



# OUT OF REACH

**National Economic  
& Social Impact**

**SURVEY 2016**

**EMBARGOED  
UNTIL WED 25 MAY  
2016**





Acknowledgements

The Salvation Army would like to thank the many people across Australia who participated in the survey. This report is the culmination of many individuals’ day-to-day struggles to make ends meet. Thank you for your courage and willingness to share your experiences so honestly with us.

The Salvation Army also extends our gratitude and appreciation to all the officers, staff and volunteers at Salvation Army services who worked hard to promote and support the success of this survey. Thank you.

The beautiful images in the report were taken by Adam Hollingworth–Hired Gun Photography. Each photo tells its own story and captures the experiences for many disadvantaged Australians. Thank you.

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# EXECUTIVE SUMMARY

# 1



The Economic and Social Impact Survey (ESIS) 2016 is the fifth consecutive national report by The Salvation Army exploring the levels of deprivation and disadvantage experienced by those who access Emergency Relief (ER) services. The Salvation Army operates a comprehensive network of emergency relief centres, corps, social programs and employment services to deliver wide-ranging and inclusive responses to individuals and communities who experience disadvantage. The Salvation Army is one of the largest providers of Emergency Relief services in Australia, and delivers practical support for many who are battling to provide a basic standard of living for themselves and their families.

Each year The Salvation Army contributes approximately \$20 million of internally generated funds to its Emergency Relief services. In 2015, The Salvation Army supported more than 136,000<sup>1</sup> clients across Australia and delivered more than 486,000<sup>2</sup> sessions of ER support.<sup>3</sup> This equates to more than 1,330 sessions<sup>4</sup> of emergency relief being delivered every day.

ESIS 2016 data was captured by a questionnaire that was distributed to service users through 283 Salvation Army ER and community support centres across Australia. It was also sent to randomly selected individuals who had received mail-out assistance in 2015. More than 1,600 respondents completed the questionnaire during early February 2016. This provided a sample size large enough to undertake a thorough quantitative and qualitative analysis.

Results indicated that a large proportion of individuals and families who accessed Salvation Army ER and support services struggled to make ends meet, were unable to afford basic and essential household items, and experienced poverty and multiple levels of deprivation.

**This year, our research provided an insight into the grim circumstances and experiences of a number of disadvantaged groups. These included:**

- Individuals and families experiencing housing stress and homelessness, increased housing mobility and transience, and overcrowded conditions
- Individuals and families experiencing financial hardship and disadvantage, and
- Children, young people and families affected by social exclusion and multiple deprivations.

**\$16.96**  
per day to live on

## FAMILY VIOLENCE

was the primary reason that women (37%) moved in the last 12 months

7 out of 10 women experienced extreme housing stress

Respondents escaping family violence spent nearly three-quarters of their income on housing and accommodation expenses

## ONE in TWO

respondents cut down on basic necessities

**1/2** half accessed emergency relief vouchers

**1/2** half borrowed money from friends/family and

**43%** had gone without meals

**“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)<sup>10</sup>**

**Housing and homelessness were significant issues for many respondents who continued to encounter severe housing stress due to inadequate financial resources and housing insecurity.**

Our data demonstrated that home owners and private renters spent \$213 per week on accommodation expenses.<sup>5</sup> This is nearly two-thirds (62%) of their equivalised disposable income<sup>6</sup> per week for housing and accommodation expenses, which is more than double the standard benchmark in Australia. High accommodation and housing costs left individuals on income support with approximately \$119 a week of disposable income (\$16.96 per day) to live on,<sup>7</sup> well below the poverty line.<sup>8</sup>

Our research also indicated that when housing tenure was insecure, individuals moved nearly three times in 12 months. Results were worse for those individuals who were homeless or living in temporary accommodation, with one in 10 moving at least six times in 12 months. Family violence was the primary reason that women (37%) moved in the last 12 months, and more than seven in 10 women experienced extreme housing stress. Respondents escaping family violence spent nearly three quarters of income<sup>9</sup> on housing and accommodation costs, and 64% of children and young people had to change schools. Children and young people were forced to endure housing instability, disrupted education, social exclusion and disconnection from their communities.

**Financial hardship and poverty was experienced by many respondents. This was demonstrated through a lack of financial resources, presence of multiple deprivations, an absence of social connection and a lack of opportunities.**

Due to financial hardship, one in two respondents cut down on basic necessities, accessed emergency relief vouchers, or borrowed money from friends/family, and 43% had gone without meals.

This year's ESIS captures the experiences of many Australians impacted by poverty and disadvantage. It highlights the exclusions and intolerable circumstances faced by many marginalised people who visit our emergency relief services.

Responding to the complex issues that create social barriers, entrenched poverty and persistent disadvantage, requires a unified vision, compassion and commitment from all levels of government, the private sector, and the wider community. The Salvation Army calls for a shift in legislation and social policy direction, led by the Australian Government, to address the causes of persistent and chronic disadvantage and inequality across our communities.





Of the 1,794 children and young people represented in this year's ESIS data, 58% were affected by **severe** deprivations

**58%**  
of children and young people did not have access to the internet

The digital divide has continued to grow within our communities

"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

HELP



**Children and young people remain significantly affected by disadvantage and experience multiple deprivations.**

Of the 1,794 children and young people represented in this year's ESIS data, 58% were affected by severe deprivations<sup>11</sup> indicating that almost two-thirds of children and young people went without basic necessities due to inadequate economic and social resources within their family.

The ESIS 2016 found that the digital divide has continued to grow within our communities, where digital participation for many disadvantaged individuals remains out of reach. Fifty-eight percent of children and young people did not have access to the internet and 74% did not have a computer, tablet or iPad in their household.

Internet and digital participation strongly relates to improved school performance and educational outcomes, as well as increased access to employment and social inclusion with peers.<sup>13</sup> However, as many of the respondents' children do not have access to current technology,

**"In the long-term, poor educational achievements limit employment opportunities and may sentence those who have suffered child poverty to a life long struggle to just survive."**  
— *Children in Poverty (2004), Parliamentary Inquiry report*<sup>14</sup>

**"Disadvantage is often a multi-dimensional occurrence, spanning many dimensions of an individual's life."**  
— *Youth Social Exclusion in Australia report (2014), NATSUM*<sup>12</sup>

it is of concern that this group will experience further disadvantage through digital inequalities, social disconnection and competition in the youth labour market.

The Salvation Army remains concerned that tax reform and proposed legislative changes to income support and benefits will have harmful consequences and further impact on already disadvantaged individuals and their families.

This report provides a platform to share the life circumstances and personal accounts of many struggling individuals who continue to experience levels of deprivation, hardship, and poverty. It is also an opportunity to advocate on behalf of the most disadvantaged and marginalised groups and communities, and influence change through improved service delivery responses and integrated system improvements.

**The Salvation Army supports the development of a national plan to focus on the growing poverty and inequality in Australia, together with the required investment to strategically and jointly address the core issues that lead to disadvantage and poverty.**

**Individually and collectively we need to ask why some individuals remain in a state of disadvantage and why basic essential items in life are always out of reach.**



# KEY FINDINGS & THEMES

The key findings of this year's ESIS highlighted a number of themes in relation to housing affordability, lack of financial resources and social exclusion, and demonstrated that:

# 2

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**Individuals and families continue to experience high rental costs and extreme housing stress, and private renