



The Salvation Army

Response to Request for a supplementary submission or further information – (26 July 2024)

Senate Select Committee on the Cost of Living

The Salvation Army welcomes the opportunity to provide additional, contemporaneous evidence regarding the on-going impacts of the cost of living pressures throughout Australia.

Doorways Emergency Relief

In The Salvation Army's submission dated March 2023, we provided information regarding the primary presenting reason for community members accessing our Doorways Emergency Relief services between 2022 and January 2023.

Below, we have provided an updated chart for Financial Year 2023-24, which shows that 43 per cent of community members who sought Emergency Relief reported increased expenses as their major reason for presenting.

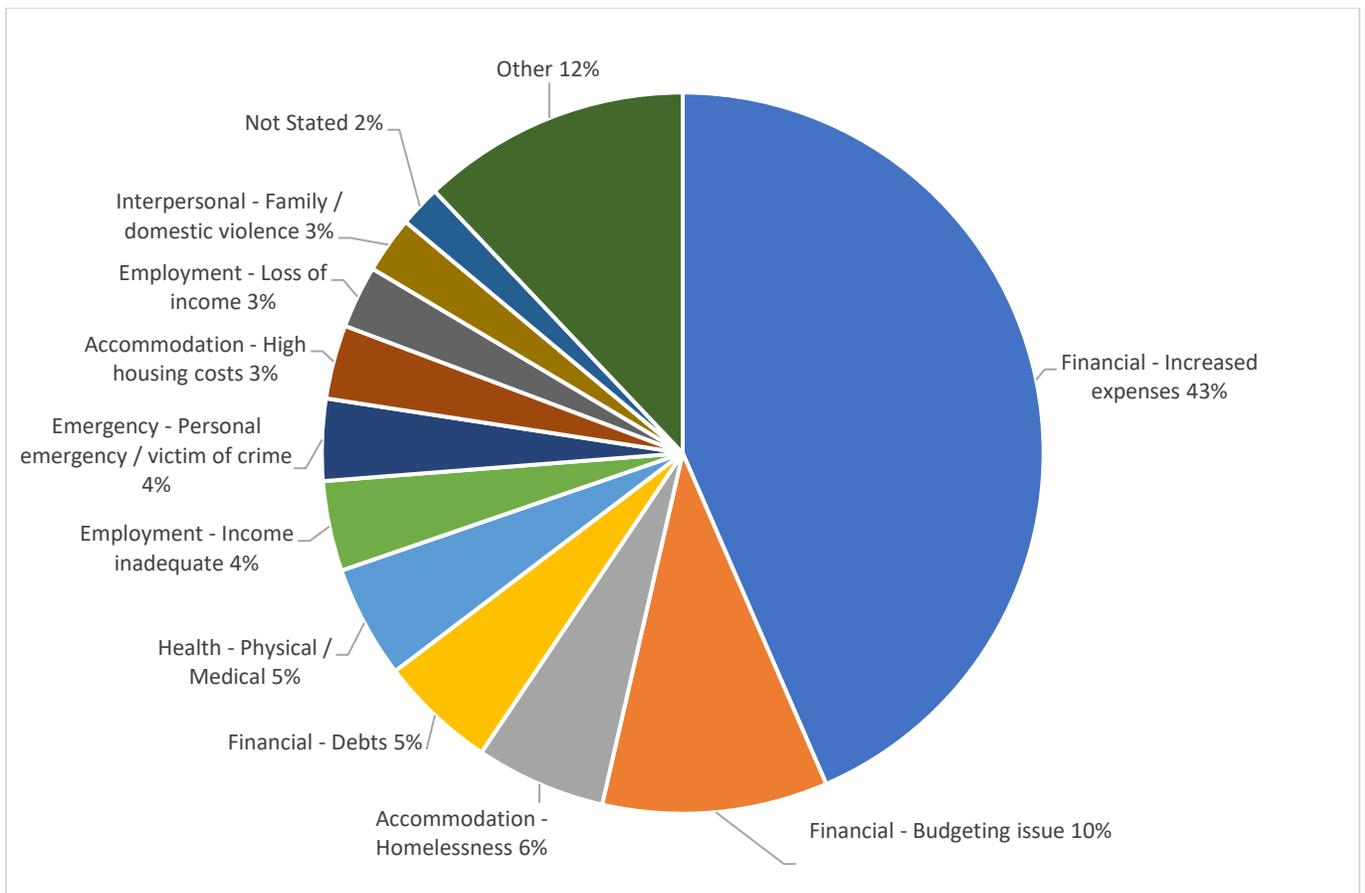


Figure 1. Presenting issues for Doorways Emergency Relief community members Financial Year 2023-24.¹

¹ Data was extracted from The Salvation Army's Client Management System, SAMIS (Service and Mission Information System) for the Doorways Emergency Relief program.



Moneycare Financial Counselling

The Salvation Army's Moneycare Financial Counselling service has also seen a rise in community members seeking assistance who are experiencing accommodation pressures (from 9 per cent to 11 per cent) and those presenting with financial debt burdens (from 51 per cent to 65 per cent) between Financial Year 2021-22 and Financial Year 2023-24.

Presenting issue		Proportion of individuals impacted by issue		
		FY21/22	FY22/23	FY23/24
Accommodation issues		7%	9%	11%
Financial	Debts	51%	63%	65%
	Money Management	26%	33%	31%
	Hardship/unexpected expenses	16%	22%	20%
	Financial – Other	2%	3%	2%
Health		23%	25%	23%
Interpersonal	Other	9%	11%	11%
	FDV	5%	6%	7%

Figure 2. Presenting issues for Moneycare Financial Counselling community members 2021-22 to 2023-24.²

**Community members may select an issue per appointment, meaning the total may be greater than 100 per cent.*

² Data was extracted from The Salvation Army's Client Management System, SAMIS (Service and Mission Information System) for the Moneycare Financial Counselling program.



Cost of Living Squeeze: The Red Shield Report 2024

We have provided a copy of The Salvation Army's Red Shield Report 2024 (Attachment 1). This is a major piece of research produced annually by The Salvation Army's Research and Outcomes Measurement team. The latest research report highlights the cost of living pressures, experiences of financial hardship, housing conditions, and life challenges of community members who accessed our Doorways Emergency Relief services in the past year. Critical data from the report includes:

- 94 per cent of respondents found it difficult to afford essential living costs, such as housing, groceries, medical care and utilities.
- 74 per cent reported they could not keep up financially with the rising cost of living.
- 58 per cent had at least one of their utilities disconnected or restricted in the past year because of financial difficulties.
- 35 per cent were unable to pay their rent or mortgage on time because of a shortage of money.

The Salvation Army would welcome the opportunity to discuss the content of this response and our previous submission should any further information be of assistance. Further information can be sought from government.relations@salvationarmy.org.au.

COST OF

LIVING

SQUEEZE

The Red Shield Report 2024





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Suggested citation

Russell, C., Verrelli, S., & Taylor, E (2024). The Red Shield Report 2024: The cost of living squeeze. The Salvation Army Australia.

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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 provides more than 1000 social programs and activities across 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
- Alcohol and other drug 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.



Our commitment to reconciliation, inclusion and diversity

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 and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.



Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to reconciliation, inclusion and diversity: salvationarmy.org.au/about-us

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

Recognition

Thank you to all participants who completed surveys and shared your views and experiences with us. We appreciate your time and insights.

Thank you to all the dedicated Doorways staff, volunteers, officers and members of our Salvation Army corps.



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Overview

Australians are facing a cost-of-living crisis. It is becoming increasingly difficult to afford the rising cost of housing, food, utilities and fuel. Some are resorting to their savings or using credit cards to manage budget pressures. However, those with limited resources have fewer choices. People experiencing financial hardship and disadvantage are disproportionately impacted by the surge in living costs. Low-income households, with fewer disposable funds, struggle to manage price rises, even for basic essentials. Many are at a financial breaking point and unable to cope.

Our research

The Salvation Army's Research and Outcomes Measurement team conducts research each year to better understand the experiences of the people we serve. The 2023-2024 research project examined the financial circumstances, cost-of-living pressures, housing situations, life challenges, and aspects of health and wellbeing of more than 1500 community members who accessed assistance from our emergency relief services in the past year.

This report outlines the key findings from the research project, providing valuable insights into the lives and circumstances of many vulnerable households. The report also presents case studies illustrating experiences of hardship and ways the Salvos help people in need.

Our emergency relief services

The rising tide of financial hardship is pushing an increasing number of Australians to seek help from community and charitable organisations. In 2023, The Salvation Army's Doorways Emergency Relief and Community Services provided emergency relief and material aid to more than 135,000 people and provided more than 350,000 sessions of care to people in need. With cost-of-living pressures intensifying for many low-income households, demand for emergency relief and material aid services has increased compared to the same time the year before. For some community members, experiences of hardship were one-off occurrences, while for others, they have suffered enduring disadvantage and poverty spanning several years. For those seeking help, The Salvation Army's emergency relief services offer practical assistance, food vouchers, material aid and case work. They also refer community members to other support and specialist services when appropriate. The Salvation Army remains committed to helping people navigate through challenging times.



Summary of our findings

Cost of living

The findings from this report highlight that many people are struggling with the rising cost of living and, therefore, maintaining a basic standard of living. Most respondents were battling financial hardship and unable to afford their rent, pay household bills or access affordable medical and healthcare services. Many respondents were on low incomes, living week-to-week.

Food insecurity

The prevalence of food insecurity among households was alarming, with many forced to skip meals or endure hunger because they could not afford enough food to eat. Some even had to make the difficult choice of forgoing meals to ensure their children or family pets were fed. The impact also extended to many families, with some unable to provide three meals a day for their children, leading to situations where children went to school hungry or without lunch.

Financial hardship

Experiences of financial hardship were common among all groups of people surveyed. Nearly all were living below the poverty line. Nearly all reported increases in bills and living expenses, with a large proportion having their utilities disconnected because of a shortage of money. Many actively sought ways to reduce their energy bills, resorting to measures such as living in darkness or using candles and torches at night. Digital exclusion was a notable concern for many respondents. Many could not afford a personal computer or a laptop, home internet or a mobile phone. Respondents with pets often could not afford to access veterinary care and some struggled to feed their animals. To manage their financial situation, many were forced to turn to family and friends for support or sought assistance from charities and community organisations. Some also resorted to payday loans or high-interest credit cards to make ends meet, yet many were unable to afford loans and debt repayments.





Housing

Many respondents were experiencing housing stress, directing a substantial proportion of their limited incomes to cover rising housing costs. As a result, many faced difficulties in meeting their rental or mortgage obligations and were already in arrears, thereby increasing their risk of eviction, repossession, and housing instability. Understandably, many were very concerned about losing their homes and the possibility of experiencing homelessness. Other concerns were also prevalent, such as high housing costs, poor living conditions, temporary accommodations, safety concerns, overcrowding, and isolation from family and friends.

Impact of the Salvos

Many respondents found themselves at financial breaking point, reporting they would not have managed financially if it was not for the support they received from the Salvos. This life of uncertainty and financial stress is no way for people to live. The findings in this report highlight the challenges and difficulties many people encounter when dealing with immediate hardships and enduring poverty. It also serves as a reminder of the resilience people demonstrate when faced with adversity and the importance of fostering hope and pathways toward financial security and stability.

Themes

Respondents reported a wide range of challenges.
Key themes arising from responses included:



Difficulties meeting the rising cost of living expenses including housing, utilities, food, transport and healthcare



Prevalence of food insecurity and repeated experiences of going without food due to financial constraints



Experiences of financial stress, persistent hardship and living below the poverty line



Extreme housing stress and concerns regarding loss of housing or facing homelessness

Cost of living.

The cost of living has put an ultimate strain on my family's everyday needs, including the basics such as food, electricity, petrol, internet and schooling.

44-year-old woman from Queensland

Key findings

Cost of living

Cost-of-living pressures are impacting many Australian households. In the past year, there has been a sharp rise in the cost of housing, food, utilities, transport and healthcare, causing many to experience financial hardship.^{1,2} Low-income households and those receiving government benefits are most at risk, spending disproportionately more of their limited incomes on basic living costs, relative to other Australian households.³ For many of these households, it has compelled them to take drastic steps to cut costs to make ends meet.

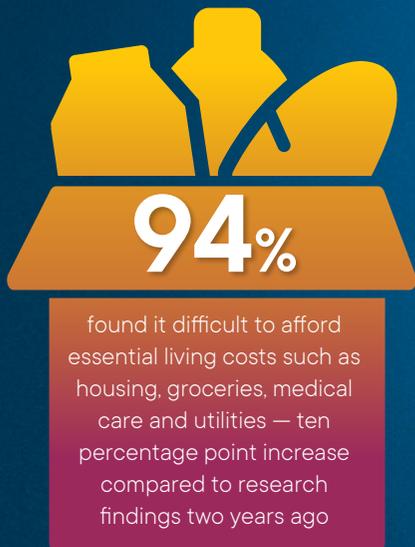


“

Everything has gone up so much. I do Centrepay for electricity. I already pay an extra \$10 a fortnight more than they have asked for. I'm still \$1100 behind.

