THE HARD ROAD

NATIONAL ECONOMIC & SOCIAL IMPACT SURVEY 2017

THE SALVATION ARMY

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Acknowledgements

The Salvation Army is very thankful to all the people across Australia who participated in this year's national Economic and Social Impact Survey (ESIS). This report captures some of the challenges and struggles that many individuals and families face just to get by. Thank you for your willingness and openness to share your experiences with us.

The Salvation Army is enormously grateful to all the officers, staff and volunteers who work tirelessly at our Community Support Centres to assist thousands of people who need our help. Thank you for your contribution and support in making this survey a success.

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This survey is solely funded by The Salvation Army.

The Salvation Army (2017). Economic and social impact survey 2017: The hard road. The Salvation Army, Blackburn, Victoria.

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EXECUTIVE SUMMARY

The national Economic and Social Impact Survey (ESIS) 2017 is the sixth consecutive report by The Salvation Army exploring the challenges, barriers, and levels of disadvantage experienced by those who access our Emergency Relief (ER) services. It again confirms unacceptably persistent disadvantage and exclusion experienced by individuals and their families.

The Salvation Army operates an expansive network of Emergency Relief centres, social programs and employment services, and corps (churches) that respond to individuals and communities who experience hardship and disadvantage. As one of the largest providers of Emergency Relief services in Australia, The Salvation Army supports many Australians who struggle to maintain a basic standard of living for themselves and their families.

The Salvation Army raises more than $20 million each year to support Emergency Relief centres that deliver practical assistance to individuals and families facing hardships. In 2016, The Salvation Army supported more than 144,000[1] clients across Australia and delivered approximately 470,000[2] sessions[3] of ER and case work support. This means that, on average, Emergency Relief services assist nearly 600 people and delivers more than 1,950 support sessions every day.[4]

Data for this report was captured by an eight-part questionnaire that was distributed nationally to service users through 272 Salvation Army Emergency Relief and community support centres, and to randomly selected individuals who had received mail-out assistance in 2016. A total of 1,380 respondents completed the questionnaire during early February 2017.

Key findings

from this year's ESIS found that a large proportion of individuals and families who accessed Salvation Army Emergency Relief support services experienced:

- **Housing issues including housing stress, homelessness and transience**
- **Financial difficulties, managing on inadequate income and resulting from prolonged unemployment**
- **Persistent hardship, financial pressure due to cost of living in Australia[5] and multiple deprivations**
- **Limited opportunities and exclusion for individuals and their families**
- **Reduced participation and access, disconnectedness and inequity for children.**

'The Salvation Army has always been a light in any dark spot. They have always been friendly, non-judgmental and understanding...'

—Respondent

Top three challenges

Being able to afford enough **food** to eat **69%**

Managing their **mental health** and **emotional wellbeing** **43%**

Managing **financial stress** and difficulties **36%**

Daily challenges were evident for many disadvantaged individuals and families who experienced multiple and complex needs such as: managing disabilities and physical health ailments, addictions, homelessness, family violence, trauma, difficult family relationships, and carer responsibilities.

The top three day-to-day challenges for ESIS respondents, included:

1. Being able to afford enough **food** to eat (69%)
2. Managing their **mental health** and **emotional wellbeing** (43%)
3. Managing **financial stress** and difficulties (36%).

Maintaining a basic standard of living was a daily challenge for the majority of our respondents. The research confirms that Salvation Army Emergency Relief centres play a pivotal role as a first point of contact for many marginalised Australians.

'I do not access the service often, but when I do, it is when I am in genuine need or desperate.'

—Respondent

Housing and homelessness

$200 per week on accommodation—more than half disposable income

$17.14 per day^ for income support recipients to live on

$14.35 per day^ for single parent income support recipients to live on

Housing and homelessness has been a critical issue this year for many respondents. Individuals and families continue to face severe housing stress due to insufficient financial resources, with the majority (86%) of respondents struggling on government income support payments as their primary source of income. Our data revealed that home owners and private renters spent **$200 per week** on accommodation expenses.[6] This is more than half (56%) of their equivalised disposable income[7] per week for housing and accommodation expenses; nearly double the standard benchmark in Australia. Individuals faced increasing financial pressures due to rising accommodation and housing costs. After paying for housing expenses, recipients of income support were left with approximately $120 a week of equivalised disposable income or **$17.14 per day**[8] to live on. Single parents with children were the worst affected; they were left with only **$14.35 per day**[9] to live on, which is well below the poverty line.[10]

'Life is hard and the bills get bigger and [the] pay packet smaller.'

—Respondent

^ Equivalised disposable income.

Insecure housing tenure featured again this year, 44% of all respondents moving, on average, at least three times in 12 months. Family violence continued to be the main reason that people moved house, and effected almost a quarter (23%) of respondents. Nearly half (46%) of children and young people had to move schools due to family violence. These situations were likely to negatively impact the children’s safety, their overall development, physical and emotional health, and their ability to form supportive social networks. Consequently, these changing and adverse living conditions may have longer-term effects on their ability to participate in education, employment, socioeconomic and community aspects of their adult lives.[11, 12] Similar to last year’s findings, 16% of respondents were homeless or living in temporary accommodation; of these individuals, 16% moved at least six times over the past 12 months.

Financial hardship and disadvantage was experienced by the majority of respondents through a lack of financial resources, presence of multiple deprivations, disconnection from others and absence of future opportunities. This year’s ESIS found that the **cost of living** added further pressures for many individuals and their families. Respondents reported they went without food, struggled to pay utilities and bills on time, and went without health and medical care. Our data revealed that, due to financial hardship, more than one in two respondents cut down on basic necessities (56%), borrowed money from friends or family members (54%), and nearly a third sold goods to pawn brokers (31%). For our respondents these are tough times. Many disadvantaged Australians face a stark future.

‘It is estimated that four to six per cent of our society experience chronic or persistent disadvantage—that is 1–1.5 million people. Given that Australia has been such a prosperous nation over the last two decades, this is a significant number of people who have not shared the benefits.’

—Professor the Hon. Stephen Martin, Chief Executive, the Committee for Economic Development of Australia (CEDA)

A number of respondents were actively looking for work, although they faced numerous barriers preventing them from securing **employment**. Forty-three per cent of job seekers reported their long-term unemployed status as the main barrier to finding and securing a job, and 41% reporting that their level of education, training, skills and work experience prevented them from being more competitive in the job market. Respondents managed multiple challenges which impacted on their ability to manage day-to-day living, with almost half (49%) of respondents reported that their personal and financial

Insecure housing

44% of respondents moved, on average, at least three times in 12 months

23% moved house mainly due to family violence

Financial hardship

56% cut down on basic necessities

54% borrowed money from family/friends

31% sold goods to pawn brokers

situation had deteriorated in the past 12 months. This means many people accessing Salvation Army Emergency Relief services are impacted by complex needs and continue to face severe economic and social disadvantage that place them at the margins of our communities. Entrenched poverty and persistent disadvantage require a collective response and commitment from all levels of government, the private sector, and the wider community. The Salvation Army again calls for a shift in social policy direction, and less punitive action led by the Australian Government, to adequately address the causes of persistent disadvantage and inequality across our communities. This would enable all Australians to enjoy full social participation.

'While we have policies in place or in development to address disadvantage, it is not clear that we have recognised the need to address the deeper problem of long-term, persistent and chronic disadvantage. As a rich and successful society, we can clearly do better—others do.'

—CEDA[13]

Children were well represented in this year's ESIS data. Results indicated that children in these households experienced significant hardship, disadvantage and multiple levels of deprivation. Of the 1,495 children, 54% were affected by severe deprivation,[14] suggesting that more than half of those children went without basic necessities due to inadequate economic resources within their family. Approximately one in five respondents could not afford medical treatment or medicine prescribed by the doctor, and one in three could not afford a yearly dental check-up for their child. Many respondents commented that they would go without for themselves, so that their children did not have to. Unfortunately, sometimes this effort still was not enough to meet the basic needs of their children and family.

'It was refreshing today to see FRESH fruit and vegetable vouchers available…it means that my children will have fresh fruit and vegetables for school in the coming week.'

—Respondent

Digital inclusion is now recognised as one of the key social justice issues in Australia and worldwide.[15] ESIS 2017 explored digital participation and accessibility for respondents and their families. This year's report revealed that digital participation and access for many disadvantaged individuals remains inadequate. Fifty-seven per cent of children did not have access to the internet, and approximately one in three did not have a computer or tablet (iPad) in their household.

It is well established that computer literacy and digital participation enhances improved school performance, educational outcomes, and provides increased opportunities for employment. For many individuals and families in this research, **access** and **affordability** hinder these opportunities. This raises concerns for an already disadvantaged group of individuals and their children, who are further marginalised and excluded from online opportunities, access and connections with their peers. The Salvation Army supports initiatives which provide low cost internet connections and devices for disadvantaged individuals and families to be able to improve their skills, accessibility and participation online.

In summary, this report shares the social, financial and family circumstances for many struggling individuals who travel ***the hard road***, affected by multiple barriers, hardships and disadvantage. This report advocates for marginalised individuals, groups and communities; and calls for multi-sector action to tackle persistent social issues and work towards policy changes and improvements that lead to a fairer, more inclusive Australia.

MAIN THEMES

The 2017 Economic Social Impact Survey (ESIS) report demonstrates the experiences of financial hardship, disadvantage and deprivation of those seeking assistance from Salvation Army Emergency Relief services. This research highlights five main themes where respondents experience numerous barriers and obstacles due to...

1. Housing stress, homelessness and transience
2. Financial difficulties due to limited economic resources and prolonged unemployment
3. Persistent hardship, financial pressure due to cost of living and multiple levels of deprivation
4. Limited opportunities and exclusion for individuals and their families
5. Reduced participation and access, disconnectedness and inequity for children.[16]

KEY FINDINGS

Daily challenges

The biggest challenges respondents faced on a daily basis were:

66% being able to afford enough food to eat

43% managing their mental health and emotional wellbeing

36% managing financial stress and difficulties

Housing, homelessness and mobility

66% of homeowners and private renters experienced **extreme** housing stress, and used more than half (56%) of their income[17] for accommodation expenses and housing

44% of all respondents moved house at least three times in the past 12 months

16% of respondents were homeless or living in temporary accommodation,[18] and more than one in five remained persistently homeless, for at least two years[19]

Income source/employment

54% were looking for work experienced persistent unemployment and had been out of work for more than 12 months

2/5 two in five job seekers stated that prolonged unemployment made it harder for them to find a job

41% of job seekers indicated their lack of skills, knowledge or experience prevented them from entering the workforce

1/4 job seekers, and 64% of those completely out of the labour force, attributed a mental or physical health condition as a main barrier to gaining work

14% are **underemployed** and looking to increase hours

Cost of living

$17.14 Government income support recipients had to live on **$17.14 per day**[20]

$14.35 Single parents with children were left with **$14.35 per day**[21]

$109 Spent **$109 per week**[22] **on groceries**

$73 Spent **$73 per week**[23] **on utility bills**

Due to financial hardship:

56% cut down on basic necessities

54% borrowed money from friends/family

49% were unable to pay, or delayed paying, bills

When respondents ran out of money:

51% accessed vouchers/ Emergency Relief

45% had gone without meals

31% sold or pawned their belongings

Respondents faced cost of living pressures, and were *not* able to afford:

90% $500 in savings for emergencies

67% dental treatment

1/3 medical treatment or medicines prescribed by a doctor

66% an internet connection

54% regular social contact

23% a substantial meal at least once a day

Children

Households with children aged 17 or younger could not afford:

1/5 medical treatment or medicine prescribed by the doctor for their child

1/3 a yearly dental check-up for their child

1/2 up to date school items and 56% did not have the money to participate in school activities

2/5 fresh fruit or vegetables every day

1/4 three meals a day for their child

Children facing increased risk of poverty and exclusion:

89% live in households in the bottom income quintile (less than $415/week)

90% in jobless households

96% facing high rent and low income situation[24]

Technology

3/5 households do not have **access** to the internet

1/3 did not have a computer or tablet (iPad)

1/5 rated their computer skills (22%) and internet skills (18%) as poor

Wellbeing

25 points ESIS respondents experienced significantly lower Personal Wellbeing compared to the National average by more than 25 points[25]

BACKGROUND

About The Salvation Army

The Salvation Army is an international movement, recognised as part of the Christian Church, and one of the world's largest Christian social welfare organisations. Operating in Australia since 1880, The Salvation Army is one of Australia's largest providers of social services and programs for the most marginalised and socially excluded individuals in the community.

The Salvation Army has a national annual operating budget of more than $700 million and provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Key services include:

- Emergency Relief, material aid and case work
- Financial counselling and assistance
- Accommodation and homelessness services
- Family and Domestic Violence support services
- Drug and alcohol support and treatment services
- Out of home care
- Child, youth and family services
- Emergency disaster responses
- Education, training and employment support services
- Personal counselling and support
- Migrant and refugee services, and
- Aged care services.

The Salvation Army has a long history of supporting Australian communities during hard times, and continues to be one of the largest providers of Emergency Relief services in Australia. The Salvation Army contributes approximately $20 million of internally generated funds to support its 272 community support services and Emergency Relief centres nationally. The Salvation Army works with individuals and families who, due to adverse life circumstances and experiences, are disadvantaged by compromised capabilities and opportunities to fully participate in the community.

In the past, Emergency Relief services have assisted disadvantaged individuals and families through a crisis orientated support model, with a focus on the provision of practical and material aid, information, referral and advocacy. The Salvation Army has observed a shift in community members' circumstances, whereby individuals present with increasingly complex needs and are experiencing longer-term financial hardship (eg. inadequate rates of income support, unemployment or retrenchment, housing stress and disability). Our data suggests that people are presenting more frequently, requiring more intensive support, advocacy and access to multiple agencies for help. The Salvation Army's approach to emergency relief is embedded through the Doorways philosophy, where requests for material assistance provide an entry point for people experiencing hardships, and the 'first door' to an integrated service delivery model of social services and community supports to address their underlying issues of crisis. This approach concentrates on a holistic and capacity building framework that recognises people's strengths and actively works to address the underlying factors that lead to poverty and persistent disadvantage, and supports individuals to achieve their personal goals.

'Emergency Relief is there to support disadvantaged Australians, by providing a safety net for anyone who finds themselves in financial hardship.'

—Pamela Hanney, The Salvation Army, Doorways Coordinator

METHODOLOGY

In 2017, The Salvation Army conducted the sixth consecutive national Economic and Social Impact Survey. Each year ESIS collects information about the experiences of those individuals and families who access The Salvation Army's Emergency Relief and community support services. The survey was designed to capture information and examine the levels of deprivation and exclusion, both economically and socially, experienced by these individuals and their children. This year, the questionnaire was refined to include more information about mobility, economic resources, living expense and utility costs, digital participation and accessibility and respondent outcomes.

Data for this report was captured by an eight-part questionnaire and distributed nationally to service users through Salvation Army ER and community support centres. The questionnaire was also sent to randomly selected individuals, in New South Wales, the Australian Capital Territory and Queensland, who had received mail-out assistance in 2016.

Survey process

The questionnaire was distributed nationally via The Salvation Army's 272 Emergency Relief and community support centres, and mailed directly to more than 500 randomly selected clients that received mail-out assistance in rural and remote areas from 30 January to 10 February 2017.[33] The questionnaires were offered in paper based hardcopy, as well as online, and participation was voluntary. Questionnaires were provided to individuals to complete and centre staff and volunteers were available to help individuals if they requested assistance.

Data entry

Details from completed hardcopy questionnaires were manually entered into an online survey tool and internal database for qualitative and quantitative analysis. Survey data were analysed to determine levels of disadvantage and exclusion experienced by respondents. Non-responses (NR) were excluded from the calculations and will be displayed on each chart. The majority of questions had a low non-response rate (less than 10%); non-response rates higher than 10% should be interpreted with caution. Open-ended responses and comments were coded and categorised according to recurring themes in participant responses.

Sample size

A total of 1,380 respondents completed the questionnaire during early February 2017. The size of the sample has enabled a valid and reliable analysis to be conducted.

Survey questionnaire

The survey questionnaire comprised of eight sections:

1 **Demographic profile**
- Personal and family circumstances, household details and daily challenges

2 **Housing and mobility**
- Living situations, housing transience and mobility

3 **Income and employment**
- Income source, employment situation and barriers to employment

4 **Cost of living**
- Financial resources,[26] living expenses and actions when short of money
- Essential household items [27, 28]

5 **Children**
- Essential items for children [29, 30] and social exclusion [31]

6 **Technology**
- Digital access, participation and affordability

7 **Wellbeing**
- Wellbeing and social connectedness [32]

8 **Outcomes**
- Changes in economic and social situations.

PART ONE

DEMOGRAPHIC PROFILE

In 2016, Salvation Army Community Support Services assisted more than 144,000[34] people and delivered approximately 470,000[35] Emergency Relief and case work support sessions[36] across Australia. The demographic profile of respondents from this year's ESIS was representative of individuals who accessed Salvation Army ER services. Survey results highlighted consistent themes across The Salvation Army's wider client group.

Personal circumstances

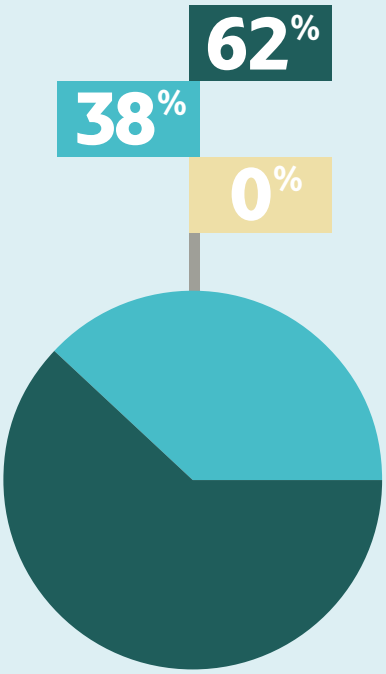


Figure 1

Gender

Similar results compared to last year, a larger proportion of females were found to access material assistance, which supports findings from the 2014 ACOSS Poverty in Australia report that found that women are significantly more likely to experience poverty than men.[37]

Female
Male
Transgender

n = 1,340 nr = 40

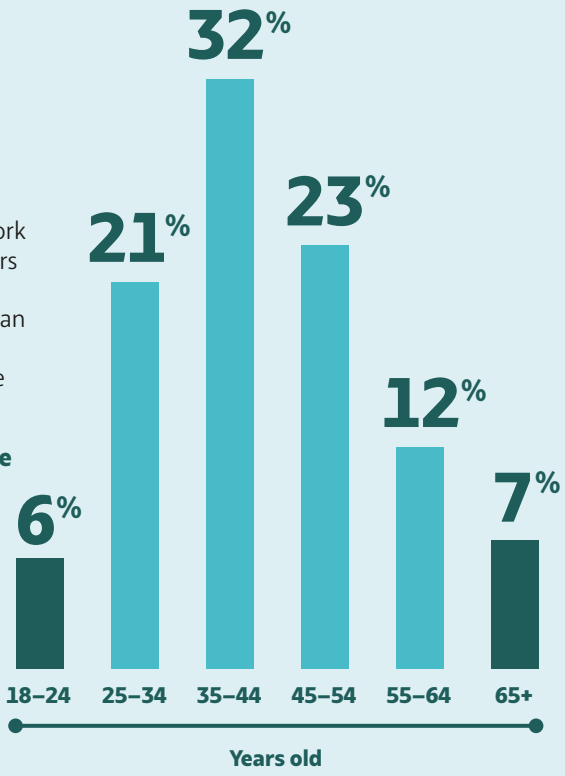
Figure 2

Age

Eighty-eight per cent of respondents are in the optimal age range for work participation (25–64 years old), considerably higher than the general Australian population (53% of the Australian population are aged between 25–64).[38]

Optimal age range

n = 1,353 nr = 27
Percentages do not equal 100 due to rounding.



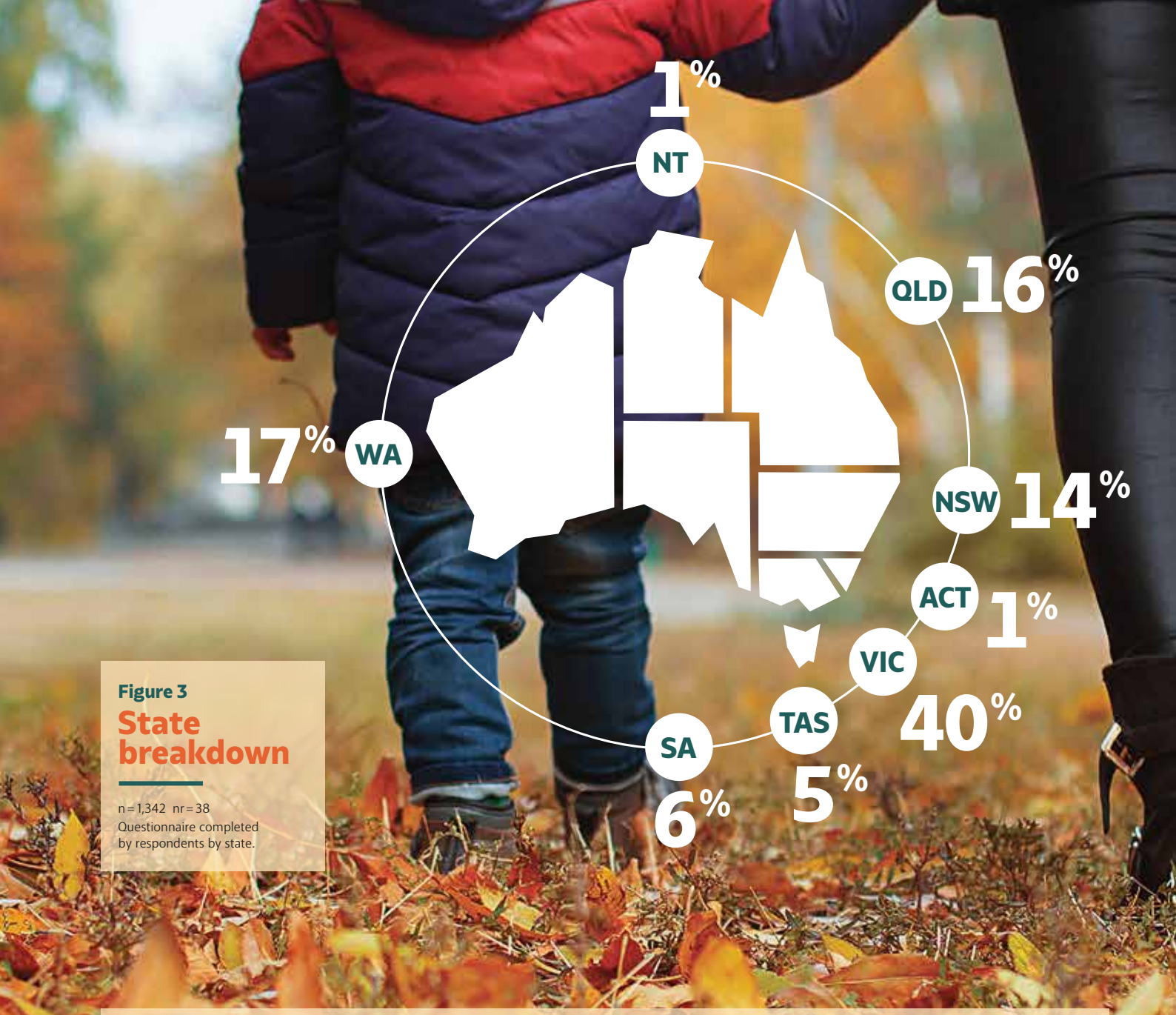


Figure 3

State breakdown

n = 1,342 nr = 38
Questionnaire completed by respondents by state.

