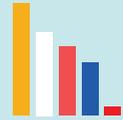




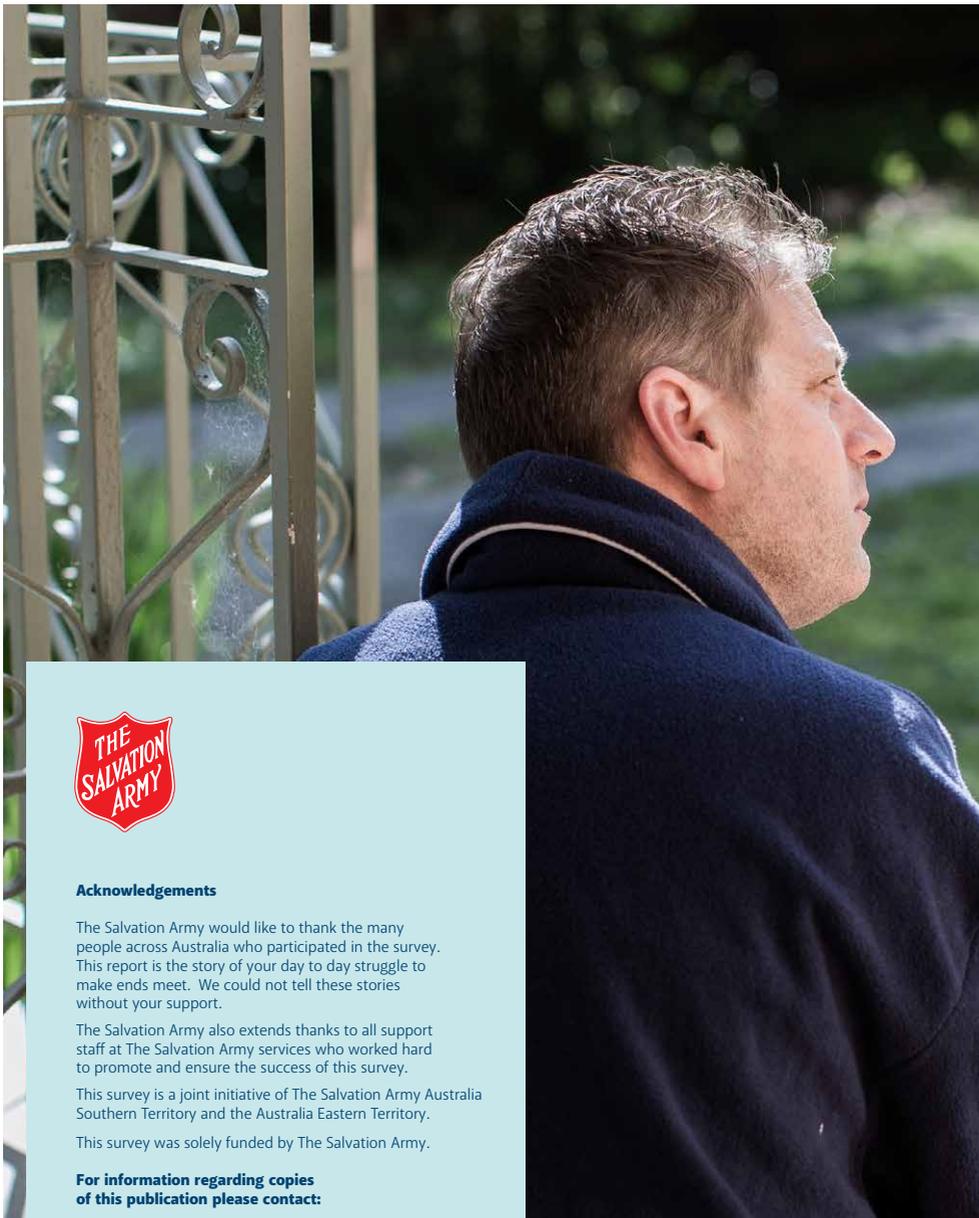
National Economic & Social Impact Survey 2015



"I can't continue to live like this"

key findings

Of the 2,406 individuals surveyed
across 262 Salvation Army community
support centres



Acknowledgements

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

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DEMOGRAPHICS



63% of respondents were female



75% were single person households



Children made up **53%** of households



76% resided in rental accommodation and **13%** of respondents had no stable accommodation¹