**48-year-old woman
from Victoria**

Our research revealed



11%

went to public areas like shopping centres and used public bathrooms to cut down on energy and water bills

94%

actively sought ways to lower their household bills to cope with the rising cost of living, including:

58%

unplugged appliances when not in use, such as washing machines, television and the fridge

57%

cut back on essential heating or cooling during extreme temperatures to lower their bills

22%

either lived in darkness or used candles and torches at night to cut down on electricity

53%

washed their clothes, bedsheets and towels less often

49%

bathed less frequently

“

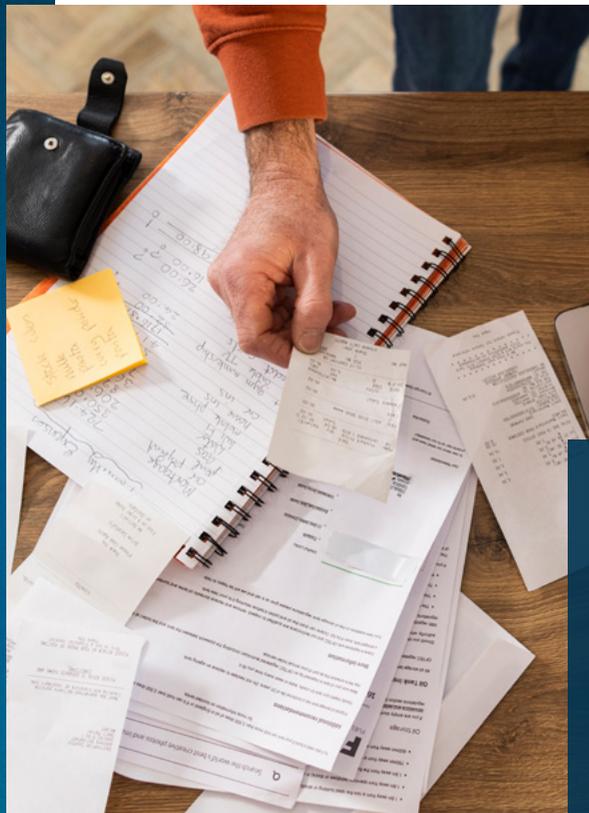
Just unable to go anywhere, always alone apart from my cat. Live with one light on at night. Never use heating. Only have one shower a week.

52-year-old man from New South Wales

“

[I'm] having to constantly borrow money off friends due to not being able to buy essentials, having to go days without eating so my kids can eat, cancelling specialist appointments that are a requirement for my health due to the cost of living.

**33-year-old woman from
Australian Capital Territory**



Utilities disconnected

58% had at least one of their utilities disconnected or restricted in the past year because of financial difficulties

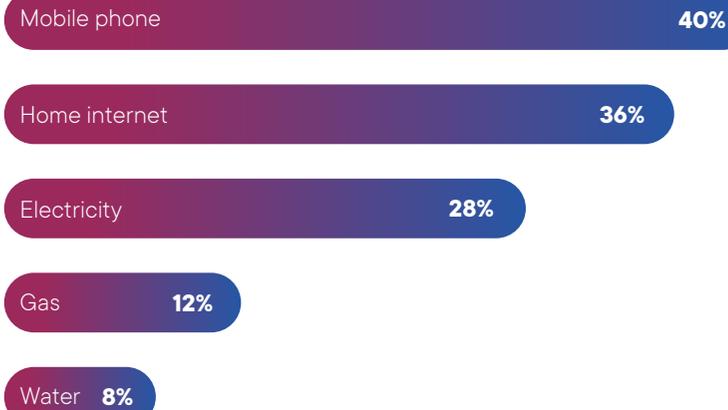


Figure 1. Essential household services disconnected or restricted due to financial difficulties (n = 1311)

Making ends meet



74%

reported that they could not keep up financially with the rising cost of living



72%

said they were struggling to make ends meet



54%

requested their energy provider arrange a payment plan due to financial strain



61%

of respondents were unable to pay their electricity, gas or phone bills on time due to a shortage of money - more than six times the national Australia average⁴



78%

reported affording the cost of living was one of their greatest challenges in the past year



43%

could not afford to heat or cool their homes due to a shortage of money

Essential household expenses	Proportion of household income
Housing costs (e.g., rent, mortgage, rates)	44%
Food and groceries	25%
Medical and health costs (e.g., medications or medical bills)	3%
Transport costs (e.g., fuel, public transport)	7%
Energy and utility costs (e.g., electricity, gas, or water bills)	6%
Phone or internet costs (e.g., mobile phone or home internet bills)	4%

Respondents were living on low incomes and spent most on housing and food each week



Table 1. Weekly spend on essential household expenses (n = 1699)

Rachel's story

Last month, Rachel's* bank account was overdrawn, and her bills kept piling up. Payday wasn't for another few days and the kitchen cupboards were nearly bare. Rachel remembered being hungry and hearing her stomach grumbling, but she always made sure her daughters were fed, even if she went without. "Sometimes I eat every second day because I just can't afford it."

In an effort to make ends meet, Rachel now avoided using the lights to save on the electricity and switched off the heater, even when it was freezing. "I'm trying to conserve energy to reduce the cost of my bills." Rachel was behind on paying her electricity bills and worried the power would be disconnected. Rachel said she was trying to stretch every dollar just to survive and sometimes resorted to borrowing money from friends to get by. But the pressure from the rising cost of living was immense. She felt trapped.

Rachel wanted a better life for her daughters and herself, so one day she reached out to the Salvos for help. Rachel said she felt immediately welcomed, listened to and not judged. Doorways emergency relief workers provided her with a voucher and some pantry staples. It was a huge relief to have someone help with her electricity bill and negotiate a payment plan with the power company. Although things were still challenging, Rachel said she now felt more in control of her financial situation.

"The respect The Salvation Army workers have given me has been deeply encouraging and it's been so good for my self-esteem. I've loved my interaction with my local Salvation Army."

** Names changed and some details to protect identity and privacy of the person.*



How the Salvos help

2022/23FY



Salvosⁱ distributed nearly **\$25 million** in financial assistance to people in need, including gift cards, vouchers, food parcels and assistance with household bills

2023

Salvos Doorways Emergency Relief and Community Services.^{ii,iii}



Assisted nearly 100,000 people due to financial issues such as difficulties meeting unexpected expenses and the increase in basic living costs



More than six in ten **(63%) sessions of care** were provided due to financial issues



Watch about the Salvos
Read about the Salvos
[Port Macquarie Doorways ER service](#)

i: All social programs including disaster. ii: Includes Doorways Emergency Relief and case management and Mission and Communities Stream. iii: Data extracted from SAMIS The Salvation Army internal information management system.



Food insecurity.

... I can't afford the cost of even taking a breath. I cry every day and every night. My stomach always rumbles. I'll feed my housemates before I feed myself if we barely have food because I know I can hold out longer than any of them.

23-year-old woman from Tasmania



Key findings

Food insecurity

Everyday items now cost more. Unfortunately, people on low incomes and with limited resources can no longer afford essential items, with many simply forced to go without. Food insecurity — where people lack reliable access to enough affordable and nutritious food due to a shortage of money or other resources — affects more than one million Australians every month.⁵ Last year, more than 3.7 million households ran out of food.⁶ The Salvation Army assists thousands of people each year, many reporting they cannot afford enough food to eat. Without this assistance, many households are resorting to skipping meals, eating expired or spoiled food, or sleeping through mealtimes to save on food. Experiences of financial hardship and cost-of-living pressures are the main contributing factors to food insecurity in Australia.