53%
Major City

16%
Outer Regional

28%
Inner Regional

2%
Remote/Very Remote[39]

Figure 4

Where I live

People living in regional (44%) and remote areas (2%) are over-represented in the survey when compared with national population data.[40] Past research has found economic disadvantage in rural and regional areas is slightly higher than in capital cities due to reduced incomes, access to services and employment opportunities, and isolation.[41]

n = 1,291 nr = 89
Percentages do not equal 100 due to rounding.

Figure 5

Residential status

Ninety-seven per cent of people receiving ER/ material assistance are Australian citizens or Australian permanent residents. The remaining 3% are either people seeking asylum, refugees or staying in Australia on a visa.

- **Australian citizen**
- **Australian permanent resident**
- **Asylum seeker/refuge**
- **Other***
- **On a visa**

n = 1,340 nr = 40

*Other includes New Zealand citizen.

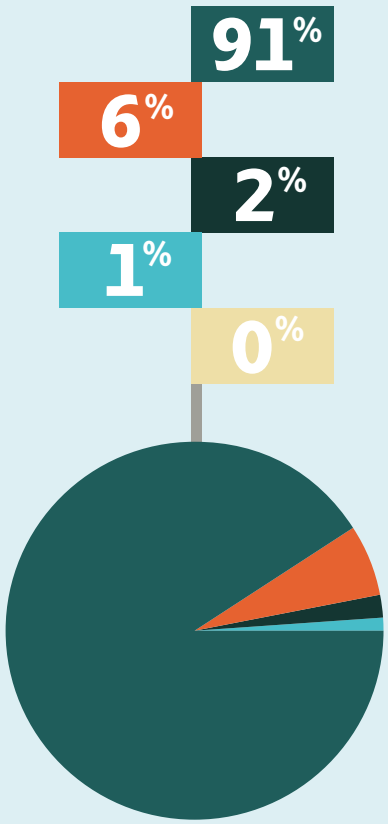


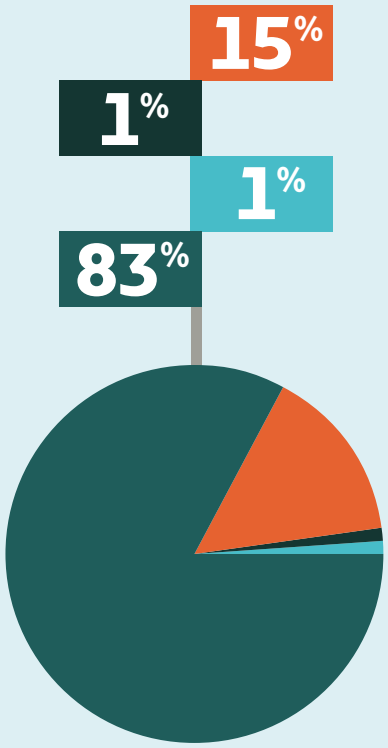
Figure 6

Aboriginal and Torres Strait Islander peoples

Seventeen per cent of ESIS respondents identified as Aboriginal and/or Torres Strait Islander peoples, a 5% increase since 2012. These figures are significantly higher than the proportion of Aboriginal and Torres Strait Islander peoples' population in Australia (3%).[42] Furthermore, this indicates that respondents who identify as Aboriginal and Torres Strait Islander peoples continue to experience significantly higher rates of socio-economic disadvantage, compared to non-Indigenous Australians.

- **Aboriginal**
- **Torres Strait Islander**
- **Aboriginal and Torres Strait Islander**
- **None of the above**

n = 1,306 nr = 74



Households

Figure 7

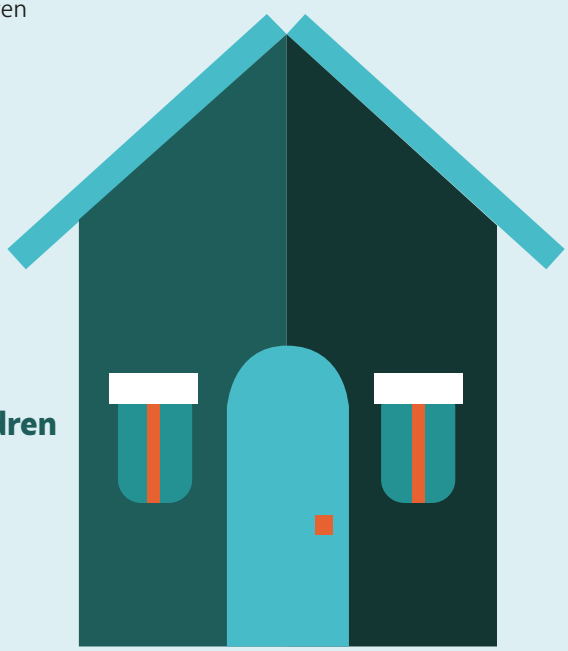
Household composition

The majority of respondents represent single households (74%). Almost half of households had children (49%). Almost 3.5% of all households had adult children (older than 17) still living at home.

n = 1,308 nr = 72

Percentages do not equal 100 due to rounding.

*Other includes single/couple with children or dependents older than 17 living at home; group of unrelated adults living together.



12% Couple, with children

37% Single, with children

6% Couple, no children

37% Single, no children

7% Other*

Table 1

Household composition comparison

	ESIS	Australian population (ABS)
Single headed households with children	37%	14%
Couple headed households with children	12%	44%

Single parent families (37%) are over-represented in ESIS respondents when compared to population data.[43] Furthermore, ABS 2016 data highlights one-parent families were mostly single-mother families (83% of all families with children under 15 and dependent students aged 15-24).

In Australia, more than two in five households are couple headed families with children, and nearly one in seven households are single headed families with children. ESIS respondents are predominantly single headed households, opposite composition compared to average Australian families. This may be indicative of some of the financial challenges our respondents experience trying to manage on a single income while raising children.

A higher number of adult dependents residing with their parents were observed. These changes may be reflective of lack of employment opportunities and lack of affordable housing available to low income households.[44]

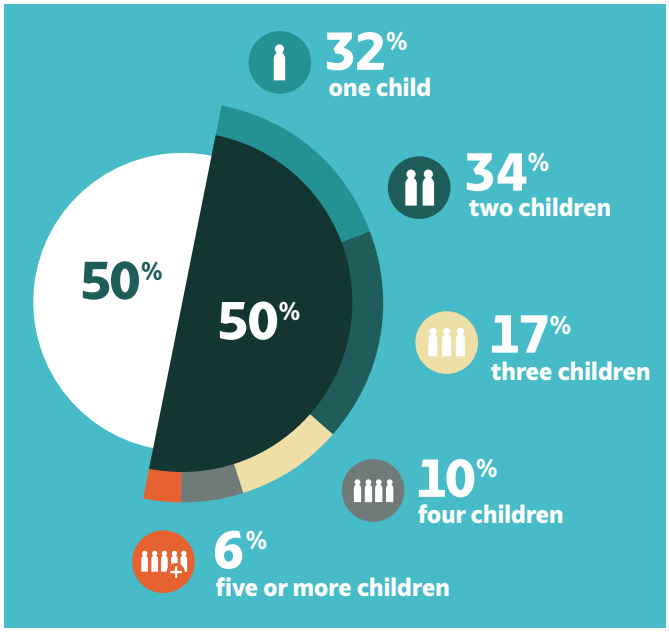


Figure 8

Single headed households

n = 965 single headed households

No children

With children

n = 452 nr = 34

Percentages do not equal 100 due to rounding.

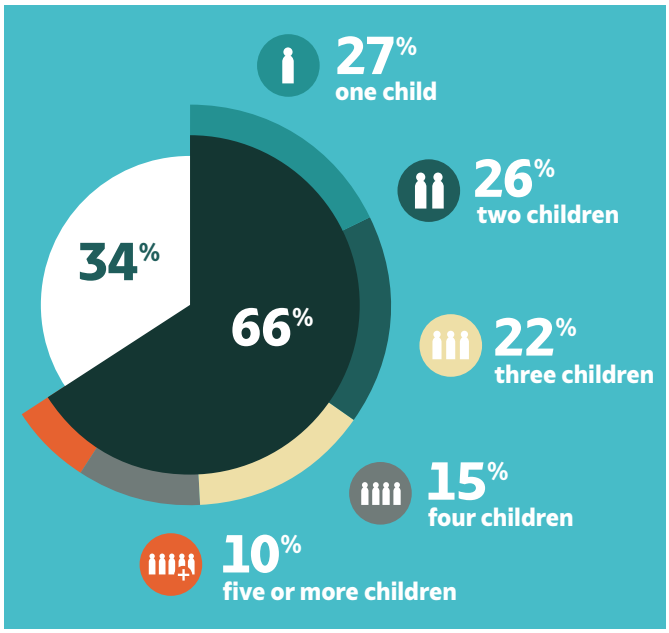


Figure 9

Couple headed households

n = 246 single headed households

No children

With children

n = 155 nr = 8

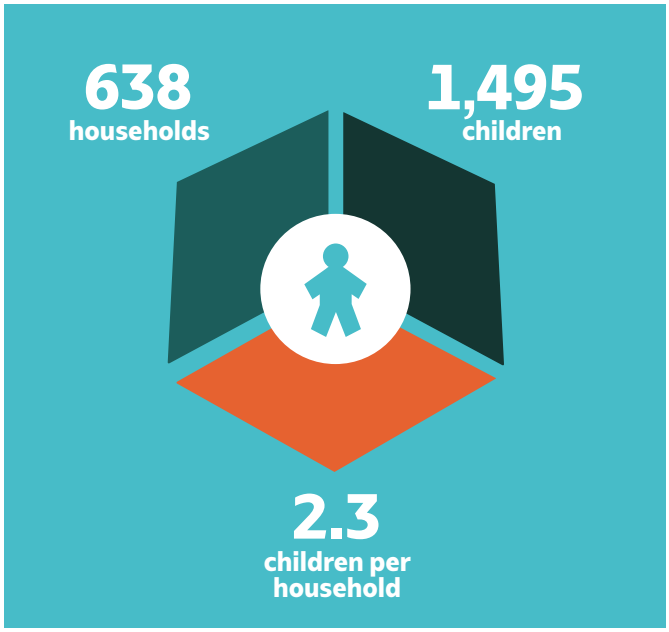


Figure 10

Children

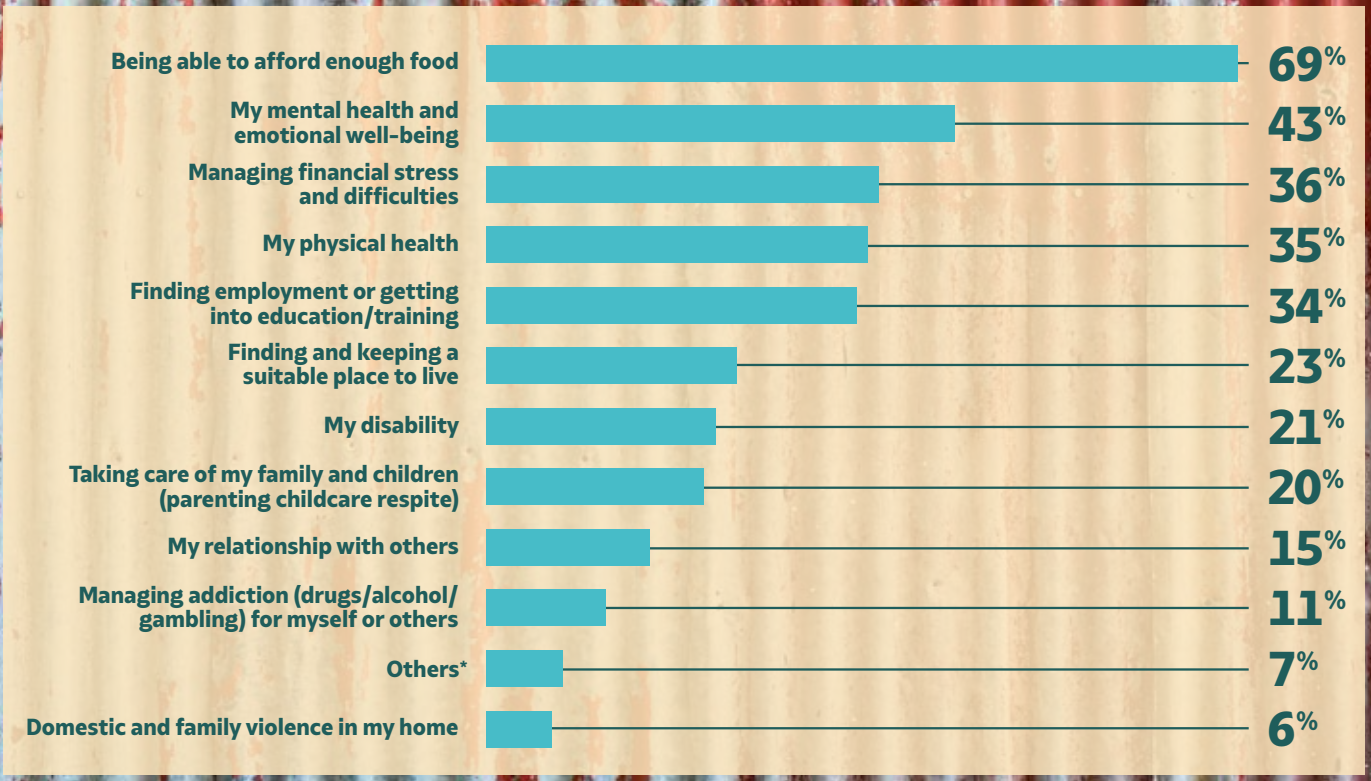
There are a total of 638 households with children (0–17). A total of 1,495 children are represented in these households. There is an average estimate of 2.3 children per household.

Challenges

Figure 11

Daily challenges

n = 1,298 nr = 82
Percentages do not equal 100 due to rounding.
*Other includes being a carer.



ESIS 2017 highlighted that many disadvantaged individuals and their families experienced multiple and complex challenges on a daily basis. These obstacles included:

1. Being able to afford enough **food** to eat (69%)
2. Managing their **mental health** and **emotional wellbeing** (43%)
3. Managing **financial stress** and difficulties (36%)
4. Managing their physical health (35%)
5. Accessing education and training opportunities/ securing employment (34%)
6. Finding and keeping a suitable place to live (23%).

Many people who access Salvation Army Emergency Relief services present with a complex range of issues and needs. Nearly seven out of ten struggled to afford enough food and more than two in five respondents struggle with their mental health and emotional wellbeing each day. These results illustrate the lack of emotional support, combined with financial hardship that respondents experience and endure. These findings present the unfavourable reality for those trying to manage and navigate such barriers on a daily basis.

‘Really trying to get stable accommodation so I can [have] a base to get good sleep and feel worthy to attend job interviews to get employment to feel better about myself instead of feeling worthless and a street bum.’

—Respondent

PART TWO

HOUSING, HOMELESSNESS AND MOBILITY

Access to safe, secure and affordable housing is a basic human right underpinning the economic and social well-being of Australians and their communities.[45] However, for many respondents, this has been unobtainable. Homelessness, high levels of housing transience, and difficulties in sustaining long-term housing tenure were major barriers for many respondents.

Figure 12

Current housing status

Seventy per cent of respondents are renters in a private or public property. Sixteen per cent of respondents are homeless or living in temporary accommodation.

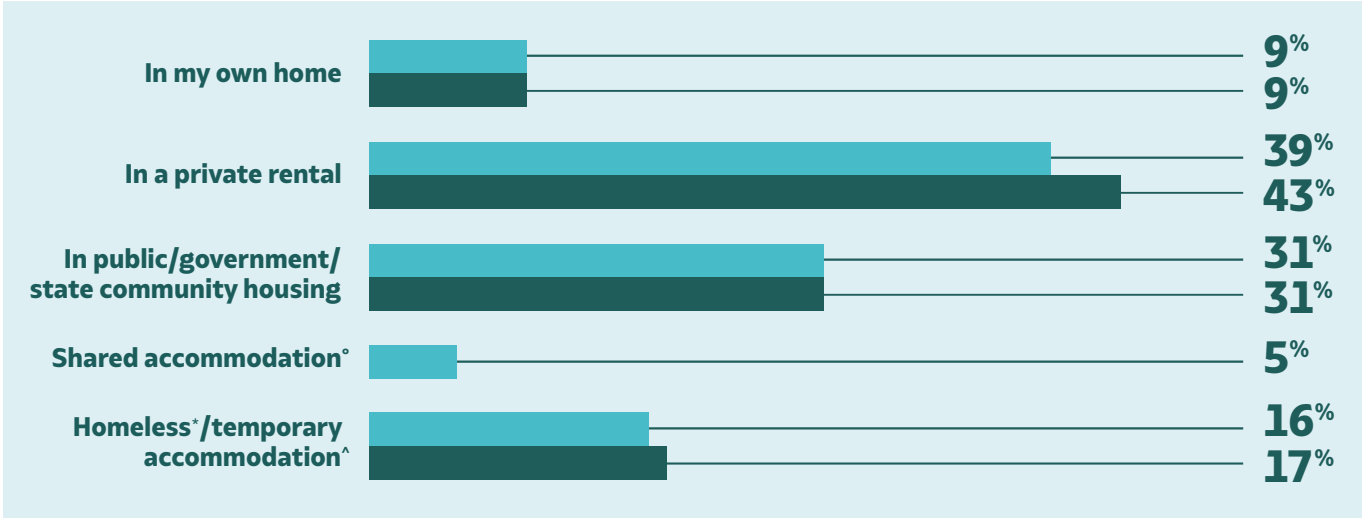
2017 n = 1,260 nr = 120

2016 n = 1,582 nr = 50

°Shared accommodation has been included for the first time in 2017.

*Living on the streets, in a car, makeshift dwelling, couch surfing, in a caravan.

^Living in a hotel/motel, crisis accommodation, shelter, boarding house, staying with family and/or friends.



Housing affordability and housing stress

Housing affordability in Australia is reaching crisis point.[46] Rising private rental costs and a lack of social and public housing stock has led to significant levels of housing stress among income support recipients and low income earners.[47]

Nearly half of all respondents resided in private rental properties or were paying off a mortgage. Of these, almost all (91%) experienced housing stress [48] and 66% experienced **extreme** housing stress.[49] This is a stark comparison to the wider Australian population, where fewer than 17% of households are experiencing housing stress.[50] ESIS data revealed that respondents paid $200 per week on housing and accommodation expenses.[51] Although, housing costs for ESIS respondents remain similar to average Australian households, more than half (56%) of their total income per week[52] is used on accommodation; nearly twice the standard benchmark used to measure housing stress in Australia.[53] As a result, the number of people seeking assistance due to financial hardship has placed considerable demands on housing, homelessness and community services.

The Salvation Army calls for additional government funding to increase social and affordable housing stock, and an increase to the Commonwealth Rent Assistance program for low income households to provide relief to those accessing the private rental market and to reduce the risk of homelessness to disadvantaged communities and their children.

It was evident in this year's data that there are a larger number of alternate household compositions with a high proportion of adult dependents living at home with a parent, some into their thirties and forties. The increase in alternate family living arrangements is consistent with national trends and could be attributed to economic reasons such as lack of employment options, prolonged financial hardship and the housing affordability crisis.

Many respondents reported that increasing rental costs, unstable tenure arrangement and unsafe housing conditions added to significant financial and emotional hardship. The Salvation Army supports the development of a national housing plan to end the housing crisis for disadvantaged Australians and ensure that every Australian has access to safe, secure and long-term affordable housing.

Figure 13

Housing affordability and stress

Almost half (49%) of respondents are private renters and property owners, and use over half of their income (56%) in housing and accommodation expenses. Ninety-one per cent of homeowners and private renters are experiencing housing stress, using at least 30% of their equivalised disposable income* on housing/accommodation expenses. Sixty-six per cent of homeowners/private renters are in extreme housing stress.

n = 225
*See endnote 7.

Table 2

Housing and accommodation expenses median $AUD/week

n = 225

Equivalised disposable income	Housing and accommodation expenses	Estimated money left
$356.25	$200.00	$137.50

Homelessness

In Australia, homelessness remains a serious and unresolved social issue. Each night more than 105,000 people are homeless; this includes more than 28,000 children aged 17 and under.[54] Similarly to last year, this research revealed 16% of ESIS respondents were homeless or living in temporary accommodation[55]—that is 32 times higher than the national average (0.5%).[56]

For respondents who were homeless, nearly half (47%) remained homeless or living in temporary accommodation for the past 12 months, and more than one in five remained persistently homeless, for at least two years.[57] Almost one in three had lived in private rentals before becoming homeless. This suggests that individuals who are renting are one of the most financially vulnerable groups and, for many, any small change in their personal and financial situation could push them further towards homelessness.

