



The **Salvation Army**

Australia

The economic and social impact of cost of living pressures on people accessing emergency relief.

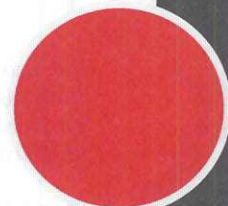
A national survey

The Salvation Army Australia

2012

The Salvation Army Australia

April 2012



ACKNOWLEDGEMENTS

The Salvation Army would like to thank the many people across Australia who participated in the survey. This report is the story of your day to day struggle to make ends meet, and we could not tell it without your support.

The Salvation Army also extends thanks to all support staff at The Salvation Army services who worked hard to promote and ensure the success of this survey.

This survey is a joint initiative of The Salvation Army Australian Eastern Territory and Australian Southern Territory.

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The report was prepared by The Salvation Army Australia Southern Territorial Social Programme Department on behalf of The Salvation Army (Australia).

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The economic and social impact of cost of living pressures on people accessing emergency relief – a national survey

Survey Summary

The Salvation Army is one of the largest national providers of welfare services, providing a network of community and social support services working with and supporting some of the most marginalised and vulnerable people in the Australian community. During April and May 2012, The Salvation Army surveyed 1731 people seeking emergency relief and support to gain insight into the economic and social impact of current cost of living pressures.

Key findings

The survey results have been grouped across distinct but closely interrelated themes, specifically poverty and standards of living¹, deprivation² and social exclusion³. The results provide a picture of the multidimensional nature of disadvantage by illustrating what people are doing without in terms of basic standards of living. In addition, the results illustrate what people are missing out on in terms of access to services, social and recreational activities.

Analysis of the survey results indicate:

Areas of deprivation - A limited and stressed financial situation prevents people from accessing goods and activities that are essential, and leaves many people on an ongoing precarious financial footing. Based on a list of 26 items considered essential in Australia today,

- 82% of adults reported multiple indicators of deprivation (more than 5 indicators), with 44% reporting more than 10, indicating that a significant number of people are experiencing severe deprivation
- 94% did not have savings for emergency situations (up to \$500)
- 89% had no home contents insurance, and where people owned a car, 87% did not have comprehensive motor vehicle insurance

Survey results indicate that access to key services is compromised by cost:

- 57% of adults could not afford dental treatment and 42% indicated that they could not afford an annual dental check up for their children
- While 78% indicated they could afford to get to the doctor, 37% could not afford the medications prescribed by the doctor (this is significant given 22% of people were on the Disability Support Pension).

¹ Poverty is defined in terms of an income that is inadequate to support an acceptable standard of living. (Saunders, P. Naidoo, Y. and Griffiths, M. (2007) (2007) *Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia*. Social Policy Research Centre, Sydney, NSW.

² Deprivation is described as a lack of resources that prevent people from accessing goods and activities that are essential, and is measured by using a 26 item list that identifies those who do not have and cannot afford each item. (As per Saunders, P. Et al (2007) above.)

³ Social exclusion can be understood as what happens when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, bad health and family breakdown. A definition of social exclusion encapsulates multiple disadvantage and refers to exclusion across more than one domain or dimension of disadvantage resulting in severe negative consequences for quality of life, well-being and future life chances. (Levitas, R., Pantazis, C., Fahmy, E., Gordon, D., Lloyd, E. and Patsios, D. (2007) *The multi-dimensional analysis of social exclusion*. Social Exclusion Unit, UK.

Poverty and standards of living - The people most disadvantaged in the community continue to face significant personal and financial pressures and challenges.

Of the people accessing Salvation Army services:

- 86% of people were in receipt of a government income support payment, and 48% of people had dependent children in their care
- 71% of people felt stressed about the future, with 55% indicating they were worse off or a lot worse off financially compared to the previous year
- 25% did not think that the next 12 months would offer any change in their financial situation, with 29% reporting feeling negative or very negative about the next 12 months
- 52% had gone without meals, with 29% of respondents indicating they could not afford a decent meal at least once a day
- 59% had cut down on the basic necessities, such as clothing and footwear, petrol and travel costs, milk and bread, etc.
- 59% had delayed payment on utility bills and 35% had delayed payment on rent or mortgage payments
- 33% could not afford to heat at least one room of the house if it was cold
- Over a quarter did not have a telephone (25%), a washing machine (27%) or furniture in reasonable condition (26%).

Due to the combination of financial and cost of living pressures, people have attempted to supplement their incomes:

- 25% have taken on new debt (i.e. increased credit card limits, new credit cards etc)
- 45% have needed to sell or pawn possessions
- 9% attempted to supplement income by gambling.

Social Exclusion – Is defined by the capacity of and the opportunity for people to participate in their communities and in society. This capacity can be compromised and undermined by poverty and disadvantage, leading to exclusion. Lack of funds compromises social connections for both individuals and families.

- 41% of people indicated that they felt very lonely
- 37% of people did not make regular social contact with other people because they could not afford to
- 51% indicated they could not afford presents for family or friends.

