothes for school (including sports gear)	43%	33%	35%
Go on school trips or excursions at least once a term	31%	27%	22%
A separate bedroom for each child 10 years and older	23%	23%	22%
Fruit or vegetables at least once a day	23%	17%	31%
A place at home to study or do homework	23%	15%	22%
A yearly dental check-up for children	21%	23%	11%
Books at home suitable for their age	19%	21%	18%
Three meals a day	19%	12%	24%
Medicines for children when prescribed by a doctor	20%	15%	9%
Medical treatment for children when needed	17%	17%	4%

(n = 643; no data = 28)

TABLE 10





84%

of respondents found it difficult to meet necessary living expenses, such as housing, utilities, food and health care



81%

of respondents on government support payments could not afford at least \$500 in savings for an emergency



62%

of respondents could not afford getting together with friends or relatives for a drink or meal at least once a week



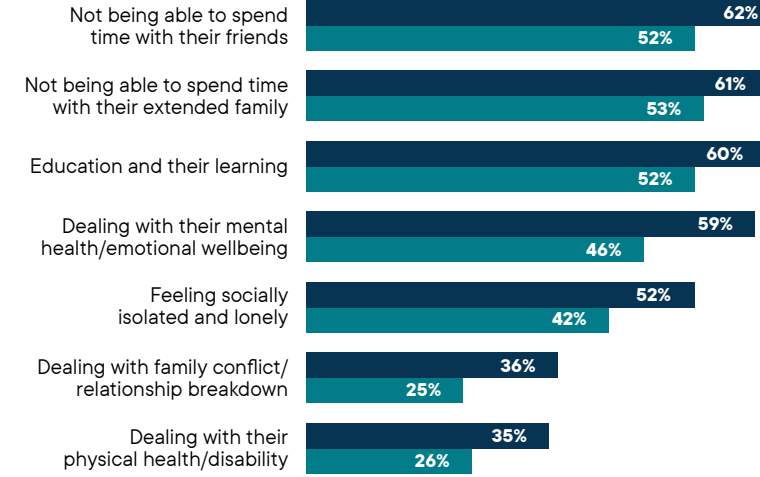
37%

of respondents in paid employment could not afford to pay the rent or mortgage on time because of a shortage of money



Challenges for Children and COVID-19 Impact

FIGURE 17



● Experienced challenges in the past 12 months ● Experienced challenges because of, or made worse by, COVID-19

(n = 606; no data = 65)

Challenges for Children by Household Composition

	Single parent	Couple with child(ren)	Grandparent(s) with grandchild(ren)
Not being able to spend time with their friends	65% (54%)	58% (50%)	47% (38%)
Not being able to spend time with their extended family	63% (55%)	60% (50%)	49% (42%)
Education and their learning	63% (55%)	60% (50%)	42% (34%)
Dealing with their mental health/emotional wellbeing	63% (49%)	46% (36%)	55% (43%)
Feeling socially isolated and lonely	56% (46%)	43% (34%)	36% (28%)
Dealing with family conflict/relationship breakdown	42% (29%)	18% (13%)	38% (20%)
Dealing with their physical health/disability	36% (27%)	32% (20%)	36% (34%)

(n = 606; no data = 65 | COVID-19 Impact in Parentheses)

TABLE 11

FAMILY VIOLENCE



93%

of respondents impacted by family violence reported that they had found it difficult to meet necessary living expenses



66%

of respondents impacted by family violence went without meals because of a shortage of money



64%

of respondents impacted by family violence pawned or sold something because of a shortage of money

This year the finding indicated that family violence was a significant challenge for respondents. A subgroup analysis was performed to understand the profile, hardships and life situations of these people. Overall, **nearly one in five (19%)** respondents were impacted by family violence. Of these, **three in five (62%)** indicated that their experience of family violence was because of, or made worse by, the COVID-19 pandemic. These rates are higher for those on government income support benefits and with no formal income.