'On any given night in Australia, 1 in 200 people are homeless.'

—Homelessness Australia

'Housing provides physical shelter as well as stability and security, from which people can participate in education and employment and actively engage in civic and economic life.'

—National Shelter

'There's a short step from having it "all together" to homelessness.'

—Respondent

Figure 14

Homelessness—where did they live before?

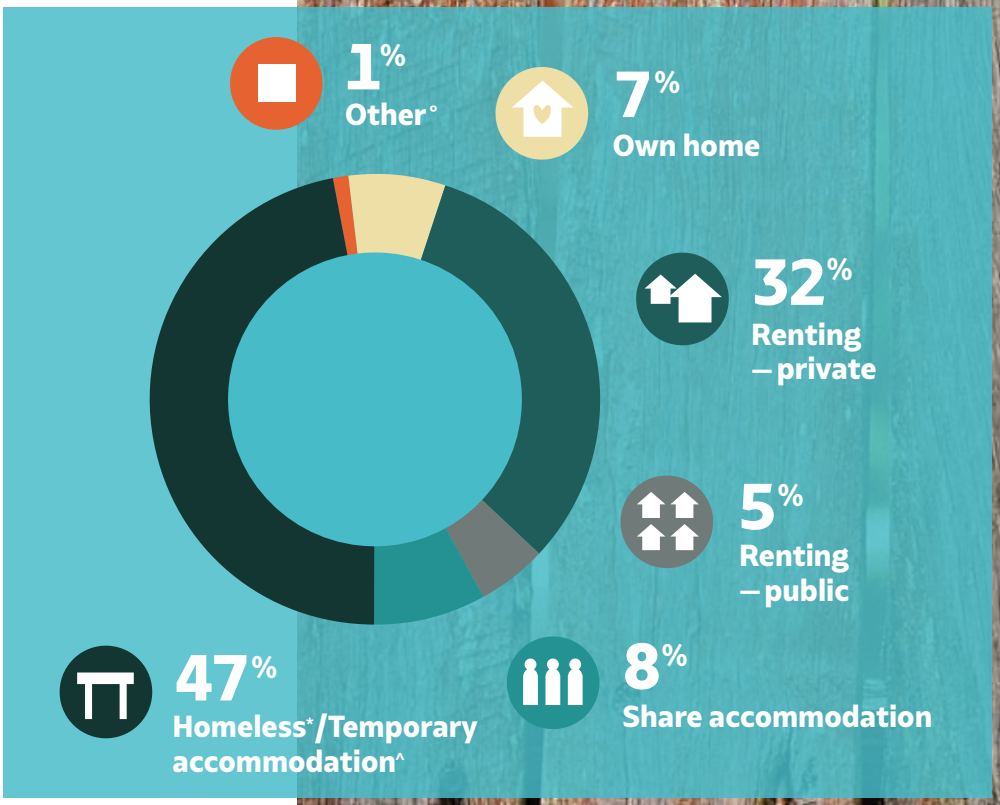
Thirty-two per cent of respondents who are currently homeless or in temporary accommodation were in a private rental property 12 months prior to becoming homeless/in temporary accommodation. Forty-seven per cent of respondents who were homeless/living in temporary accommodation over the past 12 months remained homeless/living in temporary accommodation.

n (number of respondents who are currently homeless/living in temporary accommodation) = 181 nr = 15

°Other includes in custody.

*Living on the streets, in a car, makeshift dwelling, couch surfing, in a caravan.

^Living in a hotel/motel, crisis accommodation, shelter, boarding house, staying with family and/or friends.



Mobility

ESIS data revealed that 44% of all respondents had moved house at least three times in the past 12 months and 16% of those who are homeless or in temporary accommodation have moved at least six times in the past 12 months. Respondents in share accommodation, in temporary accommodation, or who are experiencing homelessness, are the most transient. In fact, 82% of those who are homeless or in temporary accommodation and 68% of those in shared accommodation have moved, on average, at least five times over the past 12 months.

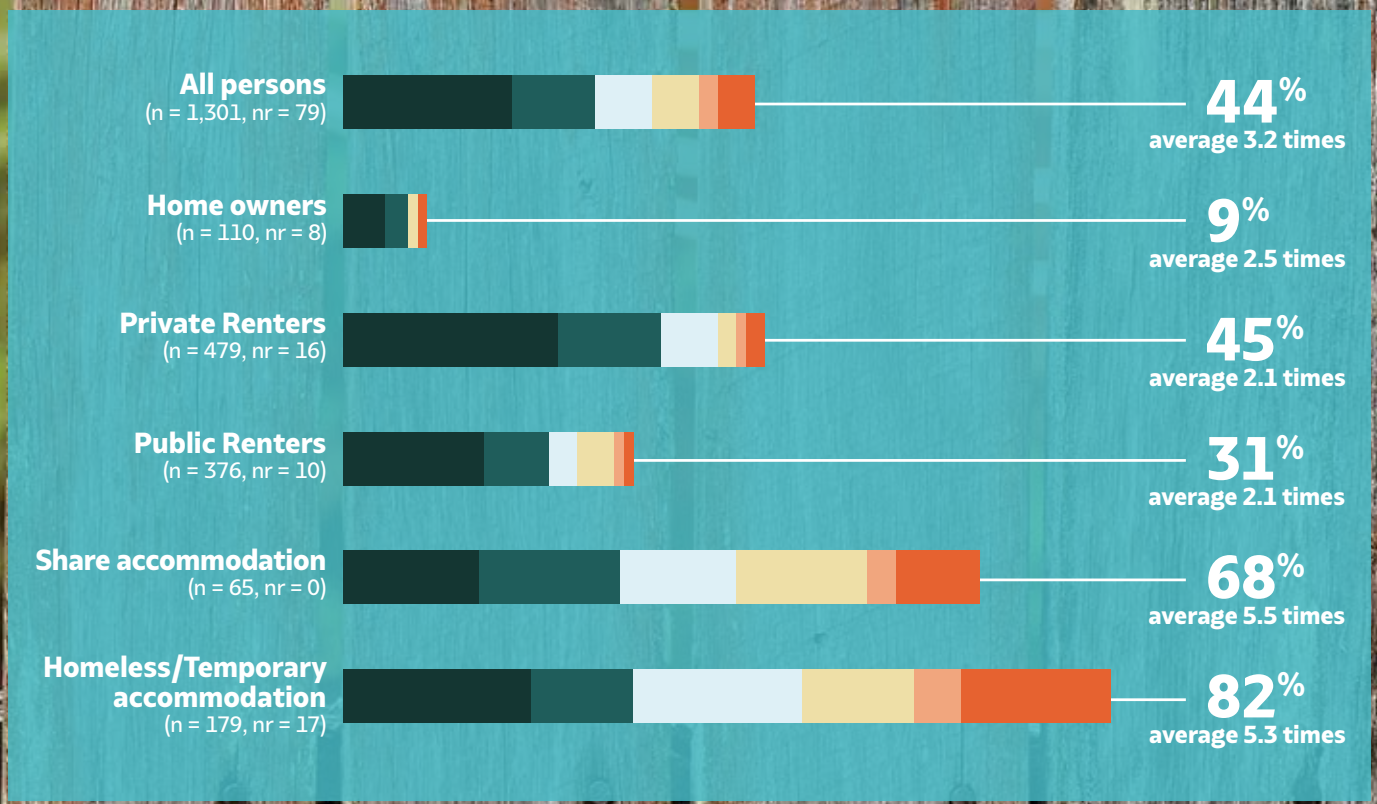
Thirteen per cent of respondents moved due to carer responsibilities for themselves or family members. For women, family violence was the main reason (29%) for them to move in the past 12 months. When they moved, nearly half (46%) of respondents stated their children[58] had to change schools. With housing instability being associated with poorer developmental and wellbeing outcomes for children,[59] these results suggest that mobility and transiency remains a continual problem for many people and families. Providing intensive support to help vulnerable individuals find safe, affordable and longer-term housing options is critical.

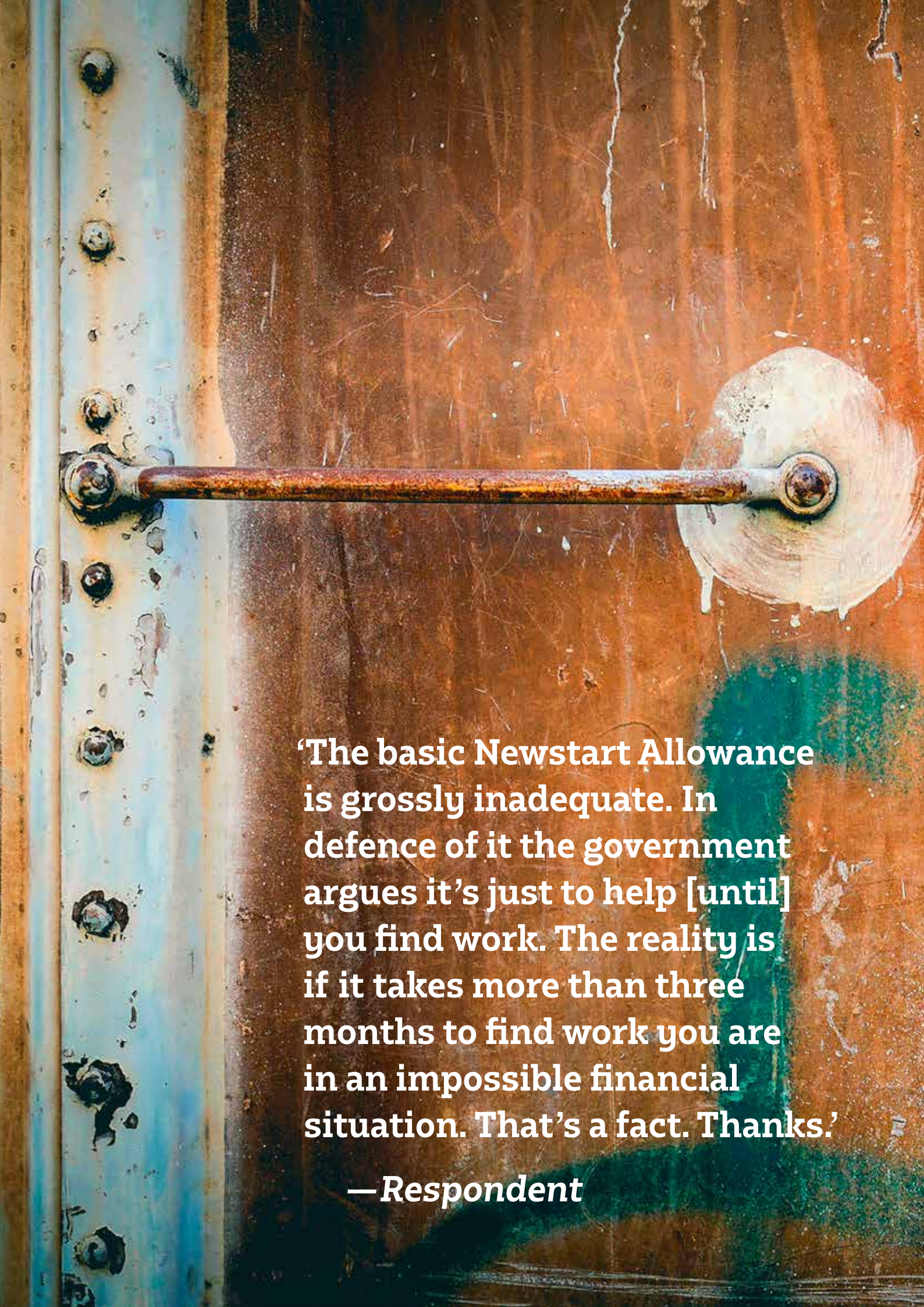
Figure 15

Housing transiency —frequency of moving over the last 12 months*

Respondents in share accommodation, temporary accommodation, or experiencing homelessness are the most transient. Eighty-two per cent of those who are homeless moved at least five times over the past 12 months. Sixty-eight per cent of those in share accommodation moved at least five times over the past 12 months.

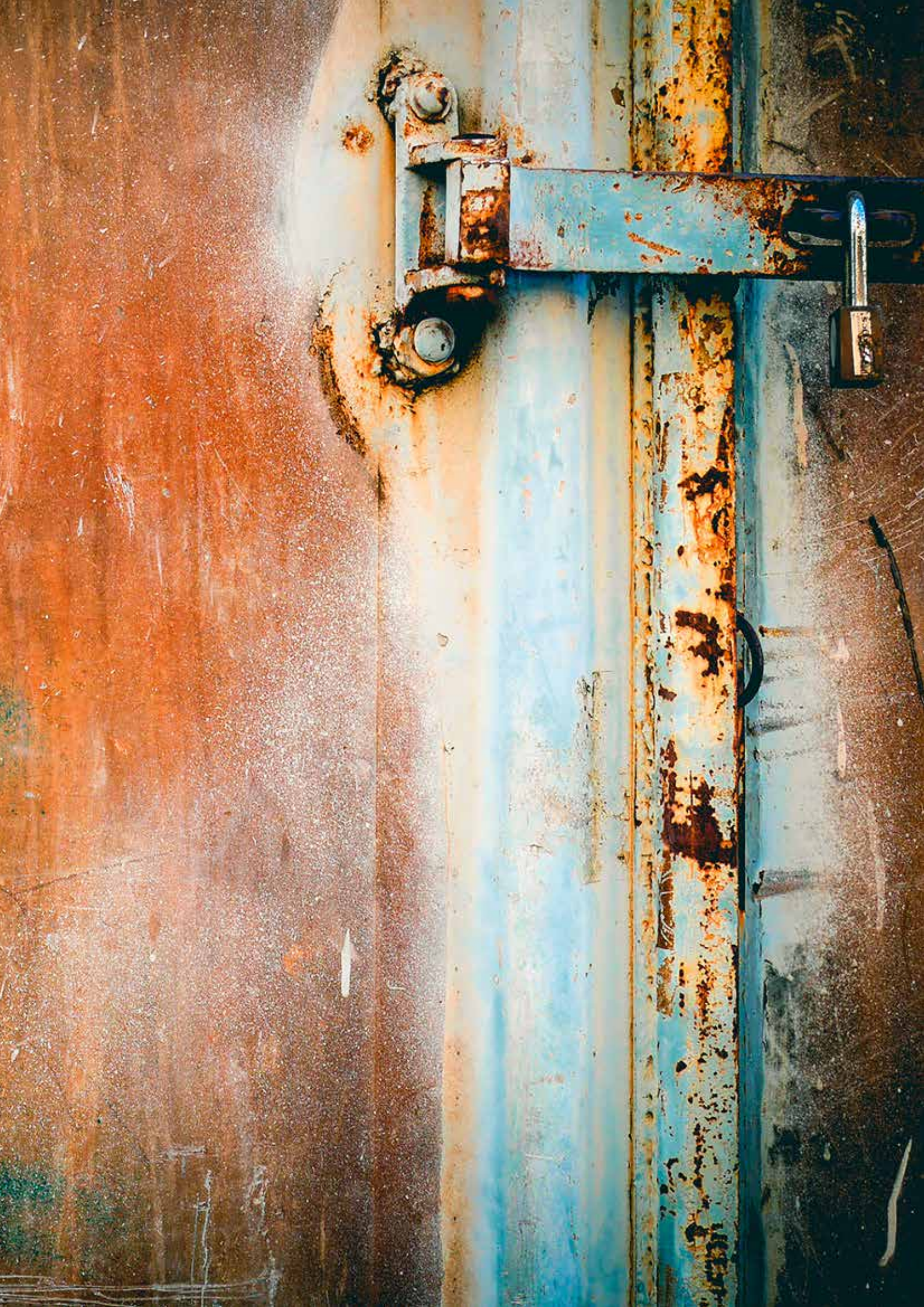
*The percentage of those who did not move in the past 12 months is not reflected here.





‘The basic Newstart Allowance is grossly inadequate. In defence of it the government argues it’s just to help [until] you find work. The reality is if it takes more than three months to find work you are in an impossible financial situation. That’s a fact. Thanks.’

—Respondent



PART THREE

INCOME AND EMPLOYMENT

Income

The majority (86%) of ESIS respondents were recipients of government income support payments and struggled to live on inadequate allowances. Contrary to stigmatised images of individuals who receive government benefits, many of those seeking support from The Salvation Army are very frugal and have highly developed budgeting skills; they simply do not have sufficient income and resources to meet all their basic needs, or handle unforeseen emergencies. The high cost of accommodation is particularly debilitating for many Australians on inadequate income support payments. Living on $17 per day does not provide people an acceptable standard of living. Low allowance rates do not incentivise individuals to seek work; instead it traps them in a deeper state of disadvantage and financial hardship, and hinders their ability to secure sustainable employment. The majority of ESIS respondents who were receiving income support and looking for a job had been looking for more than 12 months (54%), suggesting that low income support is ineffective in promoting employment. For those that are job ready, adequate income support should be coupled with practical training to increase their skills and competitiveness in securing a job. The Salvation Army continues to call for the immediate increase of current income support payments and allowances, to enable recipients to maintain an adequate standard of living.

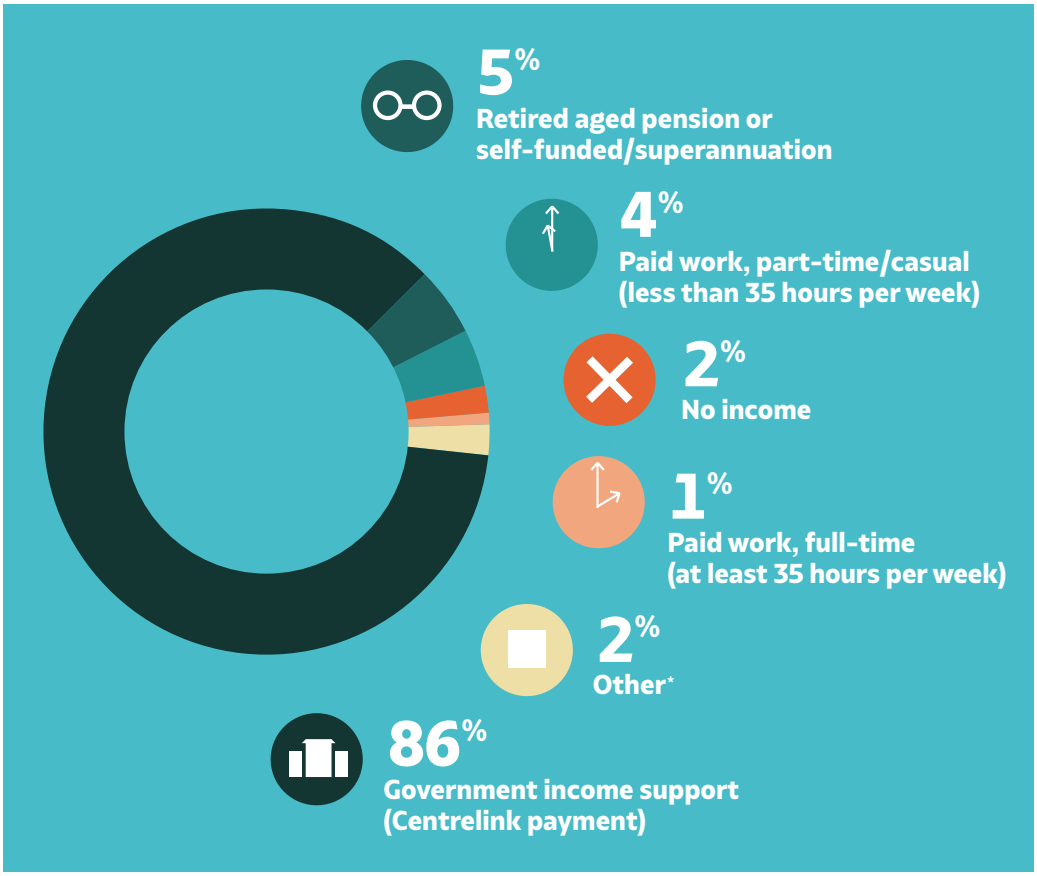


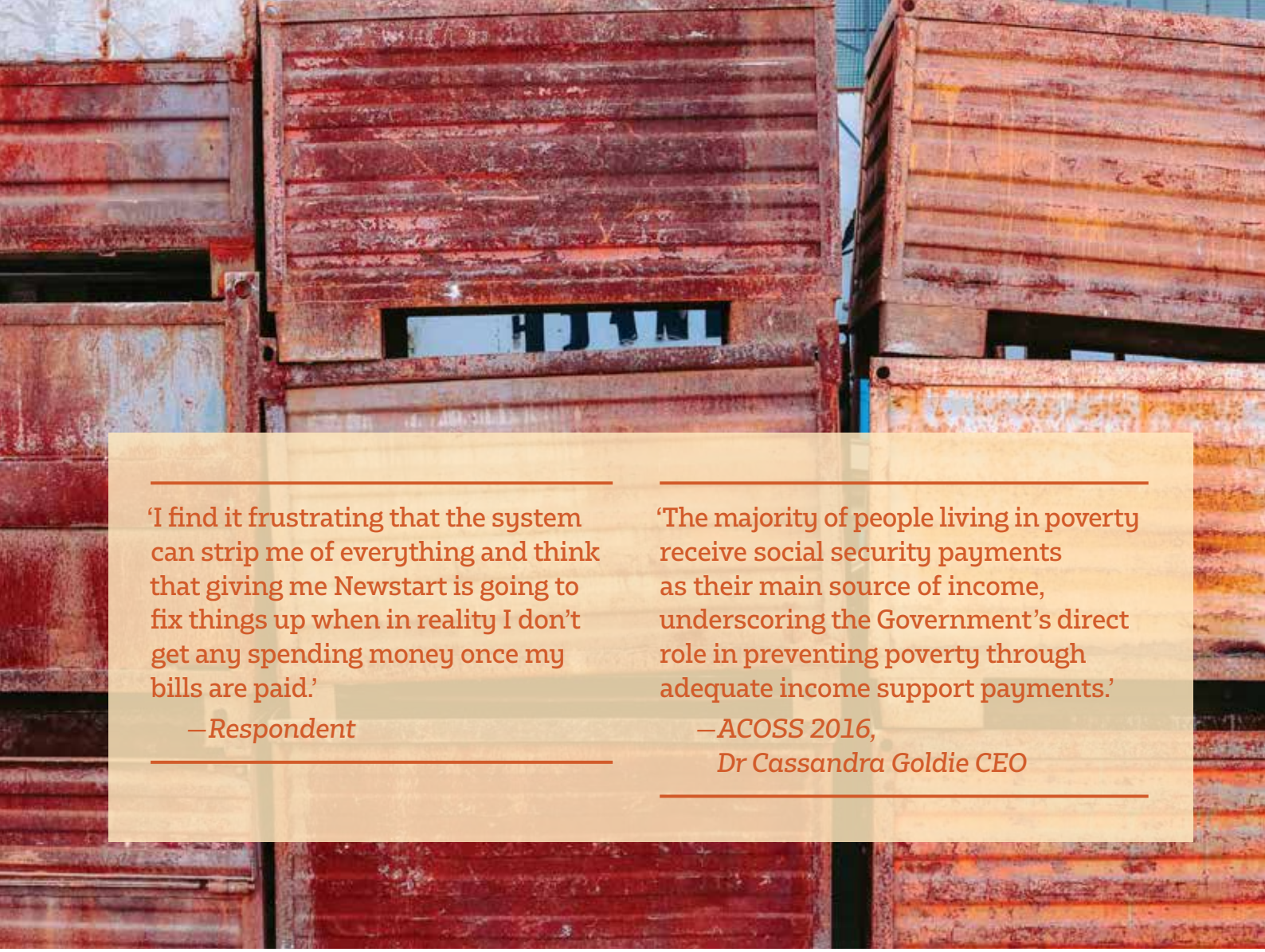
Figure 16

Primary source of income

Over four in five (86%) respondents rely on government income support as their primary source of income. Five per cent of respondents received income from full-time or part-time paid work. Two per cent of respondents did not receive any income.

n = 1,326 nr = 54

*Other includes inheritance, can and bottle collection, financial support from partner, financial support from parents, dividends from investments, workers compensation.