It is concerning that the impact of parenting disadvantage also impacts on children:

- 58% indicated they could not afford to fund an out-of-school leisure or hobby activity for their children
- 36% could not afford to pay for their children's participation in school outings and activities.

While a significant measure of social inclusion is considered to be 'economic' participation as indicated by participation in employment, the majority of the survey sample was not engaged in employment (77% unemployed).

In addition, it is interesting to note that 42 per cent of the survey cohort did not have and could not afford to access training in computer skills. If we accept that computer literacy is a standard employability skill, then these individuals are significantly disadvantaged.

Some Observations

The survey highlights that a significant proportion of people accessing The Salvation Army emergency relief and support services are struggling to meet everyday expenses and financial commitments. Despite Australia's strong economic and employment climate, a large number of people in our communities continue to experience multiple indicators of deprivation simultaneously and significant disadvantage due to low income levels, leading to deprivation of life's essentials and social exclusion.

People are regularly going without items, services and activities that are deemed essential for living and for full participation in community life, i.e. adequate standards of housing, educational resources and activities for children, access to health and a capacity to engage in social activities. An additional concern for The Salvation Army is the impact, both immediate and long term, of such disadvantage on the children within these families.

The survey lends weight to the significant concerns of The Salvation Army about the continuing impact of inadequate income support measures coupled with increasing cost of living pressure on already disadvantaged groups within our communities.

May 2012

Survey Details

Methodology

In 2012, The Salvation Army Australia Southern Territory (AUS⁴) and Australia Eastern Territory (AUE⁵) conducted a national survey to highlight the impact of cost of living pressures on individuals and families who access emergency relief and community support through Salvation Army services. This survey includes indicators of disadvantage and social connectedness, in addition to questions of financial impact. The survey aimed to provide information about the people seeking support and assistance and the levels of deprivation and exclusion, both economically and socially, experienced by these individuals.

Survey tools

The survey comprised four parts: respondent demographics; impact of financial situation; social supports, and essentials of life (Attachment 1 – Economic and Social Impact Survey 2012).

Part One (*About you*) is a set of demographic questions asking people to describe their living, housing and income situations.

Part Two (*Your Financial Situation*) is a set of three statements asking respondents to rate how they perceive their current and future financial situation. It also asks what they have had to do, or do without, as a consequence of their financial situation over the past twelve months.

Part Three (*Your Social Supports*) is a set of three statements requiring respondents to rate their level of agreement-disagreement against a seven point scale. The statements described how much support they get from other people and are based on the Household, Income and Labour Dynamics in Australia (HILDA) Survey (Wave 11 Self Completions Questionnaire B17)⁶.

Part Four (*The Essentials of Life*) is based on the indicators of disadvantage developed by Saunders, Naidoo and Griffiths (2007)⁷. This list of 26 items represents those services, items, activities or opportunities that are considered essential in Australia today.⁸ Participants were asked to indicate across each item (1) whether or not they had the item, and (2) if they did not have the item, whether this was because they could not afford it or because they did not want it.

Survey process

Surveys were paper based with tear off Information and Consent Form on the front. Surveys were conducted through The Salvation Army services providing emergency relief and support. A total of 4920 surveys were mailed to 142 sites across Australia the week before the survey period.

Information detailing the survey rationale, collection and return processes was forwarded by email and mail to all services and centres prior to the survey period. Copies of the survey instrument and consent forms were included.

Participation in the survey was voluntary. A pilot of the survey tool indicated that most people would be able to complete the survey by themselves, but centre staff and volunteers were advised that some people may require assistance.

The Survey was conducted between 27 February 2012 and 9 March 2012 (AUS) and 2 April and 16 April 2012 (AUE) across Salvation Army sites nationally

⁴ The Salvation Army Australia Southern Territory (AUS) includes Victoria, Tasmania, South Australia, Northern Territory and Western Australia.

⁵ The Salvation Army Australia Eastern Territory (AUE) includes New South Wales, Queensland and the Australia Capital Territory

⁶ The HILDA Project was initiated and is funded by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute).

⁷ Saunders, P. Naidoo, Y. & Griffiths, M. (2007) *Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia*. Social Policy Research Centre, Sydney, NSW.

⁸ Saunders, P. (May, 2007) *Towards New Indicators of Disadvantage Project. Bulletin No.2: Deprivation in Australia*. SPRC Newsletter No. 96. Social Policy Research Center, Sydney, NSW

Completed surveys and consent forms were mailed back to the respective Salvation Army Territorial Headquarters at the conclusion of the survey period.

Data entry and report

Surveys were manually entered into Survey Monkey⁹ and the data set extracted for analysis.

The data report provides an analysis of percentage ratings for each question, supported by respondent comments. The data report also provides an analysis of emerging themes across survey questions.

⁹ Survey Monkey is a free online survey and questionnaire software tool that enables creation and analysis of surveys.

Results

A total of 1731 completed surveys were received.