Family violence continues to be a critical and insidious social issue. Family violence is driven by a range of complex factors and primarily underpinned by an abuse of power related to gender inequality and intersectional oppressions.¹⁹ In Australia, one in six women and one in seventeen men experienced partner violence.²⁰ While it is recognised that family violence impacts all family members, perpetrators of violence in the home are predominately men. Family violence is the main reason why women and children leave their homes.²¹ Nationally in 2020/21, **more than two in five women (42%)** who accessed specialist homelessness services had experienced family violence.²² This situation is not dissimilar to the experiences of people who have accessed The Salvation Army's Emergency Relief services.

HARDSHIP

Respondents who experienced family violence in the past 12 months faced significant economic hardship and reported that higher rates of not being able to afford essential items. **Nine in ten (93%)** respondents reported they had found it difficult to meet necessary living expenses, such as housing, utilities, food, and health care. **Two in five (41%)** could not afford to pay the rent or mortgage on time, and more than **one in three (36%)** could not afford to heat or cool their home. **Three in four (76%)** asked for financial help from family and friends, and **two in three (66%)** went without meals. The financial situation for many respondents who experience family violence was precarious, with **nearly two in five (37%)** reporting that they were just getting by, and **more than half (55%)** described their financial situation as poor. **Two in five (42%)** respondents were uncertain if their household financial situation would improve in the next two years, and **more than one in five (22%)** said that they expected it to worsen. For many, the future remains grim.



19%

of respondents were impacted by family violence



27%

of single-parent households reported that family violence was their greatest challenge in the past year



85%

of respondents impacted by family violence reported that managing financial stress was one of their greatest challenges in the past 12 months



49%

of respondents impacted by family violence reported that homelessness or the risk of homelessness was one of their greatest challenges in the past 12 months



71%

of respondents impacted by family violence reported their children struggled with mental ill-health and emotional wellbeing in the past 12 months



44%

of respondents from single-parent households reported that managing family conflict and relationship breakdowns in the family were their greatest challenges in the past 12 months



33%

of respondents impacted by family violence could not afford a yearly dental check-up for their children

LIFE CHALLENGES

Respondents who experienced family violence also faced other significant life challenges, with **more than two in five** grappling with finding or keeping a safe and affordable place to live (**44%**) and finding or maintaining employment (**41%**). Furthermore, **one in six (17%)** respondents also experienced greater rates of homelessness or were at increased risk of homelessness in the past year. These figures increased for respondents from single-parent households. This was most likely due to the experience of family violence itself rather than economic factors, such as income or employment issues or housing stress. The findings highlight the pervasive nature of family violence and the detrimental financial impacts many victim-survivors endure. Managing financial stress and difficulties (**85%**) and affording enough food to eat (**75%**) were also some of the greatest challenges for people impacted by family violence.

CHILDREN

Children are also impacted and often silent victims of family violence. Our research findings highlighted respondents affected by family violence struggled financially, were more likely to be unable to afford basic living expenses and were frequently unable to afford items for their children. Nearly **four in five (78%)** could not afford a computer, laptop or tablet for their children, and had no extra money to pay for classes or activities outside school (**69%**), or clothes for school (**53%**). Many children already impacted by hardships were missing out. **One in four (24%)** could not afford three meals a day, or medicine for their children when prescribed by a doctor.

Approximately seven in ten respondents impacted by family violence reported that their children struggled in the past year with life challenges such as feeling socially isolated and lonely, dealing with family conflict or relationship breakdowns, and/or managing with mental ill-health and emotional wellbeing. Many were disconnected from friends and unable to spend time with family over the past year. This suggests that children are grappling with many complex life issues and hardships.