'I find it frustrating that the system can strip me of everything and think that giving me Newstart is going to fix things up when in reality I don't get any spending money once my bills are paid.'

—Respondent

'The majority of people living in poverty receive social security payments as their main source of income, underscoring the Government's direct role in preventing poverty through adequate income support payments.'

—ACOSS 2016, Dr Cassandra Goldie CEO

Figure 17

Income support

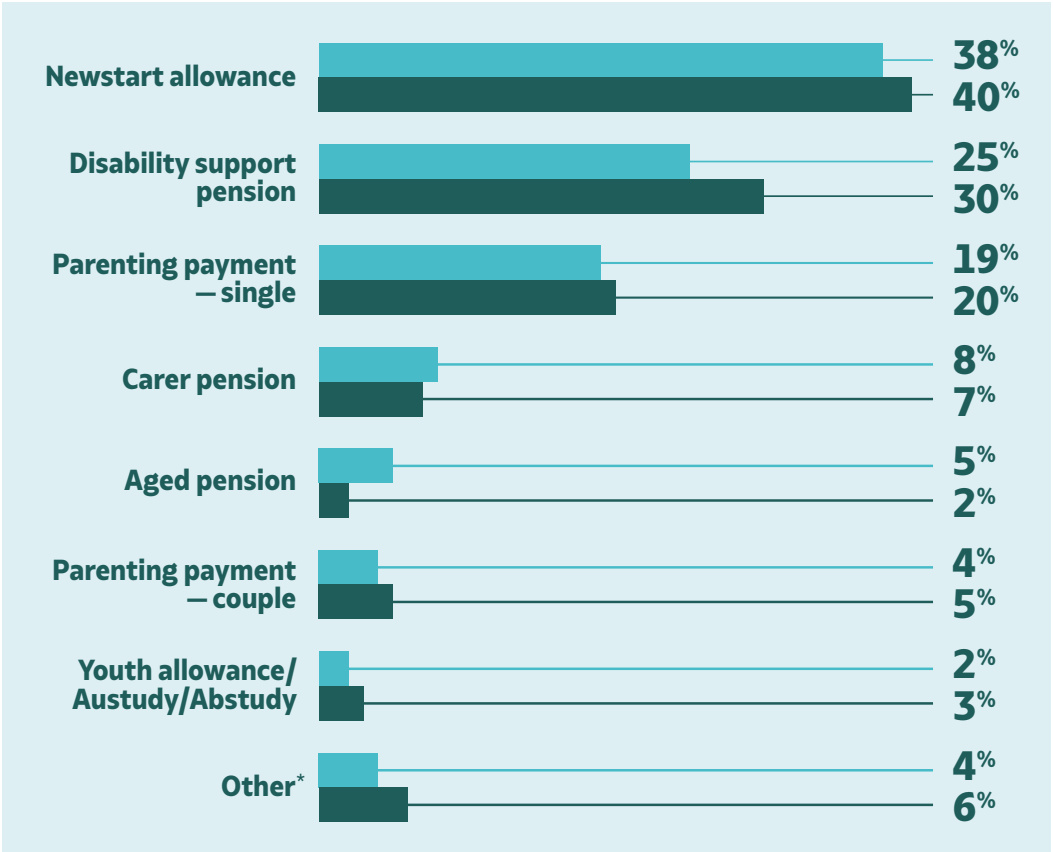
There has been a 5% reduction in those receiving Disability Support Pension from 2016. The proportion of those receiving different types of government income support remain similar this year.

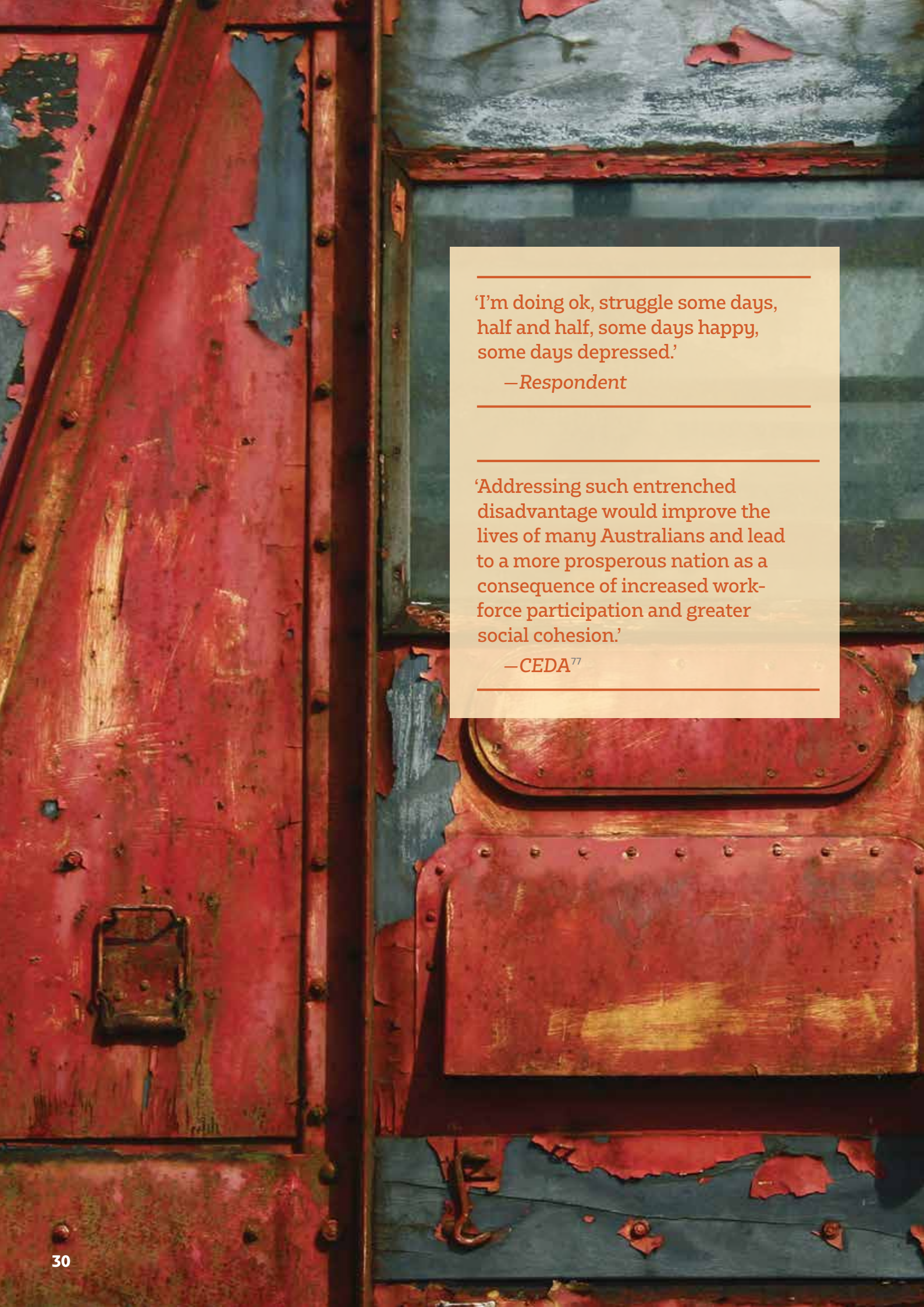
2017 n = 1,291 nr = 89

2016 n = 1,306 nr = 15

°Other includes Family Tax Benefit Part A & Part B, Department of Veterans Affairs Pension, child support, Widow's Allowance.

Note: the percentages here represent respondents who may receive combination of different types of government income support, for example, a respondent who receives Newstart allowance and Carer pension will be counted in both 'Newstart Allowance' and 'Carer Pension' categories.





'I'm doing ok, struggle some days, half and half, some days happy, some days depressed.'

—Respondent

'Addressing such entrenched disadvantage would improve the lives of many Australians and lead to a more prosperous nation as a consequence of increased work-force participation and greater social cohesion.'

—CEDA[77]

Figure 18

Barriers to employment

All respondents
n = 1,200 nr = 180

Looking for work
n = 449 nr = 26

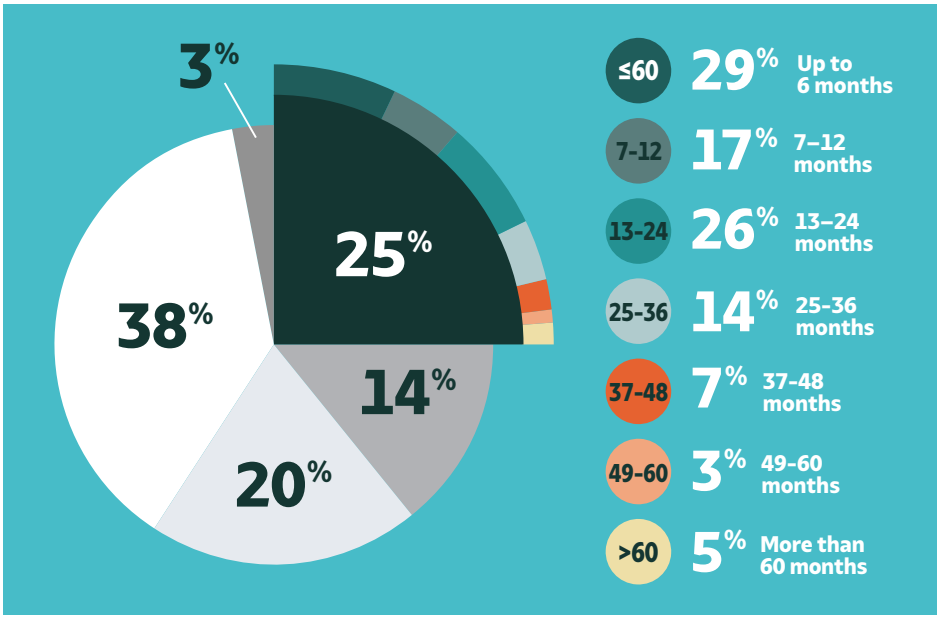
Not looking at the moment, but maybe in the future
n = 427 nr = 28

Out of the labour force
n = 205 nr = 40

Figure 19

Work participation

Among ESIS respondents, one in five are out of the workforce completely. One in four are unemployed and looking for work, and 14% are working and looking to increase their number of hours.[60] Of those unemployed and looking for work, 29% have been looking for up to six months; 54% have been looking for work for over a year.



Out of the labour force completely

Not currently looking for work, but maybe in the future

Employed full-time/ part-time and NOT looking for more work

Unemployed and looking for work n = 294 nr = 15

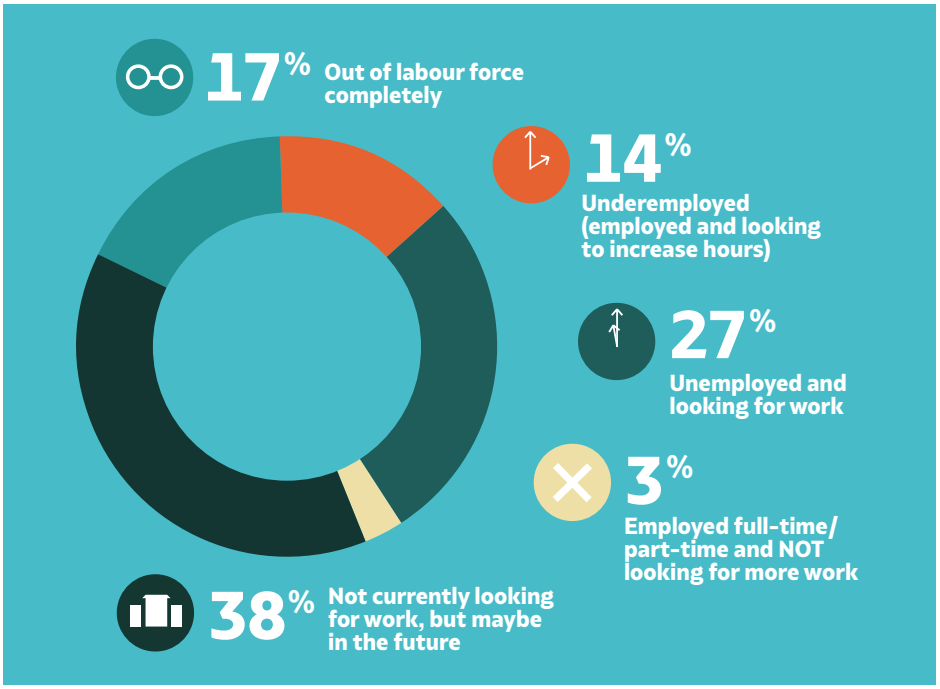
Underemployed (employed and looking to increase hours)

n = 1,212 nr = 168
Percentages do not equal 100 due to rounding.

Figure 20

25–64 year olds looking for work

Seventeen percent of respondents who are in the optimum age range for work participation are out of the labour force completely.



n = 1,055 nr = 128
Percentages do not equal 100 due to rounding.

Barriers to employment

A significant number of people seeking support from The Salvation Army present with multiple and complex needs. For many, barriers preclude them from seeking, securing and maintaining employment. More than half (54%) of respondents looking for work experienced persistent unemployment and had been out of the labour force for more than 12 months. Forty-three per cent of job seekers reported that their prolonged unemployment status made it difficult for them to find employment. ESIS findings were very similar to previous years, indicating that respondents continue to face multiple challenges and barriers obtaining employment.

One in four job seekers and 64% of those completely out of the labour force attributed a mental or physical health condition as a main barrier to gaining work. Other barriers to employment included lack of education and skills, work experience, limited access to local jobs, and parenting responsibilities. For many of these individuals, they were not in a position to engage in the workforce due to circumstantial barriers such as being homeless, recovering from physical illness or injury, or escaping domestic violence. These community members are forced to endure financial difficulties and multiple deprivations as they navigate through multiple and complex issues. As a result, Salvation Army Emergency Relief services are essential for those in need to be able to access practical assistance and food vouchers.

Unemployment

Unemployment and under-employment have serious and detrimental effects on people's lives, particularly for sustained periods of time. Reduced income results in a lower standard of living, and can lead to a financial hardship and persistent disadvantage. As seen in our sample, the lack of adequate financial resources can leave individuals homeless, indebted, or unable to participate meaningfully in their communities.[61] Relevant and meaningful education, training and employment opportunities create pathways for people facing disadvantage, to increase their skills, capacity and options to exit poverty. The Salvation Army strongly advocates for policy directions and service models that remove barriers and provide resources that allow individuals to access education and training opportunities to build their skills and increase their financial independence.

The Salvation Army has observed a growing trend of **underemployed** individuals seeking support through Emergency Relief services, sometimes referred to as 'the working poor'. Despite being employed, 14% of ESIS respondents were looking for additional work. Casualisation of the work force has caused increased financial pressures for many, and led to instability, uncertainty and economic vulnerability.

Job creation and investment in the labour market is critical to provide opportunities, long-term career prospects and promote positive economic outcomes for those in need. The Salvation Army supports VCOSS' Workplace Participation Plan and calls for the federal and state governments to invest in the skills and capabilities of vulnerable people, create suitable jobs for people in need, be locally based and develop flexible and inclusive workplaces.[62]

Supporting and investing in the social capital of people on low incomes will directly improve the lives of many disadvantaged individuals. To build resilient, inclusive and sustainable communities, we need to provide linkages and invest in the social infrastructure to genuinely support those in need.

'Addressing such entrenched disadvantage would improve the lives of many Australians and lead to a more prosperous nation as a consequence of increased workforce participation and greater social cohesion.'

—*CEDA 2015*

'I thought with hard work, you got a good life…never thought I would be in this situation.'

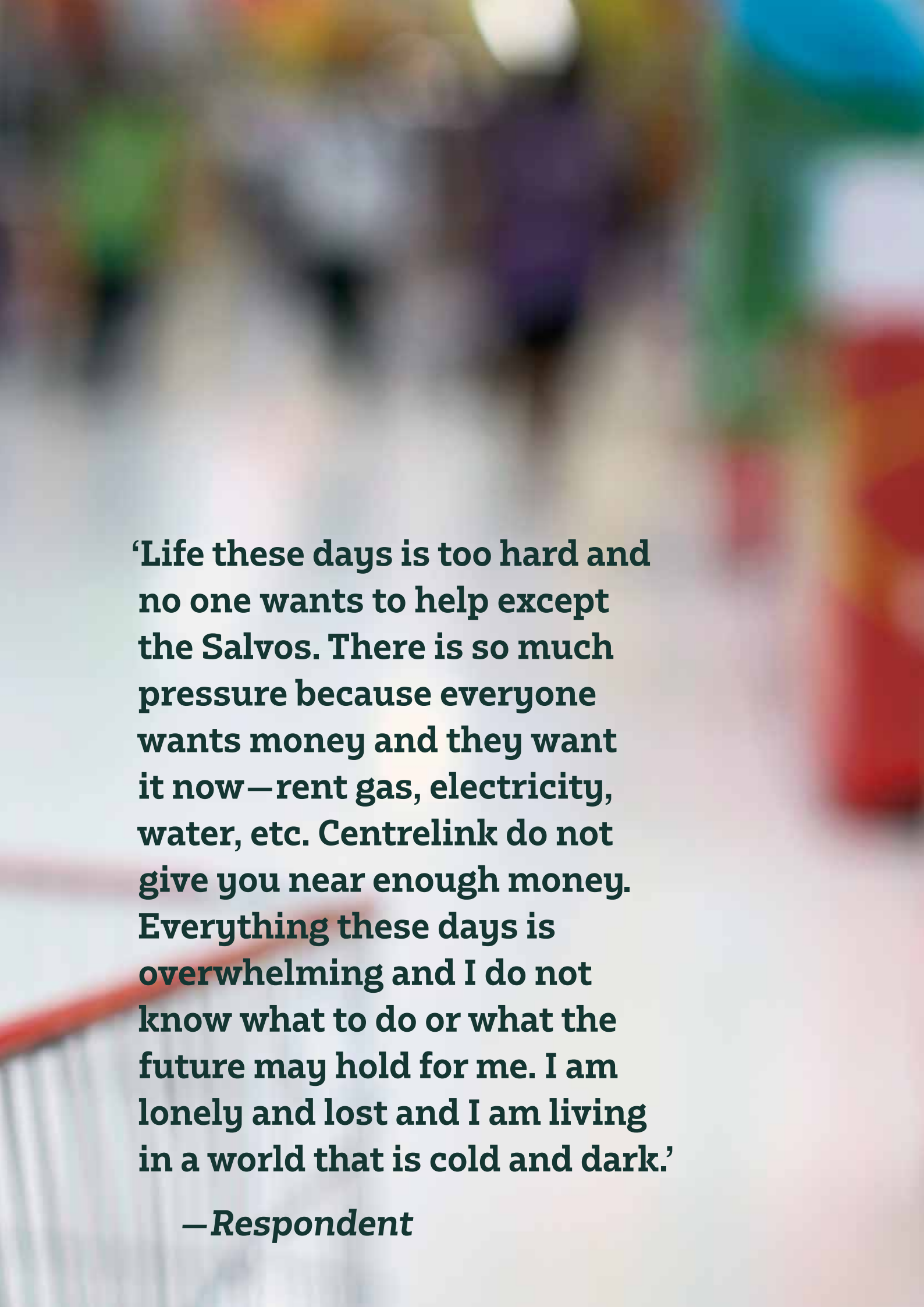
—*Respondent*

'It is becoming increasingly difficult to balance [the] fortnightly budget even when working 30 hours per week. Fortunately we now own our own modest home. Local council rates, utility bills and generally the cost of living continually impacts on the family budget. The uncertainty of ongoing employment in a changing work environment can add to the day to day pressures of life.'

—*Respondent*

'…Social capital provides the glue which facilitates cooperation, exchange and innovation.'

—*The New Economy: Beyond the Hype*



‘Life these days is too hard and no one wants to help except the Salvos. There is so much pressure because everyone wants money and they want it now—rent gas, electricity, water, etc. Centrelink do not give you near enough money. Everything these days is overwhelming and I do not know what to do or what the future may hold for me. I am lonely and lost and I am living in a world that is cold and dark.’