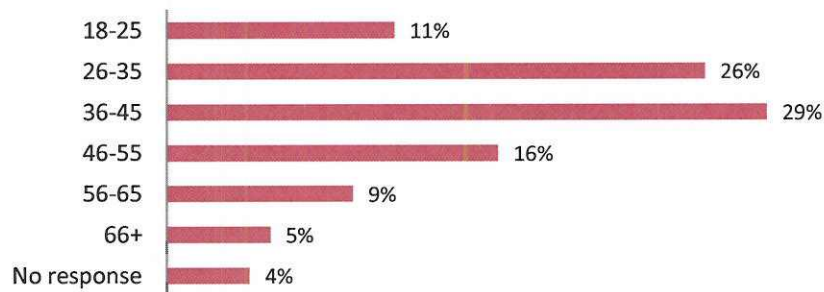
1. Demographics

The majority of respondents were women, representing 60 per cent of the cohort compared to 40 per cent males.

Nine per cent were Aboriginal or Torres Strait Islander, which represents a disproportionately high number from this community (2.5% of the total population¹⁰).

Sixty-six per cent of respondents were under the age of forty-five, compared to 30 percent above, as illustrated in Table 1. Over one third of respondents resided in metropolitan areas (39%), compared to 9 per cent in rural centres and 1 per cent in remote locations (missing data=51%).

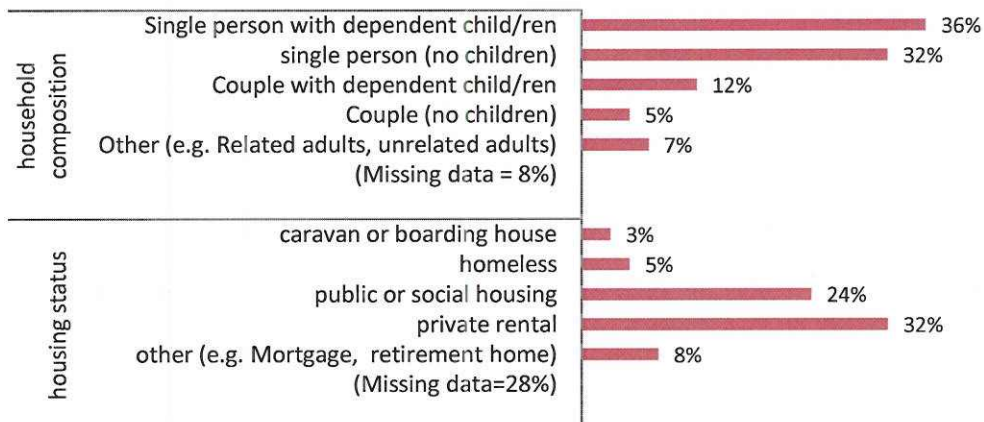
Table 1. Age range (n=1731)



The majority of respondents were people with children (48%): single parents with dependent children representing 36 per cent and couples with dependent children representing 12 per cent of the cohort. Single people comprised 32 per cent of respondents (Table 2).

In terms of housing status, 32 per cent were in private rental compared to 24 per cent in public or social housing. Five per cent of respondents reported being homeless and 3 per cent were living in caravans or boarding houses (Table 2).

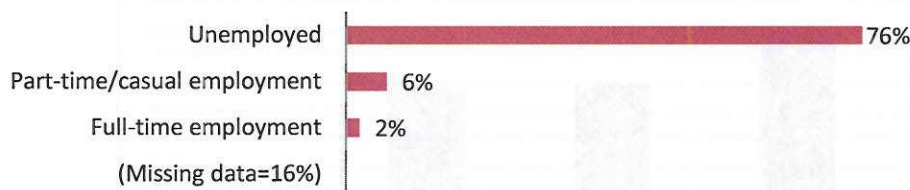
Table 2. Household Composition & Housing Status (n=1731)



¹⁰ ABS Population Distribution, Aboriginal and Torres Strait Islander Australians, 2006 sources at <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4705.0> on 14/05/2012.

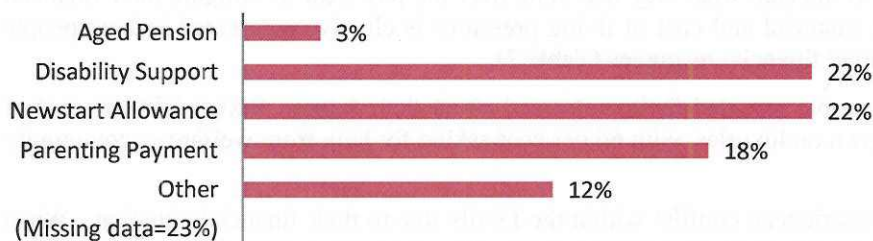
Seventy-seven per cent of respondents reporting being unemployed. (Table 3)

Table 3. Employment status (n=1731)