Family Violence and Impacts of Money Shortages



Asked for financial help from friends and family

76% **62%**



Went without meals

66% **44%**



Pawned or sold something

64% **37%**



Could not pay the rent or mortgage on time

41% **30%**



Was unable to heat or cool home

36% **19%**

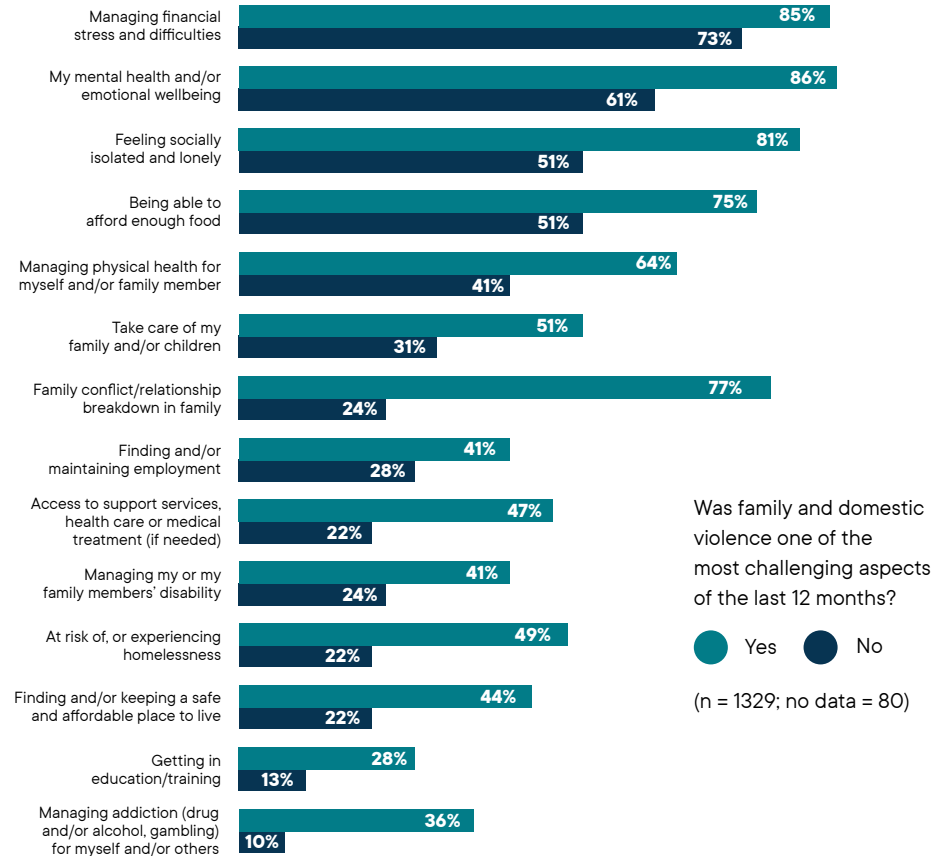
Was Family and Domestic Violence (FDV) one of the most challenging aspects of the last 12 months?

YES **NO**

(n = 1326; no data = 83)