—Respondent

PART FOUR

COST OF LIVING

Financial hardship

Many of our respondents and their families remain highly disadvantaged and impoverished due to their lack of financial and social resources. Themes of persistent homelessness and transiency, unaffordable housing, housing stress, persistent unemployment and lack of opportunities have led to personal and financial insecurity. The cost of living and food insecurity are two significant pressure points and issues that remain invisible within our society. This research revealed that respondents could not afford enough food to eat and regularly went without meals. Respondents reported the soaring prices of utilities, costs of living and basic essentials imposed financial burdens; ones they could ill afford.

Financial hardship was evident for many respondents and impacted on most facets of their lives. Without the financial resources to buy basic essentials, many just went without. ESIS data revealed that more than half (56%) of respondents cut down on basic necessities, 54% borrowed money from friends or family members and 49% were unable to pay, or delayed paying, bills. Furthermore, when respondents ran out of money, 51% accessed vouchers/Emergency Relief, 45% went without meals, 32% contacted Centrelink for an advance payment, and 31% sold goods to pawnbrokers. Compared to the average Australian, living standards for ESIS respondents appears far more grim.

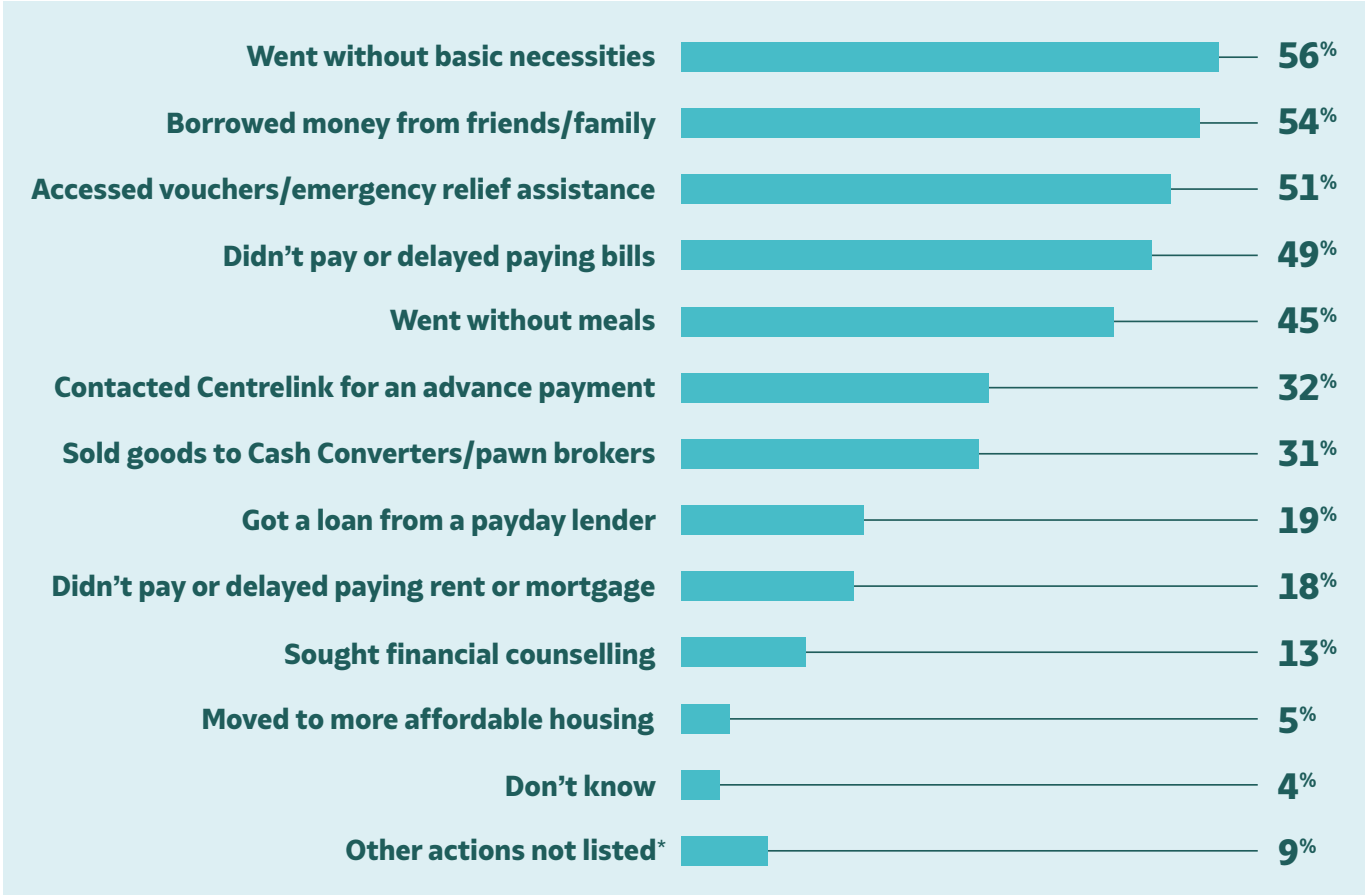
> 'Salvos have been very helpful in a very stressful time due to financial hardship. It has relieved the burden.'
>
> —*Respondent*

Figure 21

Financial hardship —actions when out of money

n = 1,255 nr = 125

*Other includes looked for work, used credit cards, avoided social activities, withdrew from superannuation, sought support from charitable organisations, begged, shoplifted.



Deprivation

The majority of respondents experienced severe levels of deprivation. Eighty per cent of adults and 54% of households with children experienced severe levels of deprivation and were unable to afford five or more items considered to be essential for life in Australia.[63] Respondents faced cost of living pressures, and were ***not*** able to afford:

- Dental treatment (67%), medical treatment (36%) or medicines prescribed by a doctor (34%)
- A washing machine (33%), fridge (27%) or heating/cooling (33%)
- An internet connection (66%) or telephone (26%)
- A substantial meal at least once a day (23%).

Nine in ten respondents did not have $500 in savings for emergencies, and the majority could not afford basic home contents (82%) and car insurance (53%) to protect their assets, which could add to their vulnerability if disaster strikes. Sixty per cent could not afford a present for family or friends at least once a year, and over half (54%) could not afford regular social contact. This raises concerns that the lack of economic resources causes further social isolation and excludes disadvantaged individuals and families.

'Disadvantage is defined as the lack of resources to maintain an adequate standard of living, whether through income poverty, reduced participation, social exclusion or lack of opportunity.'

—Australian Government Productivity Commission (2013)

'Budgeting and putting food on the table is very hard, I have zero social life due to these situations. How does one meet new people without money even for a coffee?'

—Respondent

Figure 22

Household deprivation—top 10 things that I cannot afford

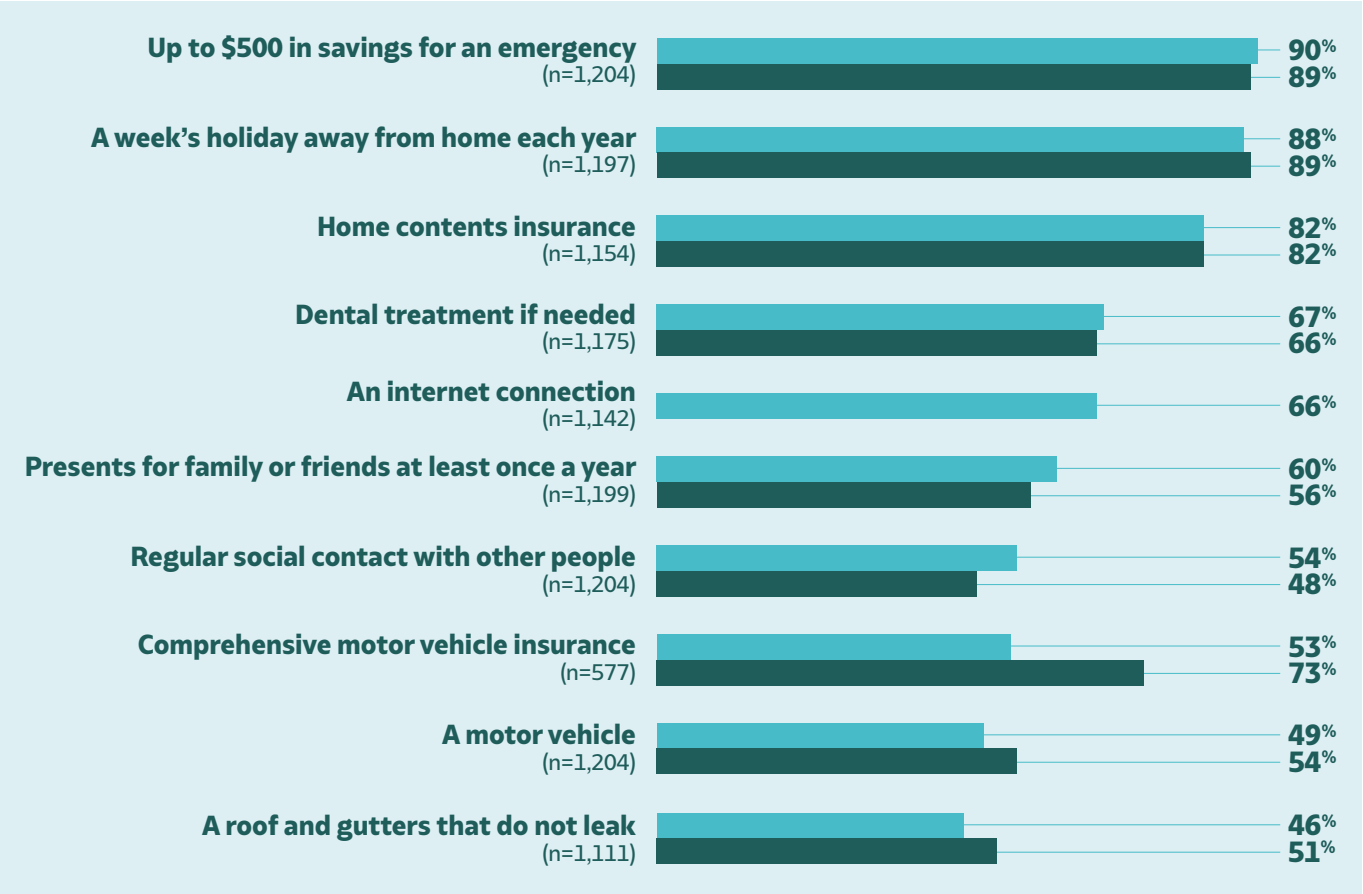
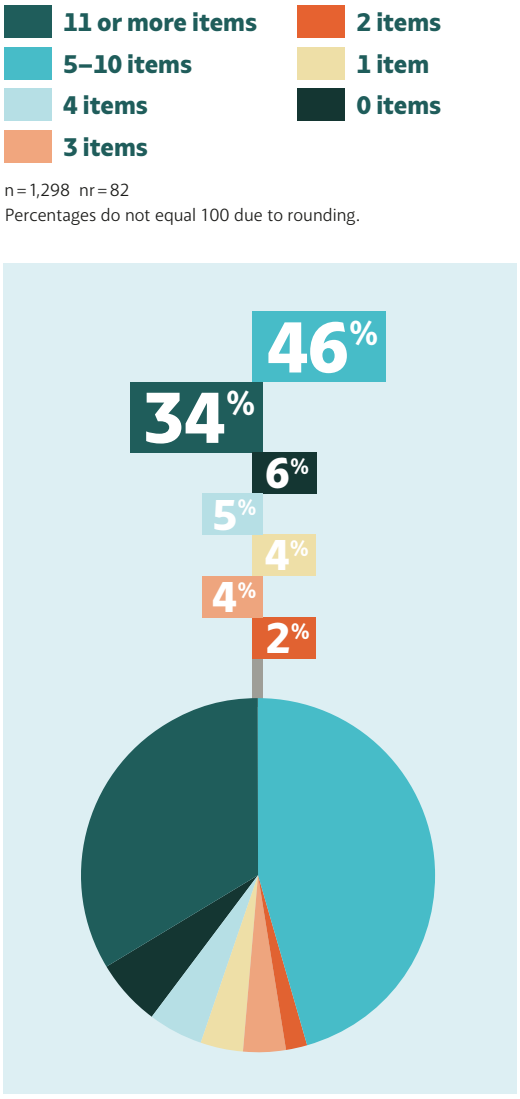


Figure 23

Percentage of respondents who are deprived of x number of items

Eighty per cent of adults reported experiencing severe deprivation, being unable to afford five or more essential items.



n = 1,298 nr = 82
Percentages do not equal 100 due to rounding.

Similar to previous ESIS findings, individuals living in insecure housing situations (homeless, temporary accommodation, share accommodation) were significantly more likely to experience severe deprivation. Deprivation of 11 or more essential household items was found to be more likely for those who are male, on Newstart, in single households with no children.[64] These reoccurring results suggest that situations for these vulnerable individuals are not changing.

Poverty and financial hardship remains a critical issue for many Australians. Almost half (49%) of respondents indicated they felt they had become socially and financially worse off in the past 12 months. Furthermore, approximately a third (32%) of respondents attributed the deterioration of their financial or social situation to rising living costs or increasing debt. This reinforces the ESIS finding that managing financial stress and difficulties and being able to afford enough food are significant challenges for ESIS respondents. Attending Salvation Army community support services and seeking Emergency Relief assistance remains a safety net for those who experience persistent disadvantaged and financial hardship. Without these vital services, many would continue to 'go without', further perpetuating crisis situations and the cycle of poverty.

The Salvation Army fully supports ACOSS in urging the Australia government to develop a national poverty reduction plan, with direct input from the community, not-for-profit, private and government sectors and academia to address the increasing rates of poverty and inequality in Australia.

> 'We need as a society to commit to tackling poverty in all its forms so that every Australian faces the same level playing field of opportunity.'
>
> *—Professor Peter Saunders, ACOSS Poverty in Australia 2016 report*

Figure 24

Subgroups more likely to experience deprivation

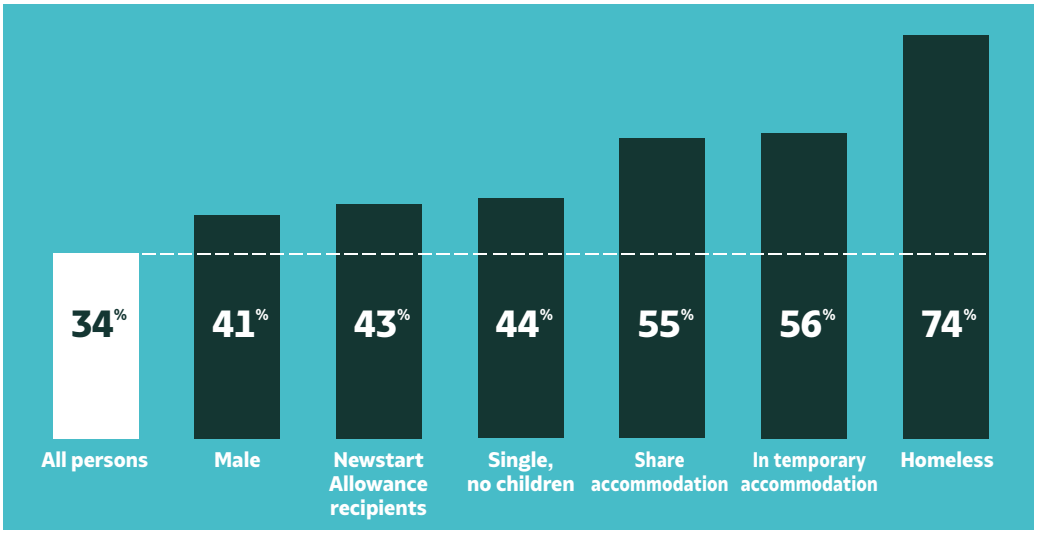


Figure 26

Percentage of respondents—changes in financial or social situation

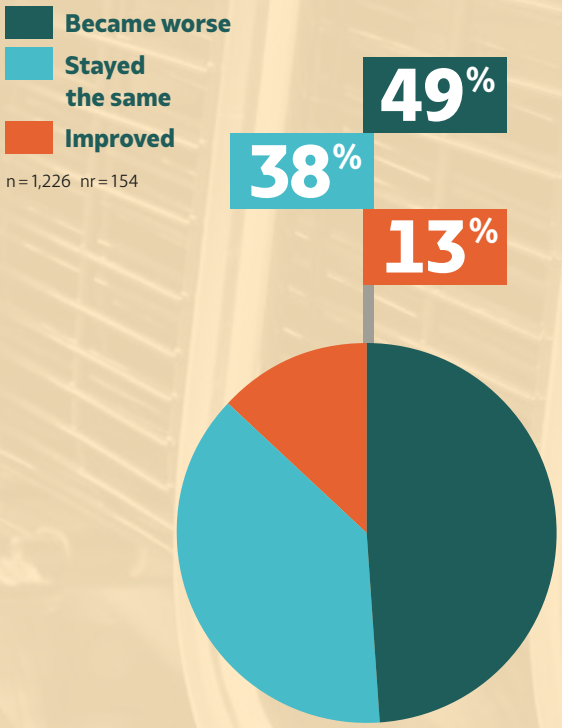
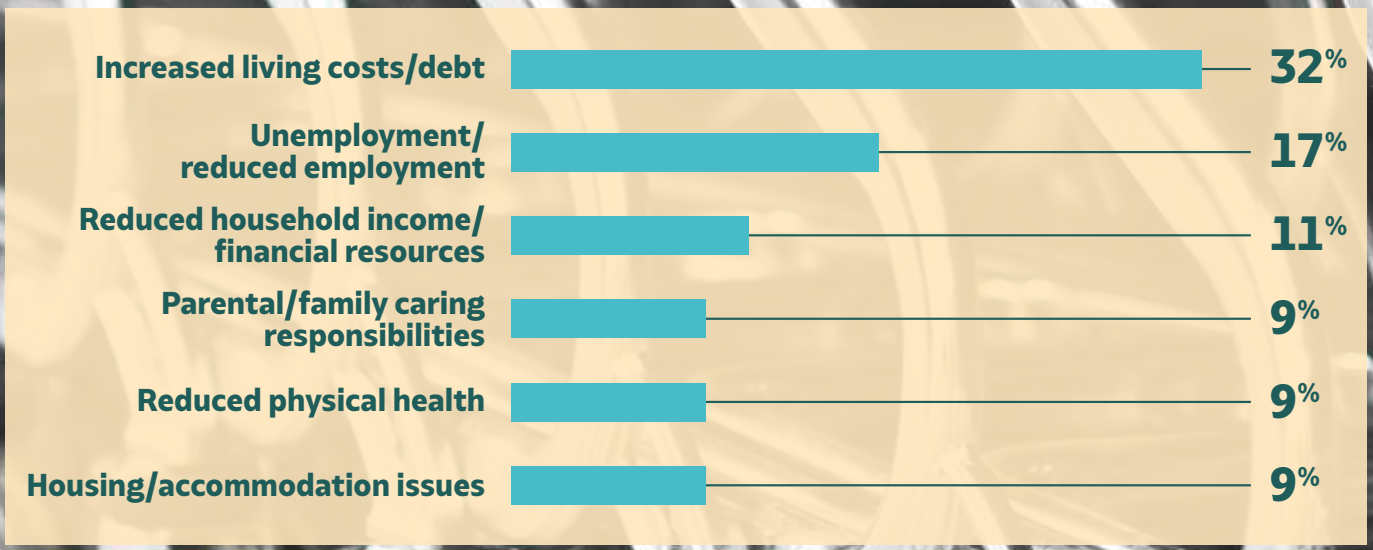


Figure 25

Changes in financial or social situation

n = 418



Financial resources

In Australia, 2.99 million people live below the poverty line (including more than 731,300 children).[65] The Salvation Army is concerned that recipients of income support do not receive adequate financial resources to meet daily living expenses, and consequently live below the poverty line. The payment rates of government allowances, such as Newstart and Youth Allowance, do not cover the real cost of purchases or match inflation. Most alarmingly, the rates of Newstart Allowance have only increased marginally in real terms in over 20 years.[66] It is not surprising that, for many respondents, managing their financial resources and affording basic essentials remains a significant issue.

After accommodation expenses, income support recipients were forced to live on **$17.14 per day,**[67] equalling approximately $120 per week. This minimal amount is expected to cover the costs of groceries, bills, transport, education and health/medical costs. Single parent households with children experienced the most financial strain, left with only **$14.35 per day**[68] to live on after using 64% of their equivalised disposable income on housing and accommodation expenses.

Cost of living

Low income earners and income support recipients are particularly susceptible to cost pressures that relate to housing, fuel and utility prices; all of which have skyrocketed over the last five years. For those with adequate employment hours, increases in the cost of living might be offset by increases to wages, which has grown faster than the rate of government income support payments. Additional expenses could also be managed by changing spending habits, without having to compromise on the essentials of life. However, this option is not available for many low income and disadvantaged Australians. Covering the cost of additional essential items or managing an unexpected bill, can send some individuals into longer-term financial hardship and debt. For ESIS respondents, cost of living pressures has meant making difficult choices to decide between buying food, paying for a school excursion, or paying the rent.

For the majority of respondents, expenditure outweighs income. Financial hardship for many people was exacerbated largely due to high costs of housing, cost of food and utilities. Respondents reported their median weekly income was **$356**, considerably less than the average Australian minimum wage,[69] and well below the poverty line.

ESIS respondents spend an average of **$109 per week**[70] on groceries and other essentials, and **$73 per week**[71] on utility bills. Furthermore, respondents living in regional Australia were found to be financially more disadvantaged, spending approximately **$5.50 more per week** than the general ESIS population for both groceries and utility bills. This supports other research that has found that levels of disadvantage are slightly worse in rural, regional and remote areas of Australia due to lower incomes, reduced access to services, less employment opportunity and isolation.

The increasing cost of living has been felt greatest for the most disadvantaged groups with the lowest incomes. Government income support recipients experienced a 1.8% cost of living increase, followed by 1.6% for aged care pensioners and 1% for those employed.[72] In particular, utility price increases have impacted most on low-income earners because these households spend a greater proportion of their income on those goods and services. Energy market data indicates people have experienced increased hardship over the last five years, with the rate of disconnections doubling and wrongful disconnections tripling.[73] The Salvation Army supports the development of more sustainable and affordable energy policies to address rising energy prices affecting low income and disadvantaged households.