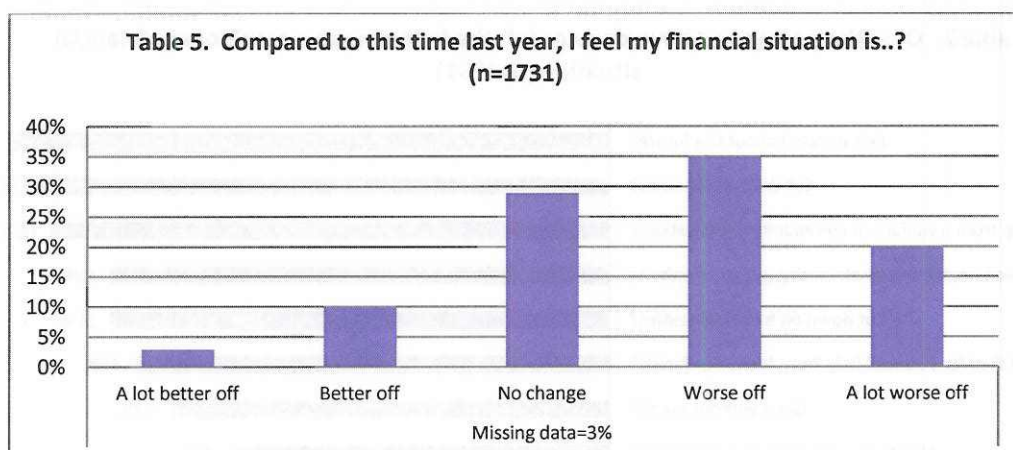
Eighty-one per cent of respondents were in receipt of a government income support payment. Of those on income support payments, 22 per cent were on Newstart Allowance, 22 per cent were on Disability Support Pensions and 18 per cent were in receipt of a parenting payment (Table 4).

Table 4. Type of income support payment received (n=1731)

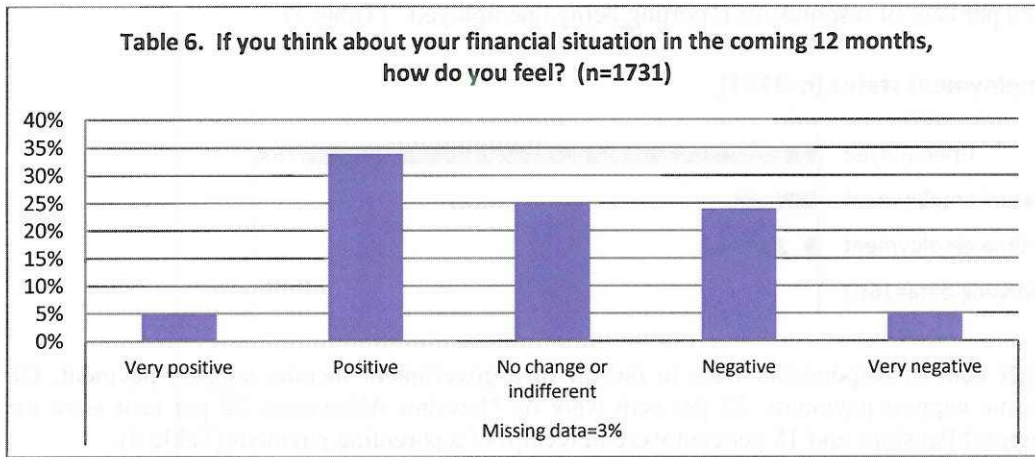


2. Impact of financial situation

This section examines how an individual’s financial situation was impacting on them. When compared to one year ago, the majority of respondents reported being worse off or a lot worse off (55%), with 29 per cent indicating that there was no change in their financial situation. (Table 5)



In relation to how individuals felt the next 12 months would be, 39 per cent indicated feeling positive and very positive, whilst 29 per cent felt negative or very negative, with a quarter of respondents (25%) indicating no change in future prospects. (Table 6)