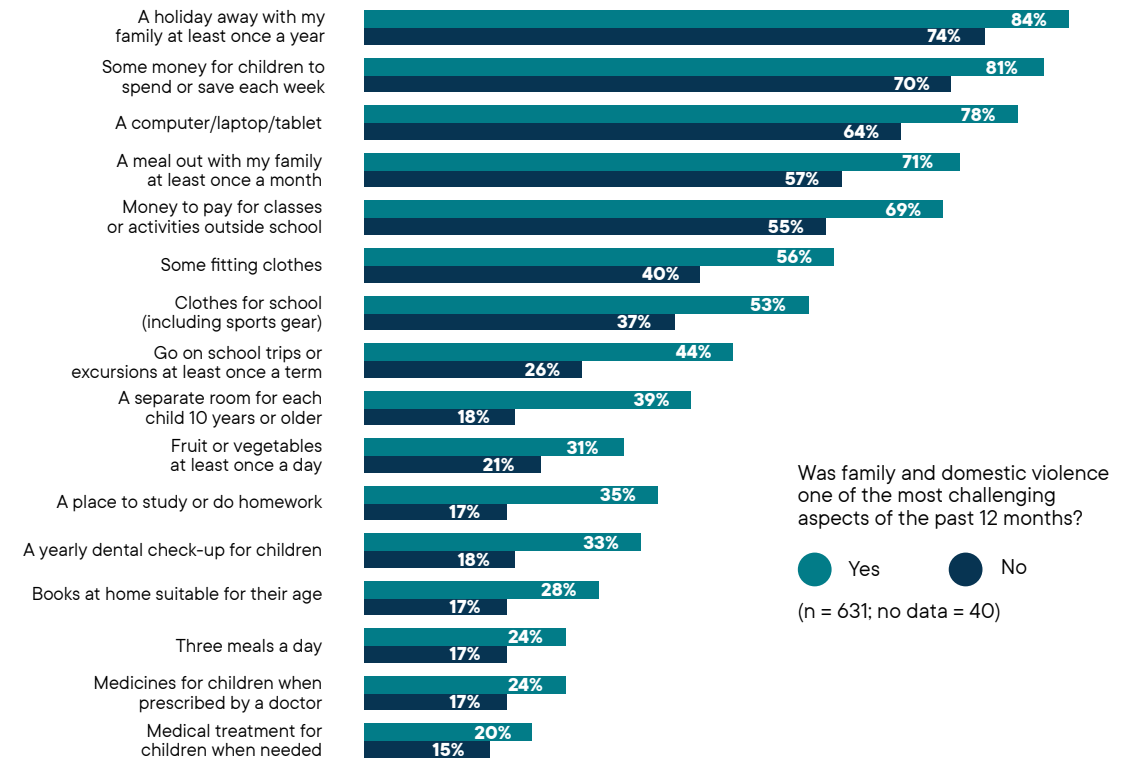
Family Violence and Life Challenges for Adults in the past 12 months

FIGURE 18



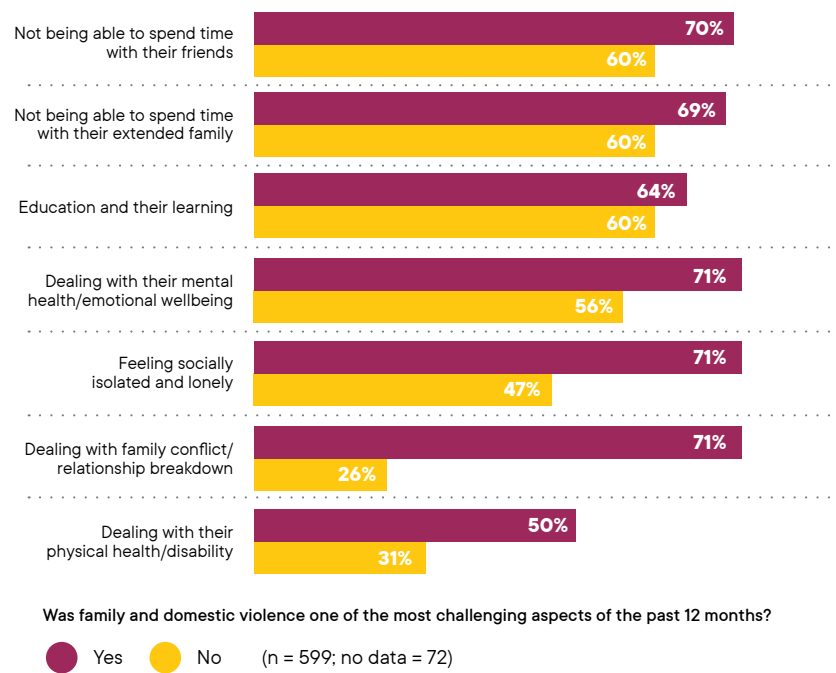
Family Violence and Items Unable to Afford for Households with Children