Food insecurity was a widespread issue among survey respondents. A significant number struggled to afford sufficient food, leading to anxiety about food scarcity, consuming less nutritious meals, or skipping meals entirely, especially to ensure their children or pets were fed. Alarming, the rate of food insecurity reported in this survey was seven times higher than the national average for Australia.⁷

Our research revealed



of respondents
experienced some
form of food insecurity



experienced severe food
insecurity, going a whole
day without eating
because of financial
difficulties

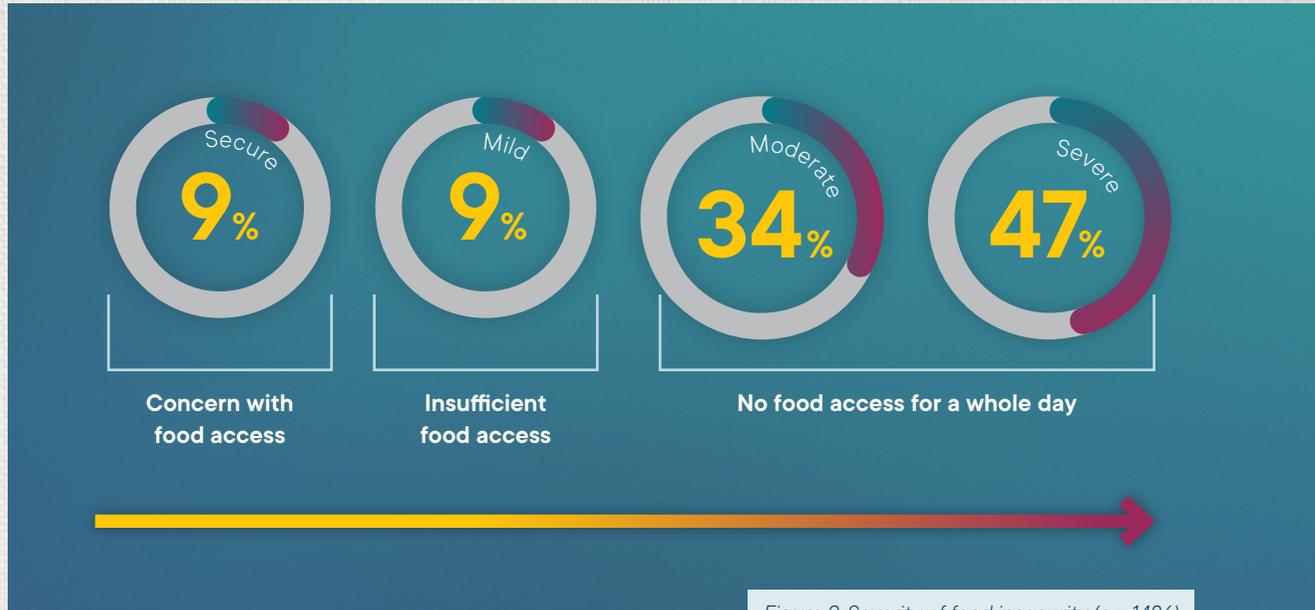


Figure 2. Severity of food insecurity (n = 1486)

Due to a shortage of money

64%

of respondents worried about not having enough food to eat

58%

could not afford to buy healthy and nutritious meals

63%

reported skipping meals in the past year⁸

27%

said they consumed expired or spoiled food because of limited finances

53%

reported that their household had run out of food

21%

of households with children said their kids went to school without lunch

50%

were hungry but could not afford to eat

“

I can't afford to feed my family anymore. It is a constant source of stress. I go hungry because I am anxious that I can't afford enough food.

30-year-old woman from Tasmania

“

I am always reassessing my budget. No takeout, everything is cooked. I have three growing boys who burn a lot of energy and eat a lot. It's been really tough. Sometimes they skip days at school because I don't have enough food.

**32-year-old woman
from Queensland**

Going hungry

77%

of respondents reported affording enough food as one of their greatest challenges in the past 12 months

69%

of households with children admitted to going without food so their children could eat

57%

of pet owners skipped meals to ensure the pets could eat

45%

reported having to choose between paying the rent or mortgage or buying food

How the Salvos help

2023



Salvos Doorways Emergency Relief and Community Services assisted more than **135,000 people** in need



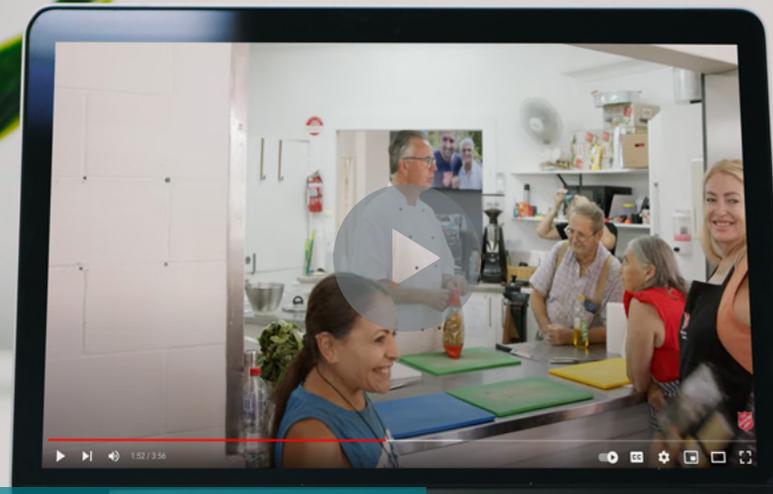
Salvos Doorways Emergency Relief and Community Services provided nearly **48,000 food parcels** for people in need



Each week, Salvos corps^{iv} provide community meals to more than **4700 people**



Each year, Salvos corps provide more than **240,000 community meals** to people in need



Watch about the [Salvos Salivating cooking program](#)

Read about the [Salvos Hunger Busters keep wheels turning on food relief](#)

iv: Corps refers to The Salvation Army church and its congregation



Financial hardship.

It's very difficult as rent has gone up, and I can't afford to put the heating on or eat properly. I use a lot of two-minute noodles. I've also just had to pay car registration. It's a nightmare for me at the moment.

77-year-old woman from Victoria

Key findings

Financial hardship

In the current economic climate, more Australians are experiencing financial stress and hardship.

Many community members faced severe financial hardship, having barely enough to cover essentials and lacking a safety net for emergencies. Their financial stress exceeded national averages, leaving many at their financial breaking point and feeling trapped. Even with attempts to seek help through emergency relief programs and community support, the challenge of making ends meet remained a prolonged struggle for many.