'The Centrelink benefit does not keep pace with the rising cost of living…how can we make life easier if everything goes up in price and you don't get paid much?'

—Respondent

'It always has been a struggle living on a low income, after rent, and bills being paid, and caring for children…against the strain of a system, that we have to live by.'

—Respondent

'I struggle with existing compared to living.'

—Respondent

'Life sucks, [you] have to fight too hard just to keep a roof over your head, food on the table and have the ***luxury*** of electricity and gas.'

—Respondent

Table 3

Estimated money left to spend (median $AUD/day)—income support

*Only include singles and couples household with and without children due to calculation of equivalised disposable income (see note ^ below), AND only home owners/private renters due to calculation of housing stress.
°Excludes those with negative estimated money left to spend. ^See endnote 7.

	All government income support n=188	Newstart Allowance n=75	Other government income support n=121
Equivalised income*	$49.28	$43.96	$53.57
Accommodation expenses	$28.57	$25.71	$32.14
Estimated money left°	**$17.14**	$16.79	$17.86

Table 4

Estimated money left to spend (median $AUD/day)—households

*Only include singles and couples household with and without children due to calculation of equivalised disposable income (see note ^ below), AND only home owners/private renters due to calculation of housing stress.
°Excludes those with negative estimated money left to spend. ^See endnote 7.

	All households n=225	Single no children n=78	Single with children n=102
Equivalised income*	$50.89	$49.82	$50.74
Accommodation expenses	$28.57	$26.79	$32.50
Estimated money left°	$19.64	$26.50	**$14.35**

Table 5

Cost of living—average $AUD/week

ESIS respondents spend an average of **$109 per week**^ on groceries and other essentials, and **$73 per week**^ on utility bills.

^Rounded to nearest dollar.

	All households	Major cities of Australia	Regional Australia
Groceries and other essentials	**$108.98** n=954	$102.68 n=455	$114.65 n=440
Utility bills	**$ 72.91** n=674	$ 68.53 n=310	$ 78.44 n=324

Table 6

Income comparison —median $AUD/week

Australian median household income	$998[a]
Minimum wage	$673[b]
Low income earners	$407[c]
ESIS respondents	**$356**[d]

a Average equivalised disposable household income 2013–14. http://www.abs.gov.au/ausstats/abs@.nsf/mf/6523.0
b Per 38 hour week before tax.
c Average equivalised disposable household income 2013–14. http://www.abs.gov.au/ausstats/abs@.nsf/mf/6523.0
d Median equivalised disposable income.

Food insecurity

Food insecurity has often been viewed as a problem that exists only in poorer countries. However, food insecurity remains a significant and silent issue in Australia, with over 644,000 people receiving food relief each month, 33% of whom are children.[74] The Foodbank Hunger Report (2016) revealed that one in six Australians reported having experienced food insecurity at least once in the last 12 months. Over half of these people stated they had experienced food insecurity between one to three times. For over a quarter, it is a regular occurrence. These figures are comparable to the experiences of ESIS respondents, whereby 45% reported they went without meals and went hungry when they ran out of money, and skipped meals as a way to manage their budget.

Food insecurity is a sign of financial hardship and primarily relates to food access rather than food availability. Children can be particularly vulnerable and miss out on regular meals due to their family's lack of resources. Children going to school hungry can find it difficult to concentrate and learn, can experience learning difficulties and behavioural problems. They may struggle with social interactions with peers and impacts on their energy levels to cope with the demands of a normal school day.[75] Food insecurity is preventable. The Salvation Army, other community services and hundreds of schools provide breakfast programs to ensure that children are not hungry when they start school, giving them the best possible start to their day. Additional responses to this critical, yet silent, issue of food insecurity for vulnerable children and young people is essential to promote better educational, health and social outcomes for many disadvantaged young Australians.

'Hunger is a hidden crisis in Australia, with over 2 million people seeking food relief at some point every year, half of which are children. In fact, the demand for food relief is rising, irrespective of national economic growth.'

—Foodbank Australia

Affordability

ESIS 2017 highlighted similar findings of food insecurity within our sample. Nearly seven in ten (69%) ESIS respondents indicated that food affordability was their greatest challenge on a day-to-day basis. Of the respondents with children, approximately two in five (39%) could not afford fresh fruit or vegetables every day, and nearly one in four (23%) could not afford three meals a day for their child. Each week in Australia, Salvation Army services provide approximately 100,000 meals to those who are hungry and more than 6,000 food vouchers to those in need. However, this is still not enough to meet the increasing demands for food of those in financial hardship.[76]

This year's ESIS has found that inequality in Australia remains a significant issue, especially for the disadvantaged and marginalised. The Salvation Army maintains that everyone should be entitled to the same opportunities to access employment, have an adequate standard of living and the ability to participate fully in their communities. ESIS results have demonstrated that there are still a significant number of people who do not have any of these opportunities, and who continue to experience disadvantage, deprivation and social exclusion on a day-to-day basis. This research highlighted experiences of isolation and disconnection within families, social networks, and communities. The Salvation Army remains concerned for disadvantaged and marginalised Australians and urges the Australian Government, not-for-profits, the private sector and the community to take collective responsibility and to work together to improve the opportunities of disadvantaged individuals, such as those that this year's ESIS has represented.

'The research confirmed that a regular breakfast improves nutrition and academic results in students, helps growth and development and positively impacts on happiness and mental health.'

—Foodbank Australia, Hunger in the Classroom report, 2015

'...I have been forced to steal food or beg for it to feed my children. I will do anything for them to keep them safe and healthy...when you get desperate you are forced to do things you shouldn't have to do.'

—Respondent

'Thank you. I'm now able to feed my boys and feel a bit proud as their mum.'

—Respondent

'In 2015/16 around 160,000 resident consumers in Australia were disconnected for non-payment of their electricity or gas bills; up by approximately 47% since 2009/10.'

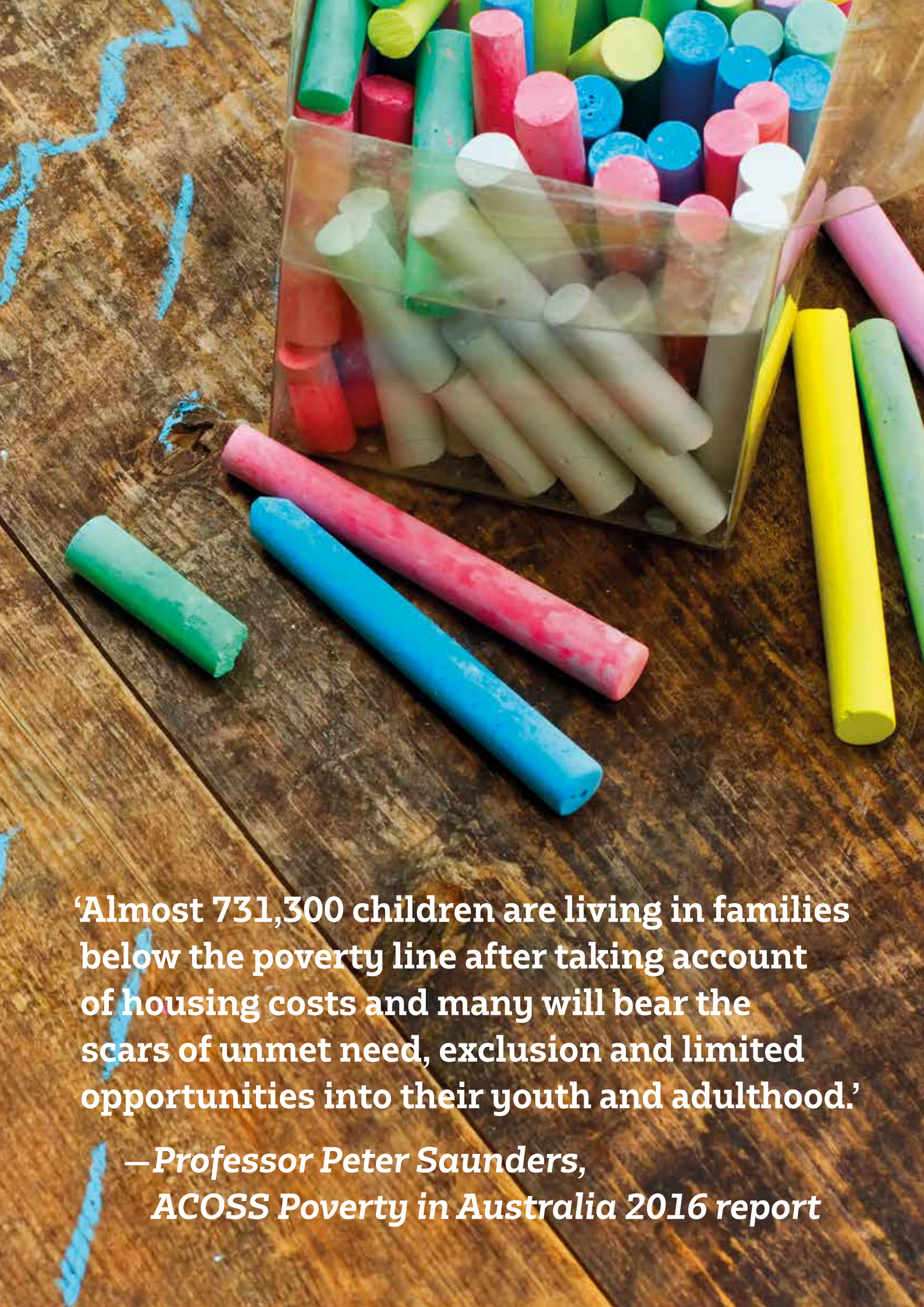
—KPMG 2016

'Breakfast is also critical to mental function. Having a meal at the start of the day improves alertness, concentration, visual and thinking abilities, mood and memory, helping to avoid the "fuzzy" feeling that is an indicator that the brain is starving for energy.'

—Foodbank Australia, Hunger in the Classroom report, 2015

'The Australian Government also does not provide any direct assistance to address food insecurity and it has been left to not-for-profits like Foodbank Australia and The Salvation Army to make up the difference.'

—Adelaide Knowles, Global Food and Water Crises Research Programme, 2016



‘Almost 731,300 children are living in families below the poverty line after taking account of housing costs and many will bear the scars of unmet need, exclusion and limited opportunities into their youth and adulthood.’

—Professor Peter Saunders, ACOSS Poverty in Australia 2016 report

PART FIVE

CHILDREN

Essential items for children and deprivation

For children growing up in households experiencing financial hardship, persistent disadvantage and exclusion can have long-term devastating effects. A lack of economic resources denies them access to essential goods and valuable opportunities and precludes them from participating in activities and developing social connections with others. As a result, children from disadvantaged households are more likely to experience hardship and poverty themselves as adults, and experience poorer health, developmental, social and educational outcomes in life.[78]

ESIS 2017 included a total of 1,495 children across 638 households; of these more than half (54%) experienced severe deprivation and went without five or more essential day-to-day items. The top 10 items that respondents could not afford for their children related to **connectedness, education, social participation** and **basic nutrition.** For households with children aged 17 or younger:

- Approximately one in five could not afford medical treatment or medicine prescribed by the doctor and nearly one in three could not afford a yearly dental check-up for their child
- Half could not afford up to date school items and 56% did not have the money to participate in school activities
- More than half (55%) could not afford a hobby or outside activities for their child
- Almost three in five respondents could not afford an internet connection for their child
- Nearly two in five could not afford fresh fruit or vegetables every day and nearly one in four could not afford three meals a day for their child.

Respondents reported that they experienced shame and guilt that their children had to go without and miss out, although there was little that they could do to change the situation.

> 'It's not what we can afford, it's what has to be done so we can look after our kids.'
>
> —*Respondent*

Figure 27

Percentage of households with children who are deprived of x number of items

Fifty-four per cent of households with children reported experiencing severe deprivation, being unable to afford five or more essential items.

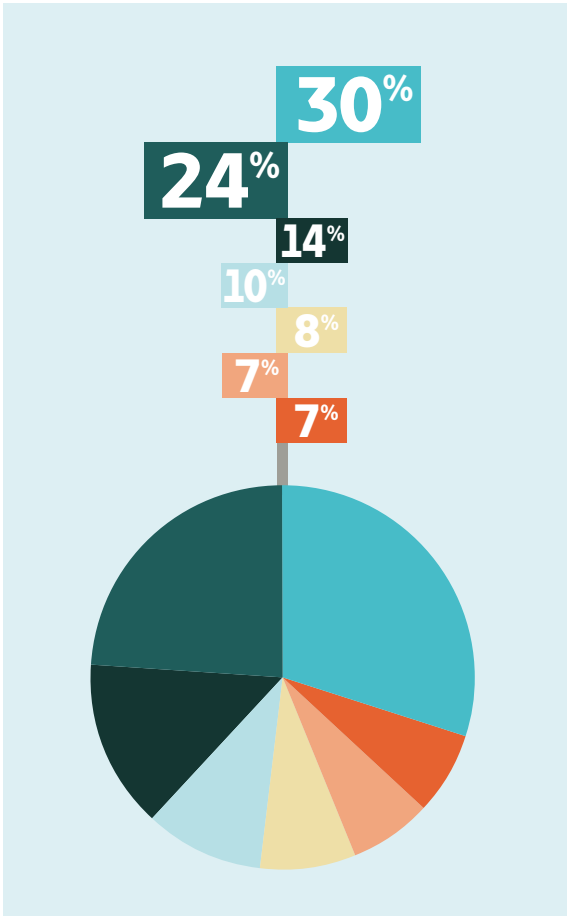
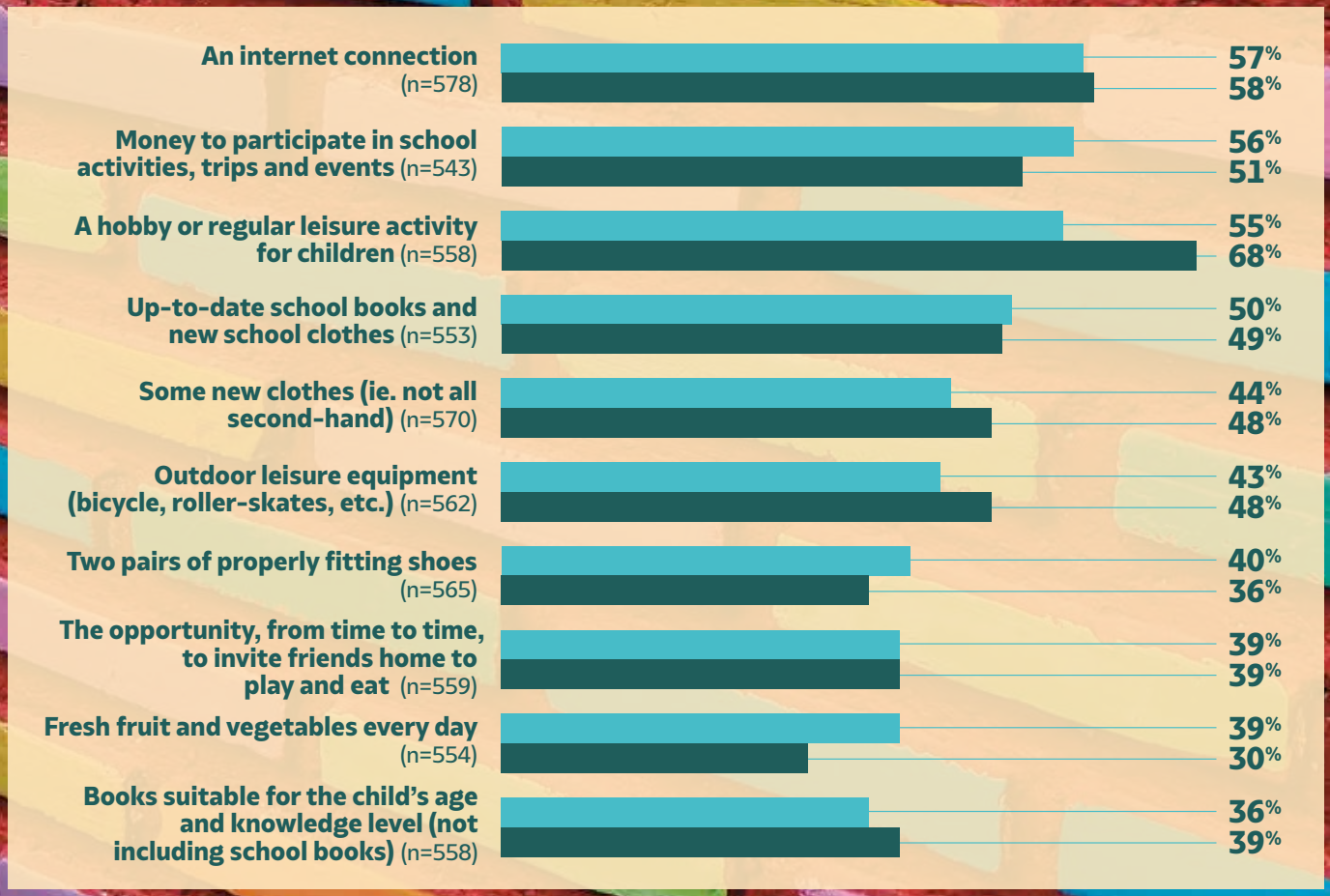


Figure 28

Child deprivation—top 10 things that I cannot afford



Exclusion and participation

Many children represented in this year's ESIS were found to be missing out on opportunities to actively participate in education, social and recreational activities, develop community connections and build on individual capabilities. Our findings demonstrated that parents' low access to economic resources created a higher risk of poverty and exclusion for their children. Households with children were:

- Approximately nine times less likely to have access to the internet, and more than 17 times less likely to have access to a motor vehicle compared to average Australian children
- 96% were facing high rent and low income situations[79]
- 90% did not have a parent in paid work
- 89% of these children were from households in the bottom income quintile[80] (less than $415/week).

A protective factor to avoid poverty is for a family to have at least one member employed full-time. In Australia, 12.7% of children live in workless households (households with no employed adult), compared to the OECD average of 9.5%.[81] Overall, employment and workforce participation rates for ESIS respondents were low, with our research highlighting that 90% of our respondents with children lived in workless households; that is more than seven times higher compared to the average Australian family. The Salvation Army remains concerned for these children who may be caught in the intergenerational transmission of disadvantage.

These findings confirm that children continue to experience disadvantage as a result of their family's circumstances and lack of available resources. In a country of such prosperity and sustained economic growth, it is totally unacceptable that some children and young people miss out on opportunities, education and basic essential items compared to their peers. The Salvation Army remains highly concerned for the future wellbeing of these children. Without appropriate intervention and access to basic needs and assistances, the lives of these children are likely to further deteriorate and continue to experience ongoing hardship and prolonged exclusion.

> 'I have lived poverty. I didn't choose it. No one would choose humiliation, pain, and rage.'
>
> —*Carolyn Chute*

Table 7

Children at risk of poverty and exclusion

Source: B Philips et al., Poverty, Social Exclusion and Disadvantage in Australia, NATSEM, Report prepared for UnitingCare Children Young People and Families, 2013. NB: for the table: 5 domains originally: Socioeconomic, Education, Connectedness, Housing, and Health Service access. Calculation was only possible for the three domains above.

	Variables	Australian average %	ESIS 2017 %	Ratio to Australia average
Socioeconomic	Sole parent family	17.2	68	3.93
	Bottom income quintile	9.1	89	9.73
	No parent in paid work	12.7	90	7.09
Connectedness	No internet at home	6.9	62	8.95
	No parent doing voluntary work	67.8	81	1.19
	No motor vehicle	3.5	61	17.47
Housing	High rent and low income	9.1	96	10.53

'To get away from poverty, you need several things at the same time: school, health and infrastructure —those are the public investments. And on the other side, you need market opportunities, information, employment, and human rights.'

—Hans Rosling

'Poverty must not be a bar to learning and learning must offer an escape from poverty.'

—Lyndon B Johnson

‘Across the nation, digital inclusion follows some clear economic and social contours. In general, Australians with low levels of income, education and employment are significantly less digitally included. There is a “digital divide” between richer and poorer Australians.’

—Measuring Australia’s Digital Divide: The Australian Digital Inclusion Index 2016

PART SIX

TECHNOLOGY

Digital access, participation, affordability

For many Australians, 'being connected' is a fundamental part of everyday life and provides an online channel to work, bank, learn, find out about things, communicate and connect with others, and have fun. Australia has one of the highest rates for internet access in the world; however, there is a considerable gap between those who have access and are connected and those who are not. The Salvation Army is concerned that individuals from disadvantaged backgrounds are being left behind because of lack of resources in this digital era.

This year, our research explored digital access and participation for children and adults. Emerging themes indicated that many ESIS respondents (61%) did not have access to an internet connection and two thirds could not afford an internet connection at home. More than one in three households could not afford a computer or tablet (iPad) and most accessed internet on mobile phones (75%). ESIS research findings indicated that despite the large proportion of households being disconnected, many respondents and their children have very good computer skills and internet proficiency. This suggests that for respondents and their children, financial reasons such as being unable to afford an internet connection and personal devices at home, excludes them from online participation, including access to education, government and community services and other social activities.

'A digital divide exists in Australia, and with it comes the risk of deepening social, economic and cultural inequalities. As digital technologies become ever-more central to public and private life, the disadvantages of not being connected increase.'