FIGURE 19

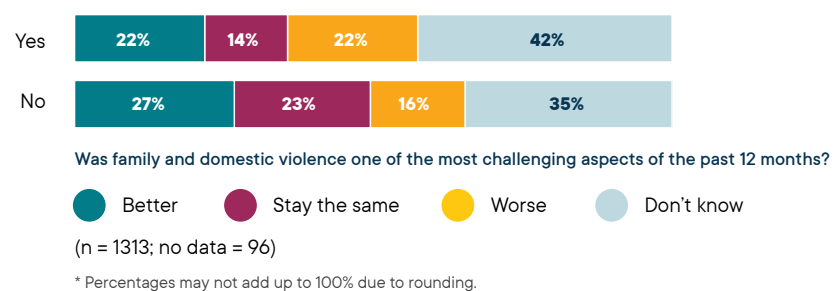




Family and Domestic Violence and Life Challenges for Children FIGURE 20



Family and Domestic Violence and Future Financial Improvement* FIGURE 21



* Percentages may not add up to 100% due to rounding.

WELLBEING

The past year has been another stressful time for many Australians. Most respondents experienced multiple challenges and grappled with financial pressures from rising cost of living expenses and deteriorating mental health.

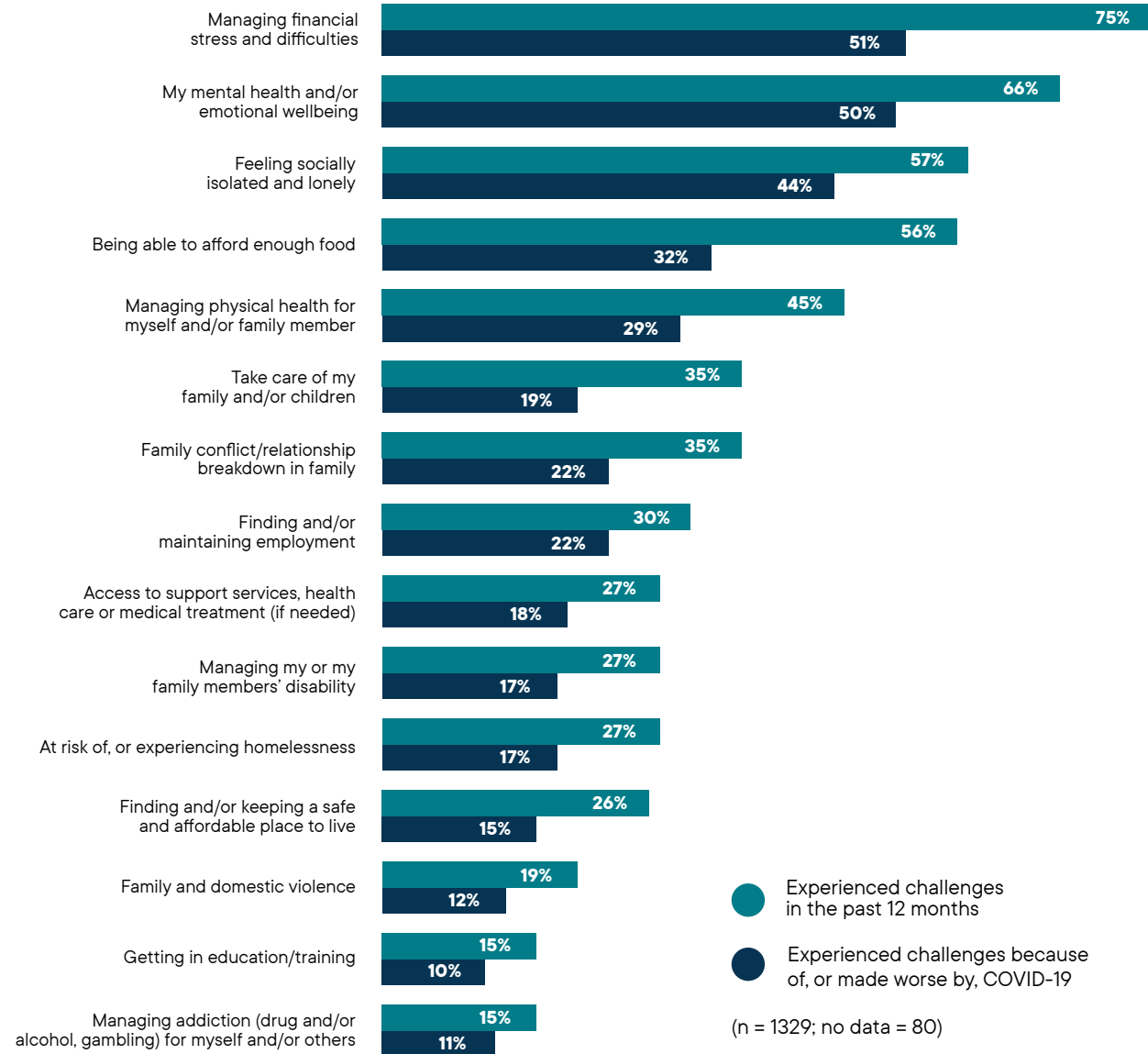
MENTAL HEALTH

Good mental health is a positive state of wellbeing enabling us to manage and deal with ups and downs in life. It creates a sense of resilience and the ability to enjoy life and connections with others. If our mental health deteriorates, it can seriously impact on our daily functioning and emotional stability. Poor mental health is a serious problem. Almost half of all Australians will experience some form of mental ill-health during their lifetime.²³ The pandemic has certainly brought the issue of mental health and emotional wellbeing to the forefront. Additional specialist services are now available for people to seek help. Our findings highlighted that **two in three (66%)** respondents reported that their mental health and emotional wellbeing were among their greatest challenges in the past 12 months. **One in two (50%)** reported that this challenge was because of, or made worse by, the COVID-19 pandemic. These rates were considerably higher for people impacted by family violence, with mental health affecting **nearly nine in ten (86%)** respondents and those on government income support payments impacting **more than seven in ten (72%)**.



Challenges for Adults and COVID-19 Impact

FIGURE 22



● Experienced challenges in the past 12 months
 ● Experienced challenges because of, or made worse by, COVID-19

(n = 1329; no data = 80)

ISOLATION AND LONELINESS