1. Unstable accommodation is defined as temporary accommodation, homeless, couch surfing, caravan.

INCOME AND EMPLOYMENT



88% of respondents received income support payments



Respondents paid **59%** of their income to accommodation expenses²



Respondents paid \$180 per week³ in accommodation expenses



Respondents had \$125 per week⁴ to live on after accommodation expenses were paid (**\$17.86 per day**)



Across all households, recipients of Newstart allowance had the **least** money to live on after accommodation expenses were paid



78% of respondents in private rental housing experienced extreme housing stress

Couples (with and without children), New Start recipients, jobseekers, 25 to 34-year-olds, and part time/casual workers also experienced **extreme levels of housing stress**⁵

2. Equals accommodation expenses divided by rough estimate income.
3. Median per week
4. Median per week
5. Extreme housing stress is defined as respondents using >50% of income.



51% of respondents looking for work had been unemployed for up to 12 months



59% of respondents reported that physical/mental health issues were the main barriers preventing them looking for work

FINANCIAL STRESS



56% of respondents reported they felt worse about their current financial situation compared to this time last year and 29% reported they felt negative about their prospective financial situation in the coming 12 months

Due to financial hardship:

- **75%** of respondents indicated they had cut down on basic necessities,
- **59%** have either delayed or were unable to pay utility bills
- **57%** have gone without meals
- **87%** of adults reported severe deprivations and went without more than five essential items in life⁶
- **60%** of children presented with severe deprivations and went without more than five essential items in life⁷

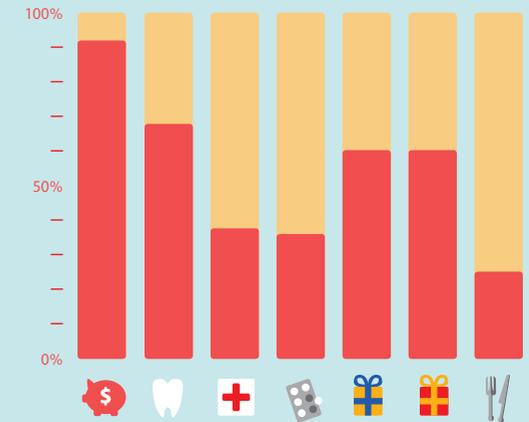
6. Essential items for adults are defined according to indicators of disadvantage developed by Saunders, Naidoo and Griffiths, (2007).

7. Essential items for children are defined according to UNICEF Child Deprivation Index.

Overall

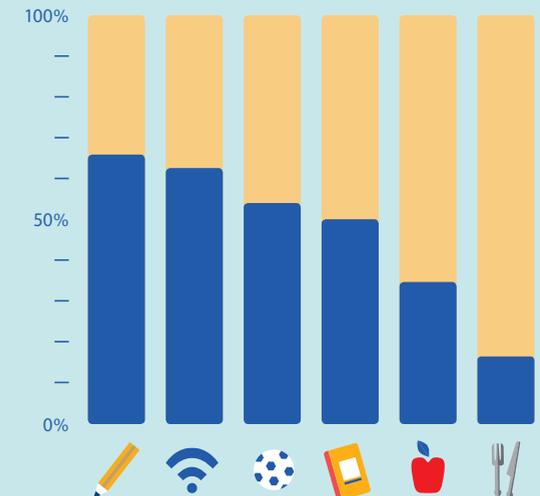
RESPONDENTS WENT WITHOUT:

- \$500 savings in case of an emergency (**91%**)
- Dental treatment (**68%**), medical treatment (**37%**) and buying medicine prescribed by a doctor (**36%**)
- Presents for family (**60%**), buying a gift for a friend at least once a year (**60%**)
- At least one substantial meal a day (**25%**)



THE CHILDREN OF RESPONDENTS WENT WITHOUT:

- Out-of-school activities (**65%**) and an internet connection (**62%**)
- Money to participate in school activities (**54%**) and up to date school books (**50%**)
- Fresh fruit and vegetables daily (**34%**) and three meals a day (**18%**)



SOCIAL SUPPORT AND WELLBEING



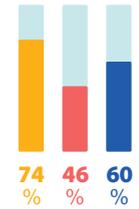
All respondents experienced significantly lower scores on the Personal Wellbeing Index (PWI)⁸ (45.93) compared to the National average (75.25)