—Professor Linda Kristjanson, Vice-Chancellor and President, Swinburne University of Technology, 2016

Figure 29

Access to internet at home

Over a third (38%) of ESIS respondents have never had access to the internet at home. Twenty-three per cent have had access in the past, but are currently disconnected indicating there may be issues with affordability for low income households and digital inclusion. Thirty-nine per cent of households indicated they have internet access at home, considerably lower than the Australian average of 86%.[82]

Yes, have access at present
No, never had access
Don't have access now but have had in the past

n = 1,208 nr = 172

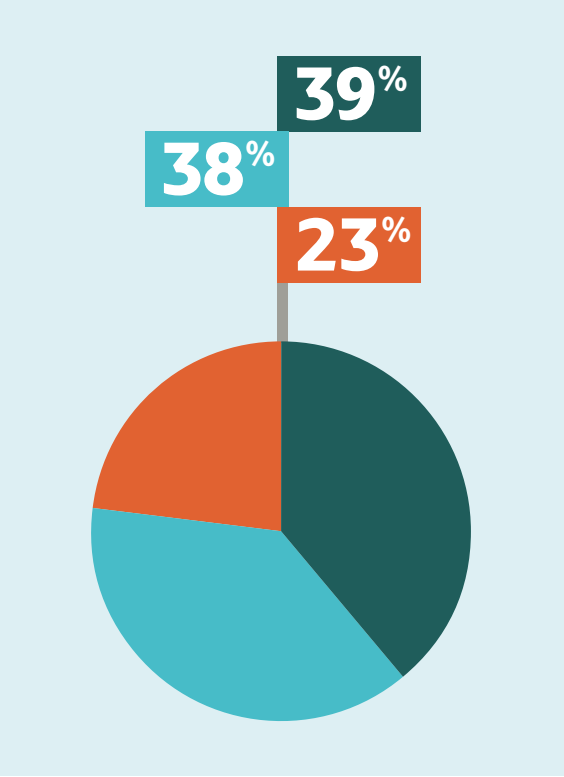


Figure 30

Access to devices

For households that have access to the internet, the majority of respondents went online via their mobile phone (75%).

n=466 nr=4
*Other includes gaming consoles, Smart TV, e-book readers.

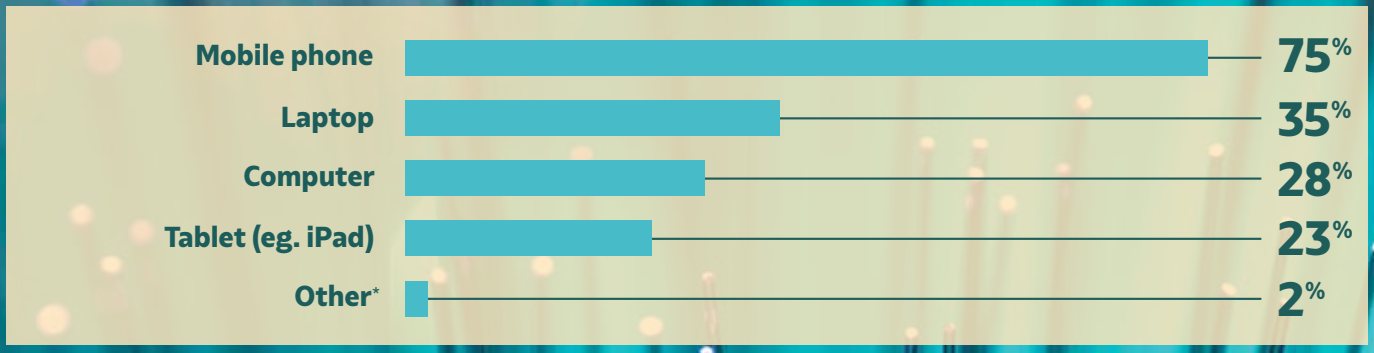
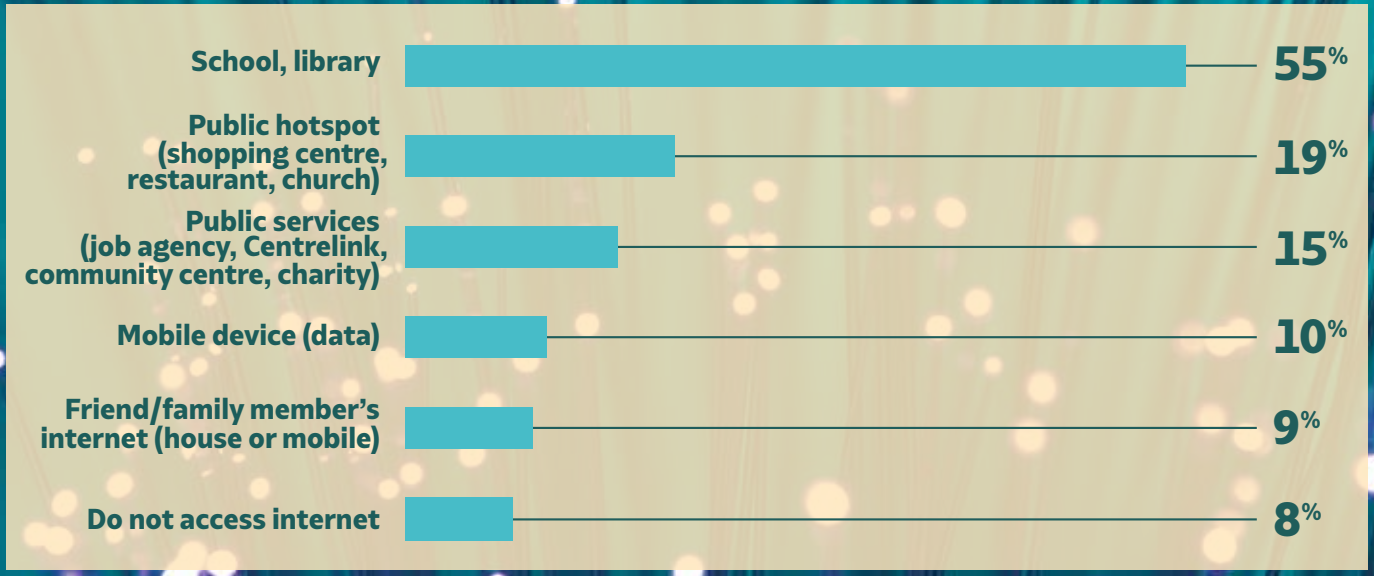


Figure 31

Internet access outside the home

Three in five respondents do not have access to the internet at home, of these over half (55%) visit libraries or schools to get online. One in five utilised public WiFi hotspots, approximately one in 10 accessed the internet through a friend or family member's connection, and 8% did not access the internet at all.

n=258 nr=480
*Other includes gaming consoles, Smart TV, e-book readers.



Digital inclusion

According to the Australian Digital Inclusion Index 2016, infrastructure alone does not necessarily equal access and inclusion. Digital ability also entails online skills, attitudes and knowledge, and has emerged as a significant barrier to inclusion. This was particularly evident for people with disabilities and low income earners.[83] ESIS data revealed that approximately one in five respondents rated their computer skills (22%) and internet skills (18%) to be poor, which may preclude them from searching for work, accessing education opportunities and staying connected with people, with the increasing digital presence in day-to-day life. Digital inclusion relates to social and economic participation; however, this was not the case for the majority of ESIS respondents. The Salvation Army supports continued focus on digital ability, affordability and access for all Australians.

Internet and digital participation strongly relates to improved school performance and educational outcomes, increased access to employment opportunities and social inclusion with peers.[84] The majority (80%) of respondents stated that their children were confident and proficient at using the internet, despite not having access to technology devices or internet at home. The Salvation Army remains concerned that children will continue to be further disadvantaged through digital inequalities, social disconnection and competition for youth employment.

The Salvation Army supports initiatives which provide low cost internet connections and devices for disadvantaged families, children and young people to be able to improve their skills, accessibility and participation on line.

Figure 32

Computer and internet skills

Despite the large proportion of respondents being disconnected in their homes, 45% of all respondents rate their computer skills, and 52% rate their internet skills to be good to excellent. Approximately one in five rate their computer skills (22%) and internet skills (18%) to be poor to very poor.

Percentages may not equal 100 due to rounding.

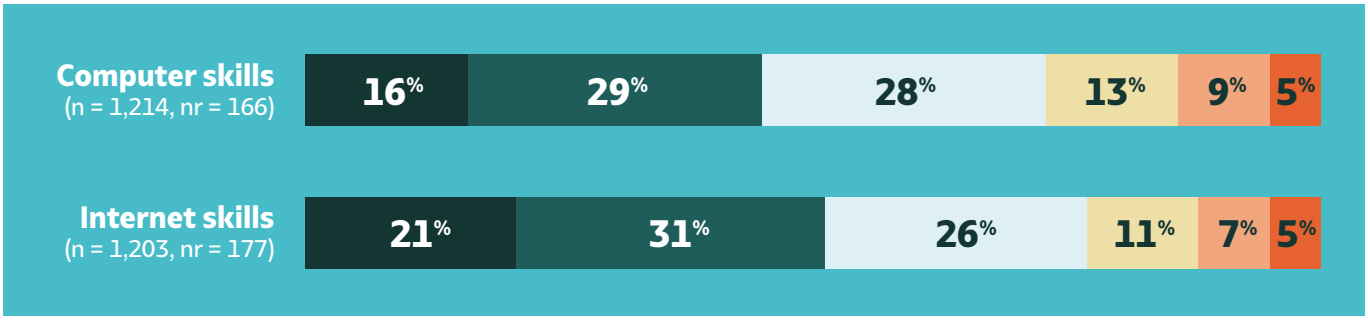


Figure 33

Adult internet users—main activities

The main activity respondents use the internet is for general use (email, paying bills, doing research, browsing, maps) (43%); Accessing Centrelink (40%); social media (32%). One in five respondents go online to search for jobs, and one in ten for educational use for either themselves or their children.

n=982 nr=398

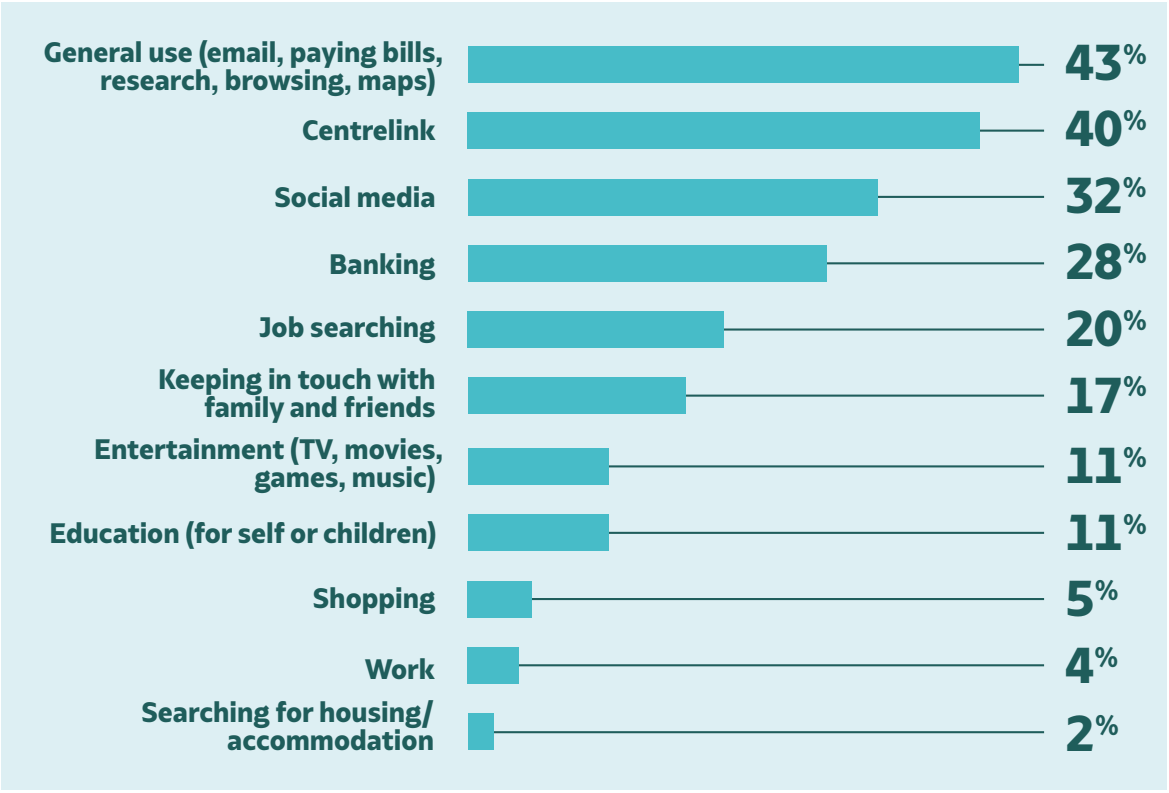
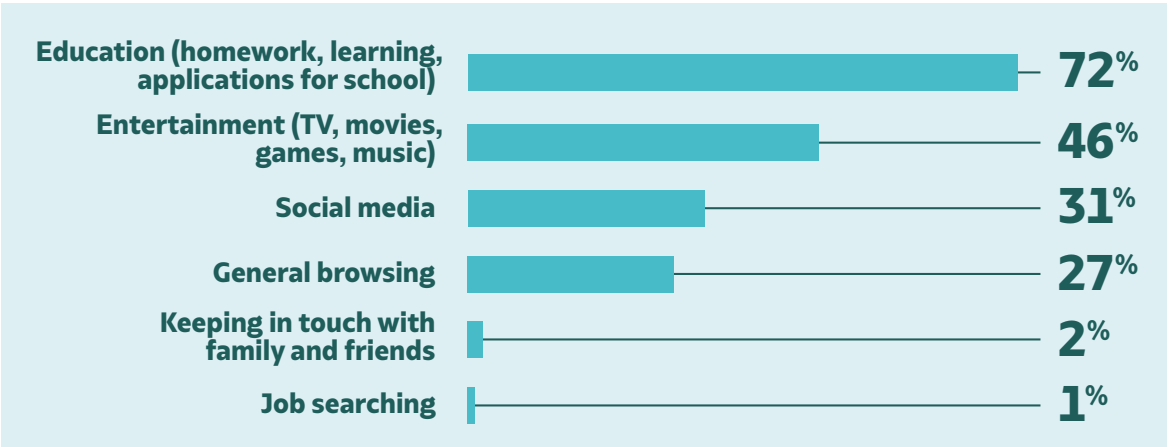


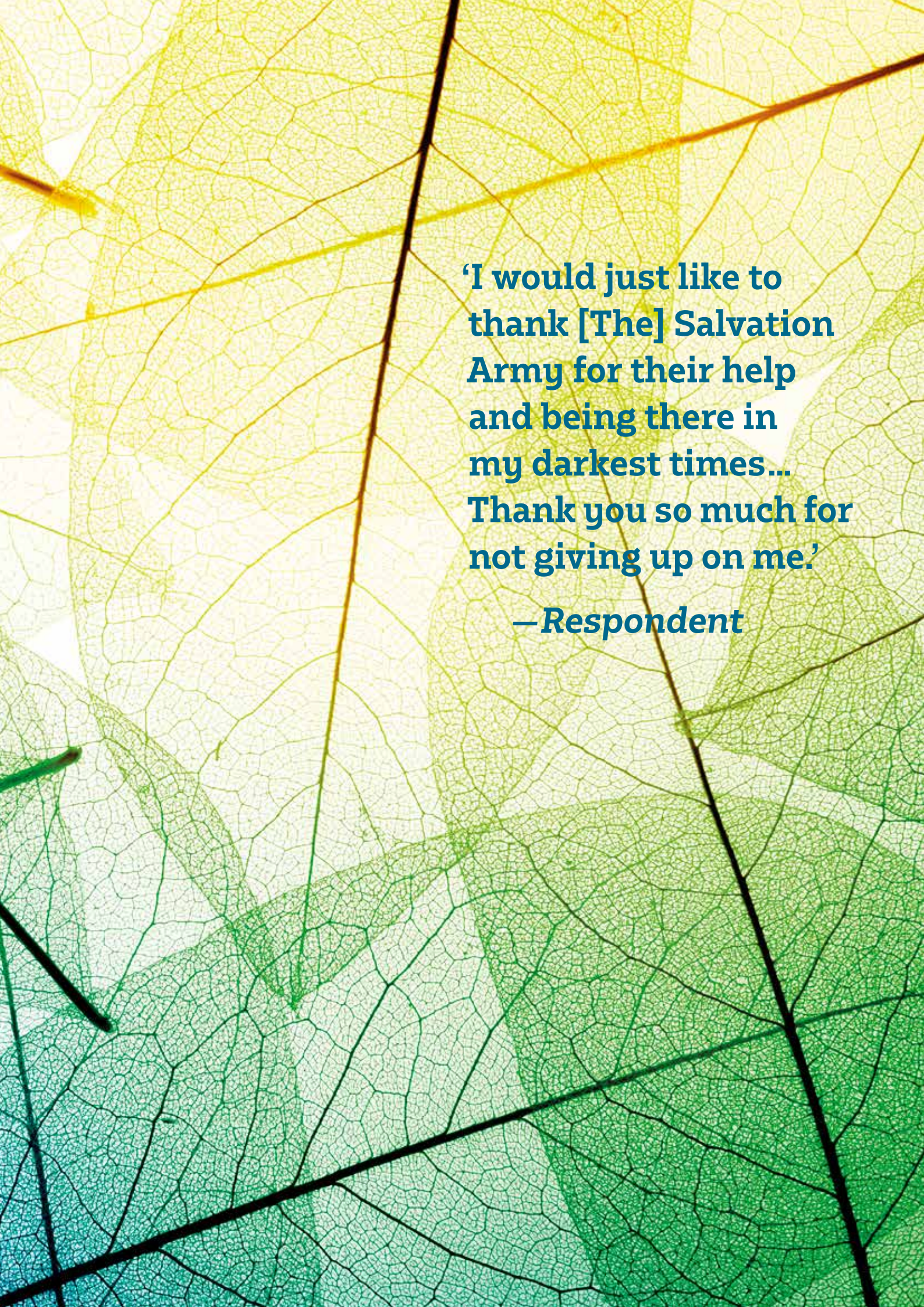
Figure 34

Children internet users—main activities

The main activities for children using the internet were education (72%); entertainment (46%); social media (31%).

n=430 nr=208





‘I would just like to thank [The] Salvation Army for their help and being there in my darkest times… Thank you so much for not giving up on me.’

—Respondent

PART SEVEN

WELLBEING

Wellbeing, social connectedness

Wellbeing is a measure of an individual's quality of life and linked to a person's sense of happiness and life satisfaction. Many factors can affect personal wellbeing such as stress, financial resources, health, standard of living and sense of community and personal relationships with others. Our research indicated that respondents rated poorly across each personal wellbeing domain, and experienced significantly lower scores on the Personal Wellbeing Index[85] (PWI). Respondents scored a mean of 49.9, which is more than 25 points lower compared to the national average of 75.3. The greatest difference was noted in personal relationships (48.3) and living standards (47.8), where respondents rated 30 points lower compared to the Australian public. Respondent figures remained relatively unchanged since 2016, indicating minimal improvement has been observed when compared to the wider Australian population.

While national PWI figures continue to increase, results for ESIS respondents remains stagnant. This may suggest that while the quality of life for average Australians is improving, ESIS respondents continue to experience a life of disadvantage, uncertainty and social disconnection. ESIS respondents provided commentary pertaining to themes of limited social connections with others, a sense of isolation, loss and deficit. These comments highlighted some of the personal difficulties, life experiences and sacrifices many disadvantaged Australians and their children face.

Figure 35

Personal wellbeing index

Personal Wellbeing Index (PWI^) scores have remained largely unchanged since 2016. The greatest distance between ESIS respondents and the Australian average is observed in personal relationships and living standards, both scoring at least 30 points lower.[86]

Australian Unity Wellbeing Index*
ESIS 2017
ESIS 2016

^PWI is the average of individual's score for Standard Living, Health, Achievement, Personal Relationships, Safety, Community, Future Security, Spirituality/religion.

* Australian Unity Wellbeing Index, Survey 33, Report 33 Part B, December 2016.

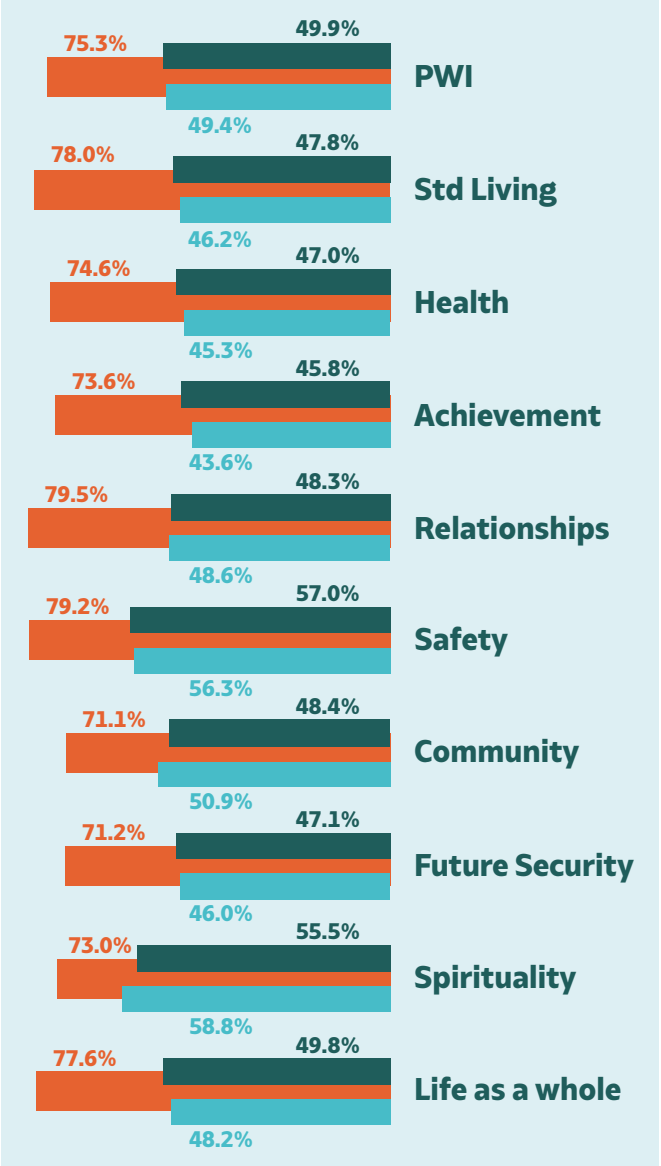


Table 8

Personal wellbeing index

^PWI is the average of individual's score for Standard Living, Health, Achievement, Personal Relationships, Safety, Community, Future Security, Spirituality/religion.

*Australian Unity Wellbeing Index, Survey 33, Report 33 Part B, December 2016.