People are social beings and require connections with others to thrive. However, experiences of isolation and disconnection were common for respondents, even for those in family households. Our research demonstrated that **nearly three in five (57%)** reported feeling isolated and lonely was one of their greatest challenges in the past 12 months. It was worse for single-parent households. **More than two in five (44%)** said that this challenge was because of, or made worse by, the COVID-19 pandemic. Experiences of isolation and loneliness were worse still for **four in five (81%)** respondents impacted by family violence and **nearly seven in ten (69%)** respondents receiving JobSeeker. While most Australians will experience loneliness at some point in their lives, this situation is compounded for respondents whose lack of resources prevents them from engaging in opportunities, connecting with others and participating in social or leisure activities.

HOPE

Holding on to hope is often what gets people through hard times. A sense of optimism about the future was evident in some respondents, particularly those engaged in paid work. The findings suggested many were concerned about an uncertain financial future; however, approximately **one in four (26%)** were more optimistic and only expected their current experiences of hardship to improve in the foreseeable future.



CONCLUSION

People are still trying to get back on their feet after two years of uncertainty and instability due to the COVID-19 pandemic. Many Australians continue to experience hardships, financial stress and struggle to find employment. For some, their outlook remains bleak, and they require continued support from community and charity organisations to manage. The Salvation Army continues to see increasing numbers of people seeking support who are working, recently lost their job or have no income at all. This highlights hardship can happen to anyone, even those in paid employment. It remains a difficult situation for many community members to navigate.