Our research revealed



98% acknowledged that their household was struggling financially



Financial hardship was a chronic issue, with difficulties persisting **for almost four-and-a-half years**



91% experienced financial stress, **nine times higher** than Australia's national average⁹



81% were living below the poverty line, with their weekly^v income \$22 below what was necessary to sustain a basic standard of living



After covering housing costs, respondents were left with **\$213 per week, approximately \$30 per day**



After paying for both housing costs and other essential household expenses such as groceries, medical and utilities, respondents were left with **\$8 per week — just over \$1 per day** — to save or spend on non-essentials

v. Median weekly income. In Australia in 2023, a single adult with no children was considered to be living below the poverty line if their weekly income was less than \$570 (Davidson et al., 2023).

Struggling to get by



67%

relied on financial support from friends or family when they faced a shortage of money



57%

pawned something because of a shortage of money



56%

felt trapped in their financial situation with no way out



53%

felt they were already at their financial breaking point



51%

described their financial situation as poor, and another 45% reported that they were just getting by financially



47%

disclosed they have loans and debts that they cannot afford to repay



42%

were uncertain if their household financial situation would improve in the next two years



29%

expected their financial situation to worsen



I feel embarrassed and ashamed. I don't see friends anymore as I can't afford to go out with them ... I feel worthless. I'm worried all the time about the future. My kids haven't been able to go out and do things with their friends [on the] holidays and I buy their clothes always second-hand.

**39-year-old woman
from Victoria**



Veterinary care for my pets (e.g. vet bills, vaccines)*

69%

Medical, dental or eye care

61%

A computer, laptop or tablet

50%

Prescription medication

47%

Mental health or counselling services

46%

Prescription glasses or contact lenses

45%

Warm winter clothes

41%

Basic hygiene products
(e.g. soap, toothpaste, toilet paper, pads or tampons)

41%

Internet access at home

40%

A mobile phone

37%

Aids or equipment to assist with disability
or health condition (e.g. wheelchair, hearing aids)**

36%



Figure 3 Unaffordable household essentials (n = 1411)

*Among pet-owners only (n = 300)

**Among respondents with a disability or health condition only (n = 633)

Asked for help from welfare or community organisations on more than one occasion

78%

Could not afford public transport or fuel for my motor vehicle

61%

Took out a payday loan or used a high-interest credit card

33%

Was unable to cool my home

31%

Could not afford to prepare my home for the possibility of a natural disaster

21%

Delayed important life events, like marriage, starting a family, retirement, or buying my own home

20%

Couch surfed or lived in my car

19%

Had to give up or find a new home for my pets

11%

Figure 4. Additional impacts of money shortages (n = 1426)



How the Salvos help

2022/23FY



Salvos Moneycare financial services provided financial counselling to more than **13,000 people**



Salvos NILES provided nearly **\$1 million** of no interest loans to nearly **600 low-income families** to purchase essentials such as whitegoods, furniture, computers, car repairs, medical equipment or rental bond

2023



Salvos Doorways emergency relief services provided case management support to more than **8200 people** and provided nearly **30,000 sessions of care**



Watch about the Salvos House 4 [Hope Caloundra - Local Mission Delivery](#)
Read about the Salvos [Moneycare empowering financial wellbeing](#)



Housing and homelessness.

I have had to go without food, clothes, showering, toiletries and basic necessities just so I could pay my rent and bills, to keep a roof over my head. Even though it has nothing in it like food, it's better than sleeping on the streets or in my car.

49-year-old woman from New South Wales



Key findings

Housing and experiences of homelessness

Housing and rental affordability remains a critical social issue, further compounded by rising interest rates for mortgage owners and rising private rental prices.¹⁰ With limited stock available and vacancy rates at record lows, people are forced to pay exorbitant prices for housing each month or seek alternative living arrangements, such as sharing accommodation, living in substandard living conditions, or even facing homelessness. More Australians are struggling to make ends meet, with little discretionary spending or savings to manage unforeseen expenses.¹¹ This financial predicament is becoming more common, with many vulnerable people battling to keep a roof over their heads.

Most survey respondents experienced housing stress, putting them at increased risk of housing instability. Financial difficulties caused many to fall behind on their rent or mortgage repayments, heightening the threat of eviction and homelessness. Fears of losing their homes were common, and a significant number had already encountered temporary homelessness.

Our research revealed

71%

raised concerns about their current housing situation, such as high costs, disrepair, temporary living conditions, safety concerns, overcrowding, and isolation from family and friends

71%

of respondents experienced housing stress, spending 44% of their income on housing

33%

were behind on their rent or mortgage payments

35%

were unable to pay their rent or mortgage on time because of a shortage of money

36%

said that finding a safe, affordable, and secure place to live was one of their most significant challenges over the past 12 months

“

I've been worried about losing my house because I haven't been able to pay my mortgage. I've had to borrow money from my parents. I haven't been able to afford food, so I've had to get assistance from others. I've had my phone put on incoming calls only. It's been extremely hard and an emotional rollercoaster. I've had to live in my car before, and I'm worried the same thing will happen.

**50-year-old woman
from South Australia**



Preparing for disaster



58%

of those living in disaster-prone areas could not afford home and contents insurance



51%

of those living in disaster-prone areas could not afford to prepare and make their homes disaster-ready

Homelessness



33%

said they were worried about losing their home and becoming homeless



19%

of respondents had to couch surf or sleep in their car due to financial hardship in the past year

“

[Being short of money is] very stressful and causes a lot of anxiety. I worry about my future. I'm petrified of becoming homeless. I slip in and out of depression and have low self-esteem. I don't feel as though I am living, just surviving.

**56-year-old woman
from Victoria**

Too expensive

32%

Poor condition and needs major repairs, like fixing a leaking roof, broken windows, or getting rid of mould