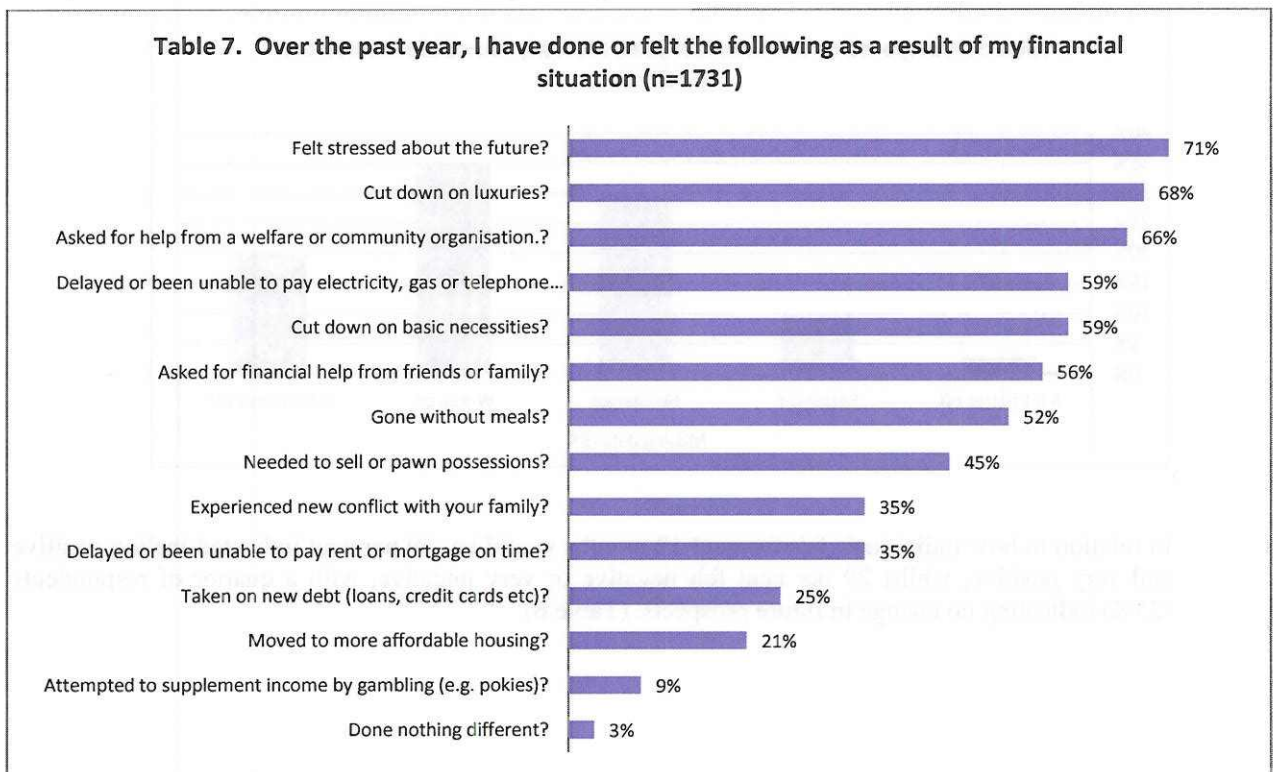
Respondents were asked to indicate what they had done over the past year to mitigate their financial situation. The impact of financial and cost of living pressures is clearly represented in how people reconcile and manage limited financial resources (Table 7).

Seventy-one per cent of people reported feeling stressed about their future. Sixty-eight per cent of people reported cutting down on luxuries, with 66 per cent asking for help from welfare or community organisations.

Over a third (35%) had experienced conflict within the family due to their financial situation. When considered in light of the high level of reported stress, this suggests a high negative impact on individual mental health.

There is evidence of a reduced standard of living as over a half of respondents had delayed payment on utilities (59%) and 52 per cent had gone without meals.

Respondents are attempting to supplement their individual financial capacities by asking for financial help from family and friends (56%), selling or pawning their possessions (45%) and taking on new debt through loans or credit cards (25%). Of particular concern, nine per cent of individuals had attempted to increase their incomes through gambling.



The following comments further reinforce the common themes from the above data:

“I get by. [My daughter] gets what she needs, but I feel at times that to provide these things, that I’m biting off more than I can chew. It’s stressful, ’cause I am having to cut corners and re-arrange payments for kinder and bills.”

“The [transitional housing] we are in is expensive to run. We pay more rent, utilities, bus fares, fuel, school costs etc than we did before we moved here. We have no rent assistance and our income has dropped. No added support for our year 11 student. We lost everything in the flood less than 12 months ago and have not recovered emotionally or financially. And our relationship is suffering.”

Many respondent comments describe a concerning level of pessimism about their current and future prospects, and a concerning theme of despair and hopelessness:

“I have never struggled this much before.”

“There are times I think I am better off not alive.”

“Thought about selling my stuff, but there is not much to sell. I’m poor.”

“Everything is so expensive now – I feel helpless.”

“Feel like I have hit lowest point and no one is there to help.”

“I’m trying so hard not to be in this position – it makes me cry some nights.”

“The rising cost of living and no change in income makes living week to week (let alone day to day) and feeding my family very difficult.”

3. Your social supports

Respondents were asked to rate three questions about their social support networks against a seven point scale ranging from strongly disagree (rating of 1) to strongly agree (rating of 7).

Sixty-seven per cent of people did not agree with the statement that they have lots of friends, with 41 percent indicating feeling very lonely. In addition, almost half the sample (48%) did not have someone to help them out when needed.

4. The essentials of life.

The Essentials of Life scale provides an indication of the level of deprivation experienced by individuals. The scale is a list of 26 items that Australians currently regard as essential to life. Deprivation is a measure of those who do not have and cannot afford each of the 26 items. Table 8 provides the percentage responses of items, activities and opportunities that people do without, with the majority of people (95%) reporting not having the item because they could not afford it.

In effect, people are struggling across a range of areas, from paying bills, to health care and providing for dependent children.