This research project highlights some of the hardships and challenges experienced by those who requested assistance from The Salvation Army's Doorways Emergency Relief services in the past year. The findings demonstrated the prevalence of impoverishment, difficulties managing the rising cost of living and the experience of housing stress. In the past 12 months, most respondents experienced financial stress and often did not have enough money to pay the rent or purchase necessities for themselves or their families. Many were forced to manage on a limited income, overall respondents being left with **\$23 per day[^]**, however, for some, as little as **\$11 per day[^]**. Those most impacted by hardship were typically single parents, JobSeeker recipients and grandparent households. Most respondents were living under the poverty line. All respondents struggled to meet increased living expenses such as transport, food and rent. Health and medical costs were also difficult for respondents to meet. Many were unable to afford prescription medication, dental treatment or medical care. Food insecurity remained a critical issue, with approximately **half** regularly skipping meals and were unable to afford enough food to feed their families. This is no way for people to live. Without adequate income and opportunities for people to thrive, the situation for thousands of families remains grim.

The Salvation Army continues to support those most disadvantaged through these challenging times. All Australians can help create a level of certainty and stability in our communities and help bring hope to those in need.

[^]Median income after paying housing/accommodation expenses

CASE SCENARIO

A WEEK IN THE LIFE OF JULIA^h

Monday

How things can change in just a few weeks.

Last month my bank account was overdrawn, and my wallet was empty. Payday wasn't until Wednesday. I could hear my stomach grumbling and remember feeling light-headed. I always made sure Kai and Ella had something to eat, even if I went without. All I could think about was that I wanted a different life for my girls.

After seeing Adelle from the Salvos, the cupboards are no longer bare, and there is enough food in the fridge until I get paid next.

Tuesday

I have enough fuel in the car to get to work and take the girls to school today. I feel so relieved.

But two weeks ago...it was a different story. I had to get Kai and Ella up extra early and walk them to school because the car was nearly empty. Fuel is so expensive; it keeps going up. Tuesday morning is my biggest cleaning job for the week, but there have been times I just couldn't afford to get there. I didn't want to borrow money from my neighbour again; she's doing it tough too.

I didn't have to ask her this week because the Salvos gave me a fuel voucher.

Wednesday

I got paid! Thank goodness. I saw George from the Salvos today. We went through my bills. He helped me work out a realistic budget and set up payment plans for all my utilities. Two weeks ago, the electricity bill arrived; I was dreading it. I didn't want to open it because I knew I couldn't afford to pay for it. Everything was piling up! The cost of rent, bills, food and PETROL. It never ends. I felt like I was drowning.

But not now after seeing the Salvos. Things feel more manageable.

Thursday

Ella goes to school camp in six weeks. She will love it; she's never been to the snow before.

Last month, she came home from school all excited about the prospect of the trip. But I knew I couldn't afford it and I didn't know how I was going to tell her. I didn't want her to miss out, she was going to be so disappointed. I felt so ashamed. It was at that point I knew I couldn't do this anymore and needed help.

Adelle helped me access a special school fund for camps and excursions. Ella is so excited that she can go on camp.

Friday

It was three weeks ago I reached out to the Salvos for help.

I remember that moment so clearly. I was breaking inside. I was so worried about what they would think of me. I just wanted to melt through the floor. But I remember Adelle meeting me at the front door. She made me feel so welcomed at the Salvos, like a new friend, when I thought I would be an imposition. She listened and didn't judge me and showed compassion and care when I really needed it. Adelle gave me a food and fuel voucher and a few necessities from their pantry. I saw her a week later when I saw George. It has been a huge relief to have someone help me with my bills and outstanding debts Jackson left us with when he moved out last year.

Saturday

I actually slept last night. I didn't wake up continuously, plagued with racing thoughts about how I was going to pay the rent or afford the car rego next month. I feel like I can breathe again. There was light at the end of the tunnel. I always thought I could do things on my own. There is no shame in asking for help. I am just sorry I didn't reach out sooner.

Sunday

I enjoyed today with my girls. We went to the park, we played, and we laughed. We haven't done that for a while. I am feeling more hopeful. It is nice to know someone is there for us when times are hard.

^h Case scenario is illustratively only and based on common presenting issues and experiences people who attend TSA Doorways ER services. The image is a stock photo—the model is not associated with this case scenario.





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