22%

It's only temporary not secure long-term

20%

Unsafe neighbourhood

18%

No heating or cooling

18%

Far away from my family or friends

16%

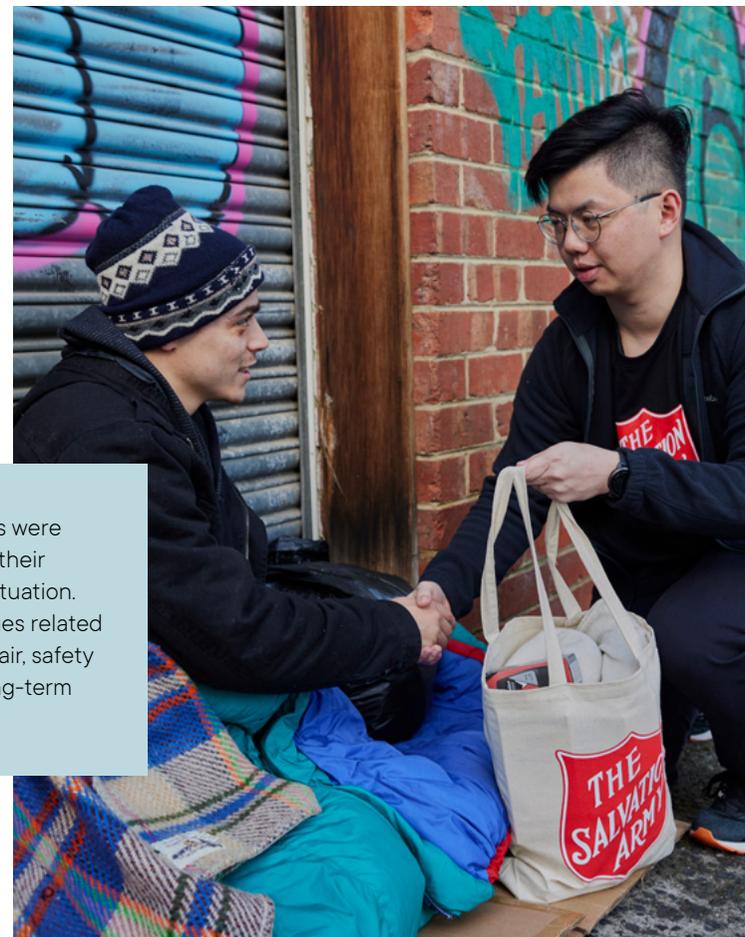
There's no space for privacy

14%

It's overcrowded, aren't enough bedrooms for everyone

13%

Figure 5. Concerns with current housing situation (n = 1039)



Many respondents were concerned about their current housing situation. Common challenges related to the cost, disrepair, safety and the lack of long-term stability.

Jonas' story

Jonas* struggled to pay the rent, especially after the recent increase of \$125 a month. Jonas worked casually at a local café; however, business had been slow, and his employer cut two of his shifts. Jonas tried to find more stable employment, but nothing eventuated. It was difficult to balance work, study and course placement. Finances had been tight in the past six months, and even affording food to eat had become a real struggle. Jonas regularly skipped meals or ate canned food to get by. He was already two weeks in arrears, and he felt financially things were only getting worse. It took Jonas a long time to have his own place, one where he felt safe and could afford. He was terrified of becoming homeless, a situation he never wanted to experience again.

Jonas was 12 years old when he first experienced homelessness. He will never forget that night or how brave his mum was in escaping family violence. Jonas remembered her rushing around the house, trying to pack, before his stepfather came home from the pub. They could only take what they needed and left in a hurry. They had nowhere to go and had to sleep in their car for a few weeks. His mum said it was like camping and would only

be short-term. That was true because he remembered the Salvos helping them find a place to stay and later helping them get a place near his new high school. He recalled how kind the Salvos were, helping them when they needed it. In need of help again, Jonas knew exactly where to turn.

The Salvos welcomed Jonas with open arms. He was offered not only emotional support, but they provided him with fresh food, a gift card he could use at his local shopping centre, and bill assistance. Staff also assisted Jonas with contacting the property manager to arrange a payment plan to cover the outstanding rent. They connected him with a case worker who helped Jonas find part-time employment while he continued to study. Jonas came back to the local Salvos each fortnight for their community meals. It was a great opportunity for him to meet other people in the area and chat with the staff.

Jonas felt his life stabilise and he was relieved he was able to find his way back on to a positive path. He was reassured that should he ever find himself in need again, The Salvation Army would be there to help.

** Names changed and some details to protect identity and privacy of the person.*



How the Salvos help

2022/23FY



The Salvos provided more than **1.2 million nights** of accommodation across all social programs^{vi}



Salvos Housing provided more than **3000 people** with housing

2023



Salvos homelessness services assisted more than **38,000 people** and provided more than **317,000 sessions of care** to those at risk of or experiencing homelessness

vi. Including homelessness, family violence, youth and alcohol and other drug treatment services.



Watch more about the Salvos [16 years living on the streets Krzysztof met the Salvos](#)
Read more about the Salvos [Project 614](#) partnership supports people in Melbourne experiencing homelessness

Impact of the Salvos.

[The Salvos] made me feel a sense of community and support. They made me smile again for a moment and breathe a sigh of relief, knowing I didn't have to stress about food at that moment.

39-year-old woman from Victoria

Key findings

Impact of the Salvos

Making a difference

The Salvation Army's Doorways program provides material aid, financial assistance and case management support for many people on limited incomes struggling to stay afloat. The Salvos deliver essential services to those in need, providing a critical lifeline so no one has to struggle alone.

Our research revealed



of all respondents reported that without the assistance from The Salvation Army, they would have been unable to manage their financial situation the past year

“

The Salvos have made a huge difference in my life. From the very first phone call I had with them, I felt at ease and felt I could speak openly without being judged or humiliated, and that is exactly what happened. I was assigned a financial counsellor who has been my saviour right from our very first appointment. Just having her listen to me was help enough, just to be able to tell another person my problems, and she listened without judgement or discrimination, and I cannot thank her enough for that. I was in a pretty bad place before I reached out to the Salvos, and I am so glad that I did, otherwise, I don't think I would be here today.

45-year-old woman from Victoria

“

The Salvos have made a tremendous difference in my life – the food assistance I received as well as the emotional support has lifted my spirits. I am forever indebted and thankful for the Salvos and their kind staff.

**57-year-old woman from
New South Wales**

When I was at my most desperate, the Salvos gave me hope and allowed me to think I'm still important.

60-year-old woman from Victoria



When asked about the impact The Salvation Army had on them and their families over the past year, many respondents highlighted the empathy and understanding shown by the Doorways frontline staff. This support gave many a sense of hope, helping them to feel more confident and less pessimistic about their hardships and ongoing life challenges. Additionally, many respondents highly valued the material or financial assistance they received, which provided them with much-needed relief and reduced stress.

How the Salvos help

2023

Salvos Doorways Emergency Relief and Community Services: ^{vii, viii}



Assisted more than
135,000 people and
provided more than
**350,000 sessions of
assistance** to those
in need



Distributed nearly
**\$17.5 million in
financial assistance**,
including gift cards,
vouchers, food parcels
and assistance with
household bills

^{vii}: Includes Doorways Emergency Relief and case management and Mission and Communities Stream.
^{viii}: Data extracted from SAMIS TSA internal information management system.



2022/23FY

Measuring impact

People reported positive outcomes after engaging with **Doorways emergency relief**:



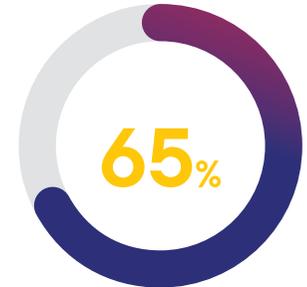
Improved life
circumstances



Improved health, wellbeing
and spirituality



Improved individual
capability



Improved social
connection

Conclusion.

[The Salvos] have helped me in so many ways. If it wasn't for the help, guidance, and support from them, I would not have had those opportunities of food in my belly, a warm blanket, and my car rego paid for. I'd be stuck. The support mentally has been so great, and they're so caring and understanding and really listen and are warming. Thank you, Salvos. Where would people like me go without this amazing service they provide to us and the community?