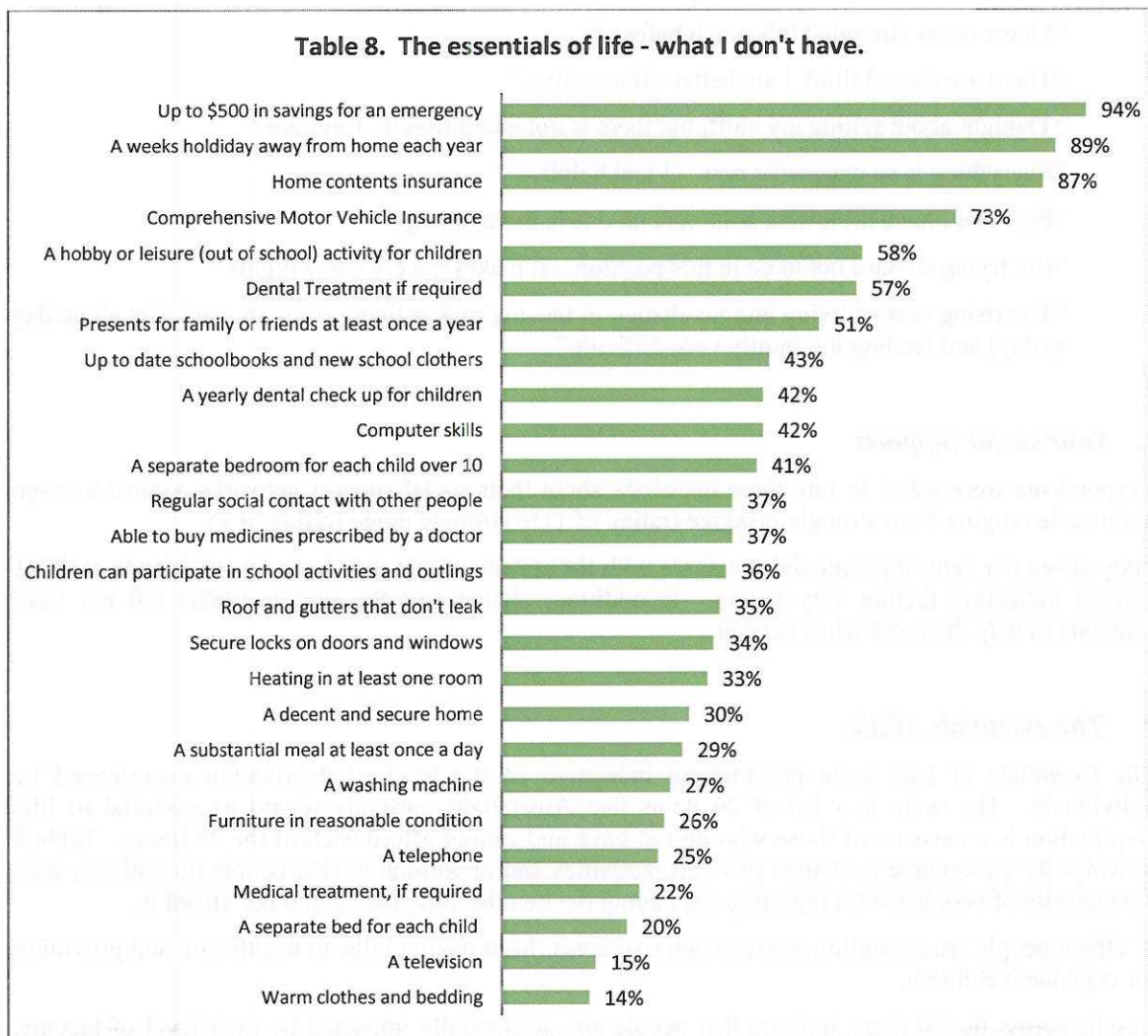
Results across the 26 items indicate that people are substantially impacted by their level of income, and are having to make significant adjustments to standards of living, medical treatment and social and recreational activities.

The data allows us to review the extent of stressed individual economies through the identification of a number of indicators of social exclusion, including (1) economic exclusion which exists when there is limited access to economic resources, (2) service exclusion which refers to lack of access to or use of particular services, and (3) the lack of participation in the kinds of social activities and events that are customary within the community.

In terms of economic exclusion, 77 per cent of respondents were unemployed and 81 per cent in receipt of income support payments and this has significant effect on an individual’s ability to manage day-to-day living costs. It is not surprising therefore, that the majority of respondents were unable to save money in case of an emergency (94%), and that many had resorted to selling possessions (45%), taking on new debt (25%) and gambling to supplement their income (9%).

Linked to limited economic resources is an individual's capacity to access or use services due to affordability. Of concern is the high level of compromised health care due to cost of services, with more than half of the adults surveyed (57%) unable to afford dental treatment for themselves and 42 per cent unable to afford it for their children. In addition, almost one quarter could not afford medical treatment if it was required (22%) and over one third were unable to buy medications prescribed by their doctors (37%).

Respondents were also disengaged from social activities due to a lack of financial capacity. The majority of respondents did not have a holiday away from home (89%) and over a third (37%) did not have regular social contact with other people. Even the simple gesture of being able to buy presents for family or friends at least once a year was outside the capacity of half of the respondents (51%).