	ESIS 2017			ESIS 2016			Australian Unity Wellbeing Index*		
	n	Mean	SD	n	Mean	SD	n	Mean	SD
PWI^	1051	49.9	24.8	1287	49.4	24.33	60012	75.3	12.5
Standard living	1198	47.8	27.3	1472	46.2	26.92	62114	78.0	16.9
Health	1190	47.0	27.8	1450	45.3	27.00	62108	74.6	19.6
Achievement	1176	45.8	28.5	1468	43.6	28.25	61746	73.6	18.5
Personal relationships	1176	48.3	31.8	1451	48.6	31.76	61815	79.5	21.2
Safety	1180	57.0	31.6	1474	56.3	31.21	61948	79.2	17.7
Community	1189	48.4	30.8	1470	50.9	30.34	61759	71.1	19.7
Future security	1166	47.1	31.3	1468	46.0	30.97	61231	71.2	19.7
Spirituality/ religion	1178	55.5	34.7	1426	58.8	33.02	19320	73.0	23.7
Life satisfaction as a whole	1199	49.8	27.3	1494	48.2	26.93	62076	77.6	17.1

Subgroups

Among all ESIS respondents, PWI results were particularly low for individuals who were homeless (32.2), looking for employment (44.2) and were recipients of Newstart allowance (46.3). For people who were homeless, their overall wellbeing was less than half (more than 43 points lower) than the national average (75.3). Results indicated that safe and secure accommodation, financial security and opportunities for employment were fundamental to a person's sense of wellbeing.

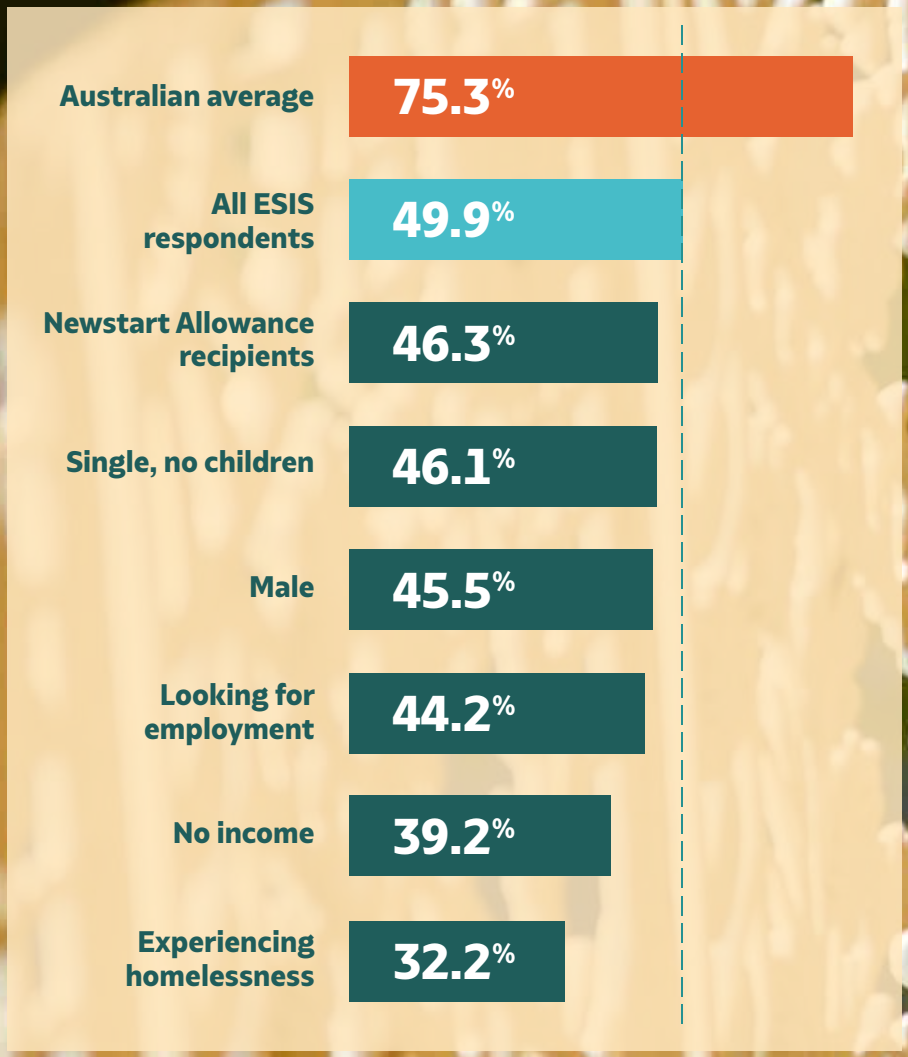


Figure 36

Subgroups experiencing significantly lower PWI

Outcomes

The lives and experiences for many respondents included significant barriers, prolonged financial hardship and exclusion. This year, ESIS captured perceived changes and outcomes that individuals and their families achieved through their contact with Salvation Army Emergency Relief services. Despite these enduring hardships, many respondents reported positive outcomes, including:

- More than half were able to cope better with their life circumstances (56%)
- Nearly one in three were able to better manage with their budget (32%)
- More than one-quarter felt more connected with community (26%)
- Nearly one in 10 felt more able to look for work (9%).

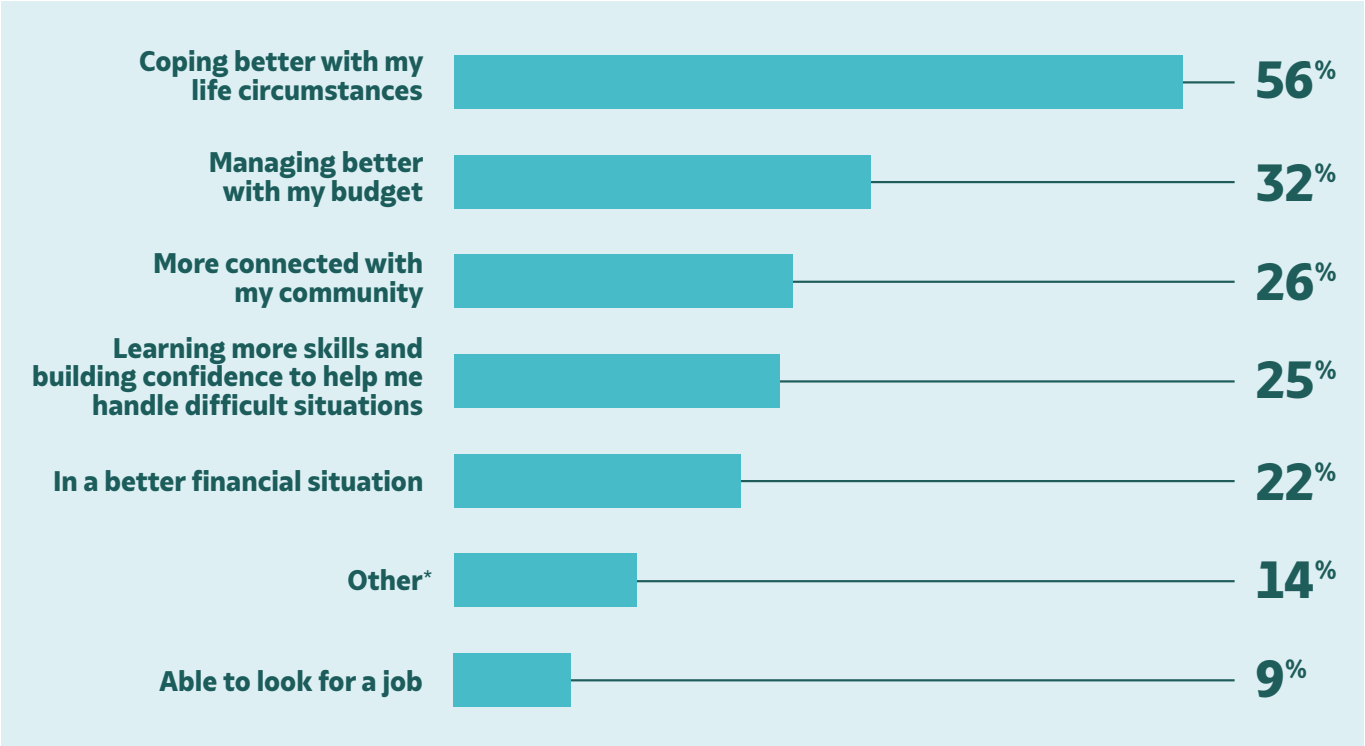
These findings demonstrated a number of positive changes and outcomes for many respondents who accessed Salvation Army Emergency Relief services. Social connections with others and remaining optimistic towards their future resulted in some individuals transforming their lives. Similarly, embracing opportunities to improve their circumstances through education, employment, and community participation were also of significant benefit. Regardless of difficult life experiences and personal circumstances for many, the tenacity and effort to face these difficulties is inspiring and truly remarkable.

Figure 37

Outcomes

n = 1,159 nr = 221

*Other includes being able to access food, feeling supported, feeling thankful and hopeful.



Through the contact with Salvation Army Emergency Relief services, respondents stated:

'Without the support I have received today I would not be able to cope. I'm feeling relaxed and safe now knowing I'm going to be okay.'

'In the next few years my life is set to change for the better. This past two years have been a mere road hump. Looking forward, not backwards!'

'Thank you to my case worker for the continued support and guidance. It has made such a great positive difference to my life and has made difficult life circumstances more bearable.'

'The people at The Salvation Army helped my self-confidence and general well-being enormously.'

'You made us feel more welcome in the community.'

'With the help from The Salvation Army, I have the confidence to become a more engaged person within The Salvation Army and that in itself has given me much valued self-worth and a better person all round.'

'Since seeing people at The Salvation Army it has helped me look forward towards my goals in the future and helped make life a lot more worthwhile. They have also made my situation in life a lot easier to make better changes for both me and my children, so I thank them for that.'

‘Just that I think it is so nice knowing that when life seems tough, that there [are] always people like The Salvation Army there to give a helping hand and not judge you. I am so grateful for everything that they have done past and present for my family and I.’

—Respondent

CONCLUSION

The Salvation Army is a global faith-based organisation which supports individuals, families and communities who experience hardship, poverty and exclusion. The Salvation Army continues to assist and advocate for all who are confined by social and economic disadvantage.

ESIS research over the past six consecutive years has provided a consistently bleak picture of the experiences, attitudes and life circumstances for the individuals and families who have sought practical support from Salvation Army Emergency Relief and community support services. This year is no different for many disadvantaged Australians.

This report clearly demonstrated that, for those seeking assistance from Salvation Army Emergency Relief services, many respondents experienced numerous barriers and difficulties due to:

- Housing stress, homelessness and mobility
- Financial difficulties due to limited economic resources and prolonged unemployment
- Persistent hardship, financial pressure due to cost of living and multiple levels of deprivation
- Limited opportunities and exclusion for individuals and their families
- Reduced participation and access, disconnectedness and inequity for children.

This research also highlighted that many disadvantaged individuals and families experienced multiple and complex challenges on a daily basis. Each day, nearly seven of ten respondents were not able to afford enough food to eat, more than two in five were trying to manage their mental health and emotional wellbeing and more than one third struggled to manage financial stresses and difficulties.

For many respondents, it is a constant battle to live with such limited financial and social resources. This report has provided an insightful perspective about respondent experiences of financial strain that occurs from living on income support while trying to maintain an adequate standard of living. For many, this has meant going without essential items in life and seeking support through The Salvation Army's services for food and basic necessities to survive.

Poverty and persistent disadvantage continues to affects millions of Australians. Despite the subject being on the federal government agenda, there has been little change in recent years. The Salvation Army calls for a whole of government approach and unified response with the community to tackle the structural and underlying issues that perpetuate the cycle of poverty and disadvantage for many Australians. The Salvation Army again calls for the development of a national poverty reduction plan, with direct input from the community, not-for-profit, private and government sectors to address the increasing rates of poverty and inequality in Australia. In addition, it calls for a national housing plan to respond to the housing crisis for disadvantaged Australians, and to ensure that every Australian has access to safe, secure and long-term affordable housing. Commitment and leadership, strong vision and appropriate social policy platforms from federal government are required to effectively address persistent disadvantage and entrenched poverty. The Salvation Army urges the federal government to increase its investment in these areas and provide adequate funding to community services to support and prioritise Australians in need.

Through a capacity building approach, Salvation Army Emergency Relief services continue to support those who experience hardship and disadvantage. As a society we encourage a culture where individuals and families have access to safe, secure and affordable housing, education, training and employment opportunities and the ability to participate and be connected to their communities.

> 'I am very grateful that The Salvation Army has been there to help me when times are tough financially or otherwise…I learnt to juggle and put square pegs in round holes sometimes.'
>
> *—Respondent*

RECOMMENDATIONS

The Salvation Army makes the following recommendations in response to the key themes and issues identified in this research regarding *housing affordability and cost of living, lack of financial resources, disadvantage and social exclusion*.

The Salvation Army calls for:

The development of a national plan to focus on the growing poverty and inequality in Australia and welcomes government investment to strategically and jointly address the fundamental/structural issues that lead to disadvantage and poverty.

The development of a national housing plan to respond to the housing crisis for disadvantaged Australians, and to ensure that every Australian has access to safe, secure and affordable housing.

Increases to income support and benefits to limit the harmful consequences and impacts of disadvantage for individuals and their families.

Expanded Emergency Relief models to build the capacity and support individuals and families in need, and prevent further disadvantage to those who are struggling.

The federal and state governments to invest and build on the skills and capabilities of vulnerable people, create meaningful jobs for people, which are locally based, and develop flexible and inclusive workplaces.

TABLES AND FIGURES

ENDNOTES

1 National figures from DSS Exchange Data reports.

2 National figures from DSS Exchange Data reports.

3 Session refers to an instance of service delivery which had one or more individual clients or group clients attend.

4 Weekdays only, accounts for centre closures, based on 241 days per year.

5 ABC News (2015). Cost of living: Australia tops Deutsche Bank's global list of expensive countries. http://www.abc.net.au/news/2015-04-17/australia-tops-the-global-charts-for-cost-of-living/6400358

6 Median per week, rounded to the nearest dollar.

7 Equivalised disposable income based on ABS calculation—adjustments to the actual incomes of households relative to different size and composition—hence in this report only including those with known number of people in the house (single with/without children and couple with/without children) http://www.abs.gov.au/ausstats/abs@.nsf/Previousproducts/6523.0Appendix32011-12?opendocument&tabname=Notes&prodno=6523.0&issue=2011-12&num=&view=

NB: Excluded persons with no responses on income and/or accommodation expenses, zero or negative income, the homeless/living in temporary accommodation, nursing home residents, those supplied by employers and also public renters (they have a housing cost burden amounting to a maximum of 25% of their assessable income due to the application of public housing rent setting formulae).

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9 Median per week, rounded to the nearest dollar.

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14 Went without five or more essential items in Australia.

15 Australian Digital Inclusion Index (2017). About Digital Inclusion in Australia. http://digitalinclusionindex.org.au/about/about-digital-inclusion/

16 Up to the age of 17 years.

17 See endnote 7.

18 Homelessness includes living on the streets, car, makeshift dwelling, couch surfing, caravan and temporary accommodation, including hotel/motel, crisis accommodation, shelter, boarding house, staying with family and/or friends.

19 Homeless in the past 12 months and likely to stay homeless in the next 12 months.

20 Median per week, rounded to the nearest dollar.

21 Median per week, rounded to the nearest dollar.

22 Rounded to nearest dollar.

23 Rounded to nearest dollar.

24 Out of those children aged 0–15 years old whose family is renting private. Calculations only apply for single/couple households with children and excluding those with negative estimated money left (accommodation expenses higher than equivalised disposable income).

25 Respondent Personal Wellbeing Index mean = 49.9 compared to the National Wellbeing Index mean=75.3

26 See endnote 7.

27 Everyday items considered essential in Australia today according to the indicators of disadvantage.

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

29 Ibid.

30 Based on UNICEF Child Deprivation. Index UNICEF Innocenti Research Centre. (2012). Measuring Child Deprivation: New league tables of child poverty in the world's rich countries. UNICEF, Italy. http://www.google.com.au/url?sa=t&rct=j&q=&esrc=s&frm=1&source=web&cd=1&ved=0CB0QFjAA&url=http%3A%2F%2Fwww.unicef-irc.org%2Fpublications%2Fpdf%2Frc10_eng.pdf&ei=d2_RVNXqNs7U8gXn-4KYAQ&usg=AFQjCNFl59LsVPxiK4bJEGZIbh0ML7-huw&bvm=bv.85076809,bs.1,d.dGY

31 Based on Philips, B., Miranti, R., Vidyattama, Y., & Cassells, R. (2013). Poverty, Social Exclusion and Disadvantage in Australia. NATSEM, Report prepared for UnitingCare Children Young People and Families. University of Canberra. There are 5 domains originally: Socioeconomic, Education, Connectedness, Housing, and Health Service access. Comparison was only possible for the three domains above. http://www.natsem.canberra.edu.au/storage/Poverty-Social-Exclusion-and-Disadvantage.pdf

32 Based on the Household, Income and Labour Dynamics in Australia (HILDA) Survey (Wave 14 Self Completion Questionnaire B17. The HILDA Project was initiated and is funded by the Australian Government Department of Social Services and managed by the Melbourne Institute of Applied Economic and Social Research, The University of Melbourne.

33 Across The Salvation Army Australia Eastern Territory comprising New South Wales, Queensland and the Australian Capital Territory.

34 National figures from DSS Exchange Data reports.

35 National figures from DSS Exchange Data reports.

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40 AIHW (2015). The majority of Australians live in major/capital cities (71%), regional town (27%), and remote areas (1.5%) (http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129552019, page 15)

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49 Extreme housing stress is defined as respondents using more than 50% of their income on rent/mortgage or accommodation expenses.

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51 Median per week, rounded to the nearest dollar.

52 Median per week, rounded to the nearest dollar.

53 NB: Measures of housing affordability is on the lowest 40% of households by comparable incomes.

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55 Homelessness includes living on the streets, car, makeshift dwelling, couch surfing, caravan and temporary accommodation includes hotel/motel, crisis accommodation, shelter, boarding house, staying with family and/or friends.

56 Homelessness Australia currently uses statistics from the ABS Census of Housing and Population and the AIHW Specialist Homeless Services data collection for their statistics. http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics

57 Homeless in the past 12 months and likely to stay homeless in the next 12 months.

58 Children include those who are already in school and younger than 17 years of age.

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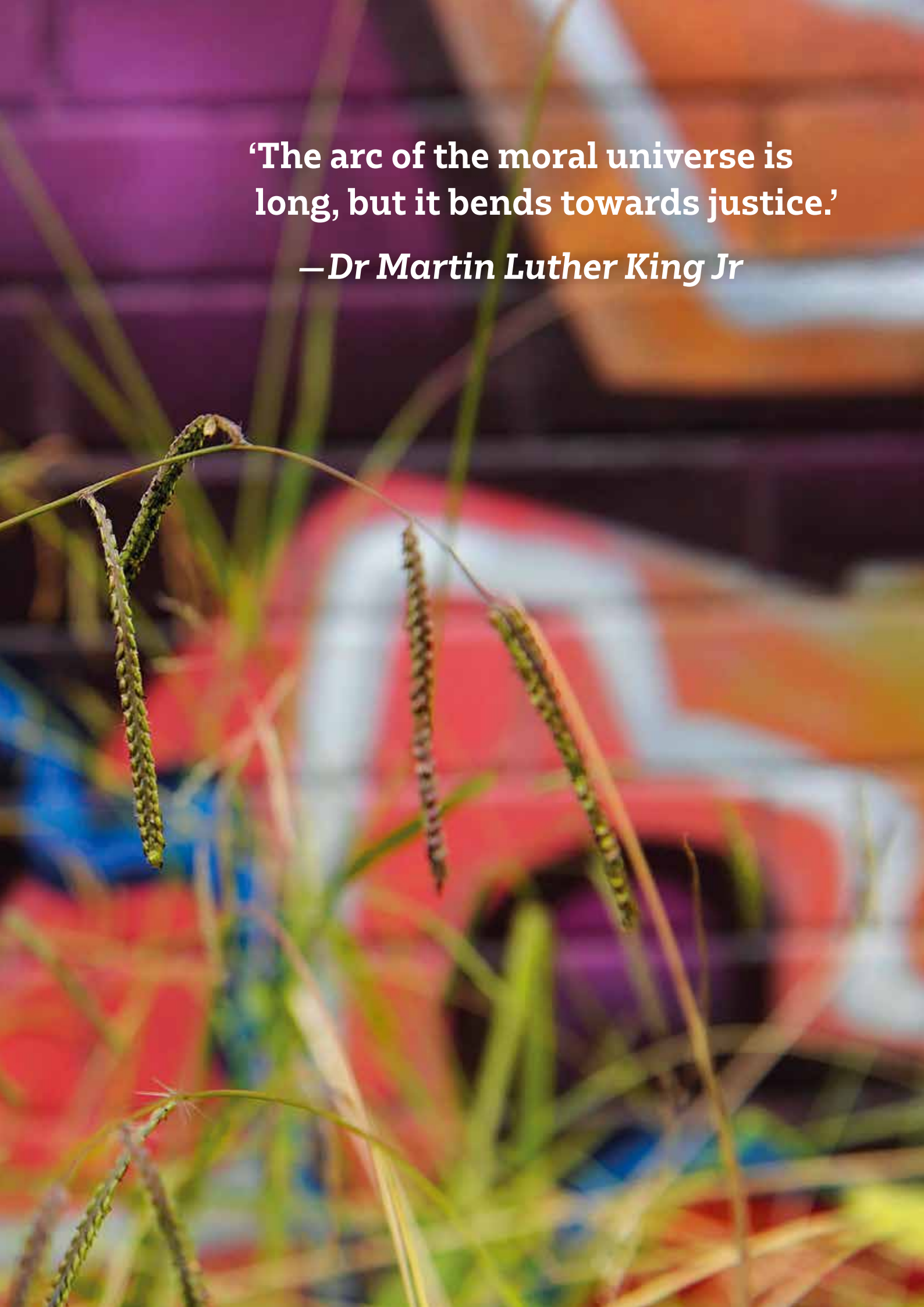
‘The arc of the moral universe is long, but it bends towards justice.’
—Dr Martin Luther King Jr