45-year-old woman from Victoria

Conclusion

As the prices of everyday items continue to climb, many Australians find themselves struggling just to get by. Cost-of-living pressures are even more challenging for low-income earners and those already experiencing hardship. Many do not have the resources to absorb increasing costs for food, housing, utilities and healthcare. For some, managing these expenses has become a delicate balancing act. Yet for others, this situation has forced them to make impossible sacrifices, forcing them to simply go without the basics.

Most of those surveyed in this research reported having limited to no savings for emergencies, with many accruing debts to cover rising bills. Some have resorted to skipping meals, rationing medication, or even turning their power off to save electricity. As a result, many have struggled to maintain a basic standard of living.

Financial pressure took a huge toll on many respondents, negatively impacting their mental health. Money was reported as a major source of stress in people's lives, with many losing sleep over their financial circumstances. Four in five respondents were living below the poverty line, facing daily challenges to make ends meet.

While the data in the report paints a bleak situation for respondents, many people reported positive change after engaging with Doorways emergency relief services. Overall, most respondents expressed gratitude for the vital support provided by the Salvos, acknowledging that they would not have managed financially without this assistance. Many described a sense of relief in accessing support, finding a reprieve from their daily financial struggle.

The Salvation Army remains committed to supporting individuals, families and communities across Australia who face significant disadvantage. The Salvos will continue to walk alongside people to empower them to thrive and make a positive and impactful difference in their lives.



I find each week I'm having to borrow money to get by, so each week I am behind. Some weeks I have not paid my rent so I can provide for my kids and medical scans they have needed. It causes so much stress living on the edge.

43-year-old woman from Victoria



[Watch more](#) the Salvos [Believe in Good](#)
[Find out more](#) [The Salvation Army](#)
[Australia](#)
[Get involved](#) [with the Salvos](#)



Appendices

Method

Questionnaire design

The purpose-designed questionnaire was based on a combination of existing survey tools. It was designed to gather data about people's financial situations and cost of living expenses, housing situations and conditions, their mental health and wellbeing, challenges they have faced in the past year, and the impact of receiving assistance from The Salvation Army. The survey comprised a combination of multiple-choice questions and open-ended responses.

Questionnaire distribution

Qualtrics online survey platform was used to host the questionnaire. A random sample of 35,000 people who accessed assistance from The Salvation Army's emergency relief services in the past twelve months were invited to participate in the survey via text message. The questionnaire was open for responses throughout September 2023. Participation was voluntary and responses were confidential. A stratified sampling method was used to maximise a representative distribution across all Australian states and territories. The survey invitations were distributed in two waves. A total of 1504 respondents completed the online questionnaire.

Data analysis

Data cleaning and analysis were performed using the IBM SPSS Statistics software platform. Demographic information (e.g., respondent age, gender, postcode, residency status and country of birth) was obtained from participants at intake to The Salvation Army Doorways emergency relief services and later matched to the survey results.

Responses from respondents who did not complete at least one section of the survey were removed. Missing data for any given survey question did not exceed 10%.

Demographics

The following is a demographic breakdown of the 1504 respondents who completed the survey.

Residence

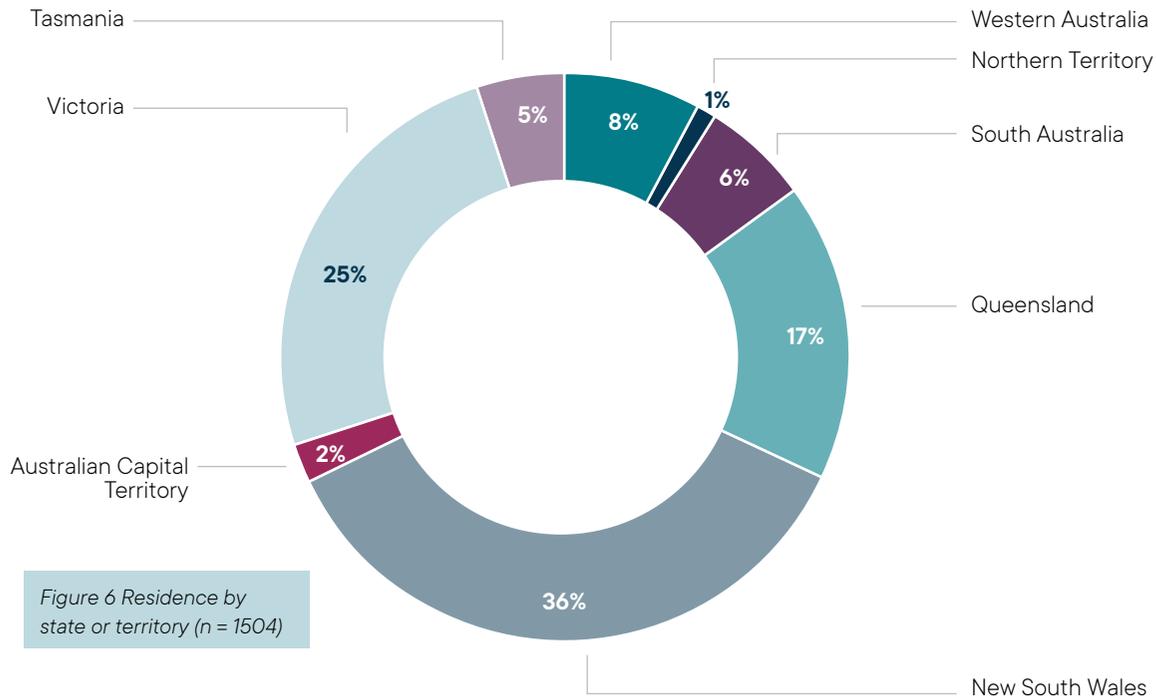


Figure 6 Residence by state or territory (n = 1504)

Gender and age

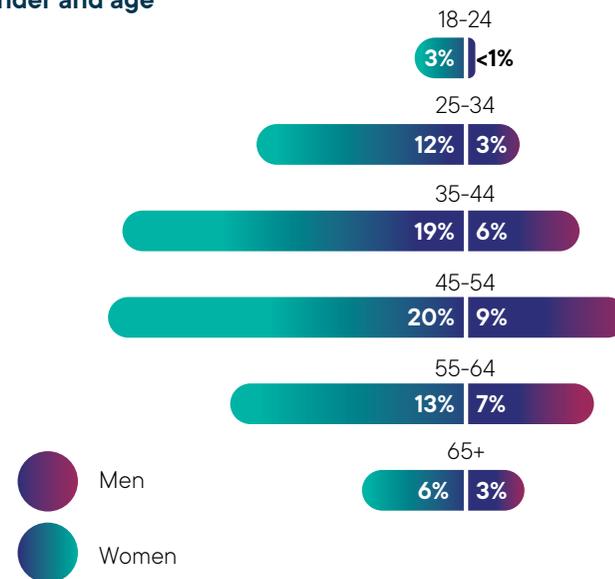


Figure 7. Age and gender (n = 1503)