Of particular concern is the level of disengagement of children due to costs associated with activities. Over half of adult respondents reported being unable to afford to pay for out-of-school activities for their children (58%) and over one third could not afford for their children to participate in school activities and outings (36%).

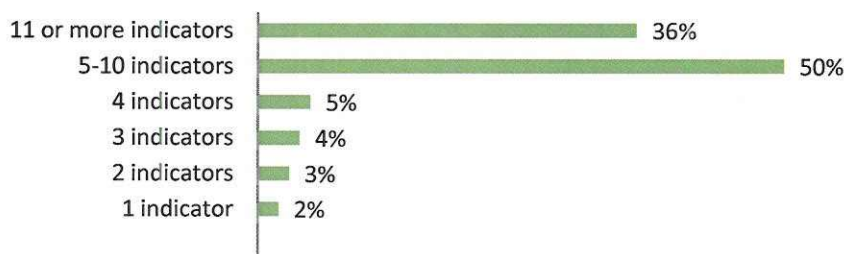
An additional focus of the data is what respondents are doing without in terms of having a reasonable standard of living. Thirty per cent of respondents were not living in decent and secure housing; over one third did not have secure locks on doors and windows (34%); and over one quarter did not have furniture in reasonable condition (26%).

Limited economic resources also places limits on the capacity of respondents to fund risk mitigation measures such as having savings, home contents or car insurance. Without such options, respondents

have limited capacity to respond to things going wrong (e.g. the fridge breaks down, a car accident or a house break in). Ninety-four per cent of respondents did not have saving (up to \$500), 87 per cent of respondents did not have home contents insurance and 73 per cent did not have comprehensive motor vehicle insurance.

Table 8 shows the number of people who are doing without multiple essentials simultaneously. Over 86 per cent of people were experiencing severe levels of deprivation. Saunders et al note that severe levels of deprivation correspond to missing out on at least five or more areas¹¹.

Table 9. Level of Multiple Deprivation



Implications and Conclusions

The purpose of this national study was to gain insight to the economic and social impact of current cost of living pressures on people seeking emergency relief and support through The Salvation Army services. The consistent theme highlighted by the study is that a large number of people in the community are struggling to meet everyday expenses and financial commitments. Of significant concern is that these individuals are also experiencing severe levels of deprivation (access to services and activities), which further compromises individual and family living standards and inclusion in the Australian community.

The study utilised the deprivation ('Essentials of Living') scale developed by Saunders et al (2007), which sets the parameters of severe levels of deprivation as missing out on at least five or more areas simultaneously. With eighty-six per cent of survey respondents noting more than five indicators and thirty-six percent noting ten or more, the survey provides clear evidence of the severe degree of deprivation experienced by these individuals and families. Saunders et al also note that it is more likely that those individuals who experience several forms of deprivation simultaneously have been forced into this situation rather than choosing it.

Respondent ratings across these indicators provide clear themes of lack of access to services (i.e. health and dental) and activities (i.e. social and recreational for both adults and children) due to affordability issues. With particular reference to social and recreational participation, lack of funds appears to be the main mitigating factor restricting individual and family social connections. Of particular concern to The Salvation Army are parent's inability to afford school and out-of-school activities for their children, and the both the immediate and long term impact of such deprivation on the children in these families.

Lack of secure and decent accommodation, with poor quality facilities (e.g. leaking gutters, doors and windows without locks, furniture in poor condition) was also a major indicator of deprivation, with many people accepting much lower standards of living for themselves and their children due to affordability issues. It can be concluded that with the current scarcity of affordable housing and high rental costs, that such deprivations are unlikely to be resolved for these individuals.

In addition, most people had little financial recourse if something did go wrong as they do not have savings, house contents or car insurance, and, with the majority of respondents in receipt of income support payments, they are unlikely to be in a situation of being able to afford them.

¹¹ Op cit Saunders, P. Naidoo, Y. & Griffiths, M. (2007)

The stress associated with such severe levels of deprivation on individuals and families is illustrated by respondents in relation to their gloomy future prospects and the high level of conflict experienced within families.

The survey lends weight to the existing concerns of The Salvation Army about the continuing impact of inadequate income support measures coupled with increasing cost of living pressure and the mounting impact the flow-on effects these cause to already disadvantaged groups within our communities. Despite Australia's strong economic and employment climate, a large number of people in our communities continue to experience multiple indicators of deprivation simultaneously and significant disadvantage due to low income levels, leading to missing out on life's essentials and social exclusion.



Economic and Social Impact Survey 2012

Information and Consent Form

The Salvation Army regularly seeks input and information from people accessing its services to improve what we do and how we do it, and to make sure our services are meeting your needs.

You are invited to complete the attached Survey.

There are four sections to the survey:

1. Some information about you – no names are required.
2. Your financial situation
3. Your social supports
4. Essentials of life – what you have or don't have.

The survey should only take you about 15 minutes to complete.

Completing the survey is voluntary. If you do not wish to take part, you do not have to. If you decide to take part and later change your mind, you are free to stop at any stage. Whatever your decision, it will not impact on your access to and involvement in The Salvation Army services.