Respondents with the lowest rates of personal wellbeing were:

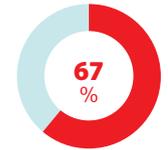
- homeless (28.17)
- couch surfing or had temporary accommodation
- had no income or were New Start recipients and were single (with or without children)
- recipients of disability support pensions



Respondents who were homeless⁹ experienced high levels of social exclusion¹⁰ (**74%**), poor social connectedness¹¹ (**46%**) and poor social support (**60%**)



67% of asylum seekers experienced poor social support



52% of respondents in receipt of Disability Support pensions often felt very lonely



49% of respondents who were single with no children often felt very lonely



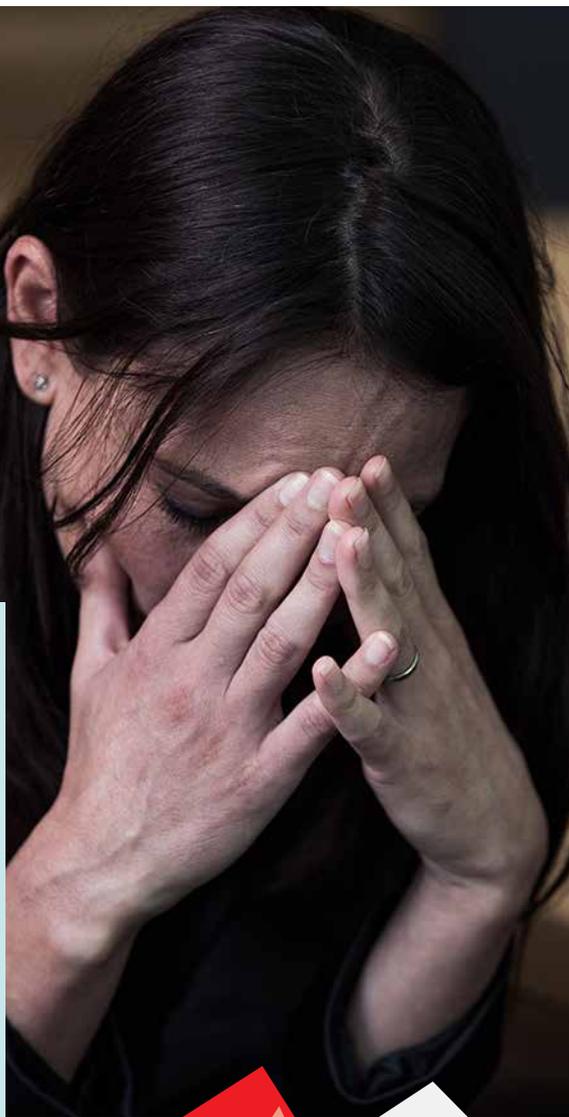
8. PWI categories include: Standard of living, health, achievement, personal relationships, safety, community, future security, spirituality/religion, overall life satisfaction.
 9. Homeless is defined as living on the streets, car, make shift dwelling.
 10. Statements for Social Exclusion were: "People don't come to visit me as soon as I would like", "I often need help from other people but can't get it", "I don't have anyone that I can confide in", "I have no one to lean on in times of trouble", "I often feel very lonely"
 11. Statements for Social Connectedness were: "I seem to have a lot of friends", "There is someone who can always cheer me up when I'm down", "I enjoy the time I spend with the people who are important to me", "When something's on my mind, just talking with the people I know can make me feel better", "When I need someone to help me out, I can usually find someone"

EFFECTS OF FINANCIAL STRESS



The main causes of financial distress among the people surveyed were

- Housing affordability
- Difficulties balancing working and parental care responsibilities
- Challenges of being a single parent
- Barriers to employment



Levels of financial distress were further compounded due to personal situations.

These include:



Other negative impacts of financial distress:

- Loneliness
- Poor social life
- Low self-esteem
- Loss of hope/lack of motivation to move on
- Feeling disappointed with self
- Feeling desperate and/or suicidal



“Loneliness has been taking a toll on my health. Some people don’t seem to have time, too busy. Finding some days hard. Can be depressing seeing other people with friends having fun.”