Income source

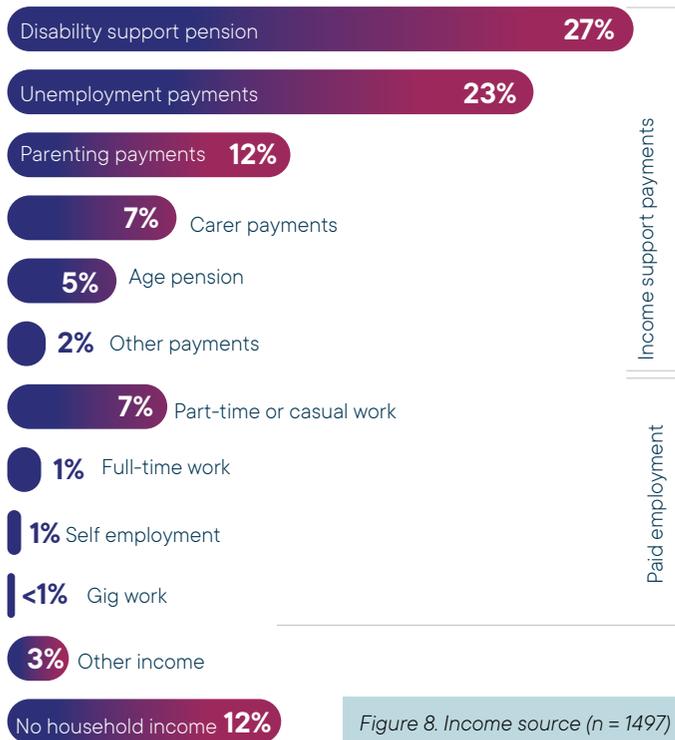


Figure 8. Income source (n = 1497)

Weekly household Income

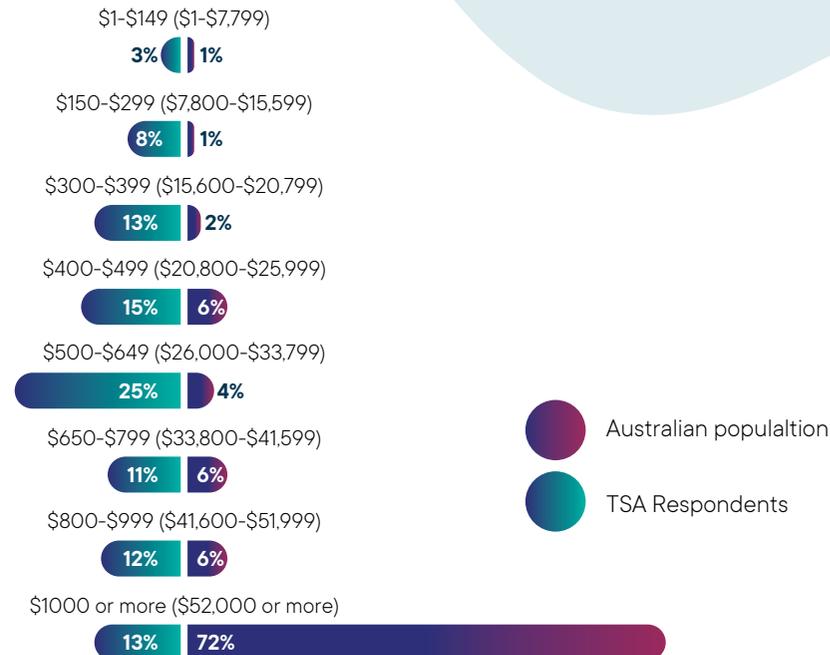


Figure 9. Weekly household income ranges (annual income in brackets) among TSA respondents (n = 1269) and the Australian population (n = 8,466,857)

Numbers may not add up to 100% due to rounding.

Household type



lived alone



single parent households



other households



couples with children



couples without children

Housing type

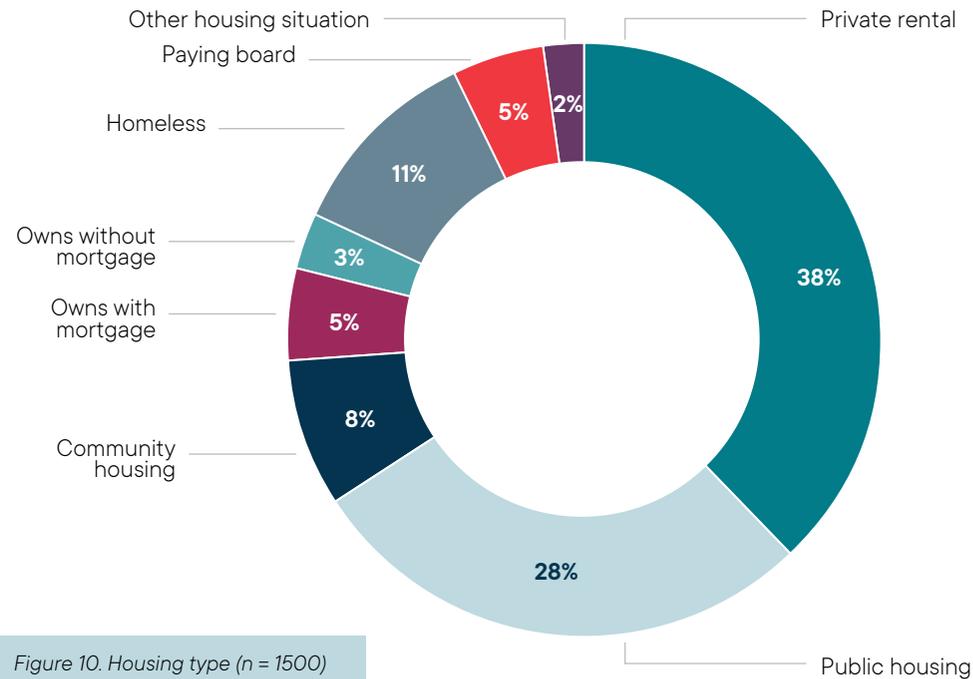


Figure 10. Housing type (n = 1500)

Indigenous status



identified as Aboriginal and/or Torres Strait Islander

Disability status



identified as person with a disability or chronic health condition that affects daily life

Residency and cultural background



were Australian citizens or permanent residents



were born in Australia



were born overseas



English was the primary language spoken



self-identified as culturally and/or linguistically diverse

LGBTQIA+ status



7% of respondents identified as members of the LGBTQIA+ community^{ix}

Pets



22% had a pet

^{ix}: Which includes lesbian, gay, bisexual, transgender, queer, intersex, asexual, and individuals who identify with other minority sexual orientations, gender identities, and gender expressions

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