The survey is completely anonymous and confidential. No names or other identifying information is documented on the survey form.

All completed surveys are forwarded to The Salvation Army head office, where the information is collated and analysed.

If you agree to participate in the survey, please sign and date below. This consent form will be detached from the Survey and forwarded separately to The Salvation Army head office.

If you have any other questions about this survey, please speak to your worker.

Signature:

Date:

Please detach and hand signed form to staff member. With thanks.



Part 1 - About you. (Please cross ✕ one box for each statement)

a. Are you....

- Female Male
- Aboriginal &/or Torres Strait Islander
- Ethnicity:

b. How old are you?

What is your current age (in years):

c. Where do you live?

- Vic
- Tas
- NT
- SA
- WA

d. Region?

- Metropolitan
- Rural (e.g country town)
- Remote

e. Family/household composition?

- Single person (no children)
- Single person with dependent child/ren
- Couple (no children)
- Couple with dependent child/ren
- Related adults (share house)
- Unrelated adults (share house)
- Unrelated adults with child/ren

f. Housing status?

- Private rental
- Mortgage
- Public or social housing
- Homeless
- Caravan/boarding house
- Transitional housing

g. Employment status?

- Full time employment
- Part time/casual employment
- Unemployed
- Other

h. Income?

If employed, average fortnightly take home income:

Do you receive any **Government Allowances, Payments and/or benefits** (i.e. Newstart Allowance, Parenting Payment, Carer Pension etc) – if so which ones? Please list below:

.....

.....

.....

Part 2 – Your Financial Situation

a. Compared to this time last year, do you feel that your financial situation is.....?

(Please cross ✗ one box only)

- A lot better off
- Better off
- No change
- Worse off
- A lot worse off

b. If you think about your financial situation in the coming 12 months, how do you feel?

(Please cross ✗ one box only)

- Very positive
- Positive
- No change or indifferent
- Negative
- Very negative

c. Over the past year, have you had to do or felt any of the following?

(Multiple choices – Please cross ✗ in any box that applies to you)?

- Cut down on luxuries?
- Cut down on basic necessities?
- Gone without meals?
- Moved to more affordable housing?
- Delayed or been unable to pay electricity, gas or telephone bill/s on time?
- Delayed or been unable to pay rent or mortgage on time?
- Felt stressed about the future?
- Taken on new debt (loans, credit cards etc)?
- Experienced new conflict with your family?
- Attempted to supplement income by gambling (e.g. pokies)?
- Needed to sell or pawn possessions?
- Asked for financial help from friends or family?
- Asked for help from a welfare or community organisation.?
- Done nothing different?
- Other actions not listed (comments):

.....

d. Do you have any other comments on your financial situation? [free text response]:

.....

Turn to next page

2

Part 3 - Your Social Supports

The following statements have been used by many people to describe how much support they get from other people.

How much do you agree or disagree with each statement?

The more you agree, the higher the number of the box you should cross. The more you disagree, the lower the number of the box you should cross. *(Please cross ✗ one box for each statement)*

I seem to have a lot of friends	Strongly disagree → Strongly agree						
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5	6	7
I often feel very lonely	Strongly disagree → Strongly agree						
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5	6	7
When I need someone to help me out, I can usually find someone	Strongly disagree → Strongly agree						
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5	6	7

Turn to next page 3

Part 4 – The Essentials of Life

Participants are asked:

1. Whether or not you have the item (*Please cross ✗ one box for each statement*)
2. If you do not have the item, is this because you could not afford it or did not want it? (*Please cross ✗ one box for each statement*)

	Essential Item	Do you have this item?		If you <u>don't</u> have this item, why not?	
		Yes	No	Can't afford it	Don't want it
a	A decent and secure home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b	A substantial (good) meal at least once a day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c	Warm clothes and bedding, if it is cold	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d	Heating in at least one room of the house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e	Furniture in reasonable condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f	Comprehensive Motor Vehicle insurance <i>(leave blank if you do not have a car)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g	A telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h	A washing machine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i	A television	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j	Up to \$500 in savings for an emergency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k	Secure locks on doors and windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l	Home contents insurance <i>(insurance for your belongings in your home)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m	Roof and gutters that don't leak	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n	Medical treatment, if required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o	Able to buy medicines prescribed by a doctor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p	Dental treatment, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q	Regular social contact with other people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
r	A week's holiday away from home each year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s	Presents for family or friends at least once a year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
t	Computer skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you have children, please answer the following:

	Essential Item	Do you have this item?		If you don't have this item, why?	
		Yes	No	Can't afford it	Don't want it
u	A yearly dental check-up for children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
v	A separate bed for each child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w	A separate bedroom for each child over 10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
x	A hobby or leisure (out of school) activity for children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
y	Up to date schoolbooks and new school clothes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
z	Children can participate in school activities and outings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for your time. Your participation is appreciated.

Please return your completed survey to a staff member.

