



## Disasters Don't Discriminate: *Disasters of 2020 and their impact on people served by Moneycare*



From April to August 2020 Moneycare assisted **4,566** individuals.

Of those, **3 in 10 (29%)** were impacted by COVID-19 (**22%**) and bushfire (**7%**).

Demographic profile analysis shows that under normal circumstances, those impacted by COVID-19 or bushfire would not have been as vulnerable to economic and social pressures.

### Key findings for these cohorts:

Compared to the traditional people accessing Moneycare, bushfire-impacted community members resembled the regional population of Australia and were more likely to be:

- homeowners (**63% vs 15%**)
- couple-only households (**30% vs 8%**)
- couple-with-children households (**23% vs 10%**)
- over 45 years old (**77% vs 49%**)
- Australian born (**85% vs 74%**)

There were two distinct waves of COVID-19 impacted people accessing Moneycare. Compared to the traditional people accessing Moneycare:

**The first wave of COVID-19** impacted people (during April and May) resembled Australian working groups, and were more likely to be:

- aged 25-44 (**48% vs 43%**)
- private renters (**63% vs 48%**)
- couples with children (**18% vs 10%**)

**The second wave of COVID-19** impacted people (during June and July) resembled international students' profile, and were more likely to be:

- temporary visa holders (**16% vs 2%**)
- aged 16-24 (**14% vs 8%**)
- live in group households and with unrelated adults (**31% vs 25%**)

- Based on referral pathways used to access Moneycare, it is likely that bushfire impacted people were not previously aware of Moneycare and have rarely or never accessed services through a charitable organisation. Bushfire victims were most likely to be referred to Moneycare via a community agency (including The Salvation Army) (**46%**) or a government department or agency (**40%**).
- COVID-19 impacted people were more likely to access Moneycare through referral by self, family and friends (**45%**), through The Salvation Army and other community agencies (**29%**) and the hotline (**13%**).
- More than **1 in 10 (12%)** of bushfire or COVID-19 impacted people were homeless. The rate of homelessness among COVID-19 impacted people increased from **10%** in April to **14%** in August.
- Bushfire impacted community members were more likely to receive material help, while COVID-19 impacted people were more likely to receive advocacy and counselling services compared to traditional people.
- COVID-19 lockdowns impacted how Moneycare services were offered, mostly conducted via telephone. With restrictions lifted, face to face services slowly increased from April to August 2020, while telephone services decreased.
- Moneycare outcome measurement analysis in FY19/20 shows that mental health for these cohorts significantly improved, as well as the ability to meet necessary living expenses and manage debt levels.

### About the Project

The project is a collaboration between The Salvation Army's Research, Moneycare and SAMIS teams that aims to understand the experience and impact of 2020 disaster (bushfire & COVID-19) to community members who sought assistance from Moneycare. For full report, please contact Tess Heintze at [tess.heintze@salvationarmy.org.au](mailto:tess.heintze@salvationarmy.org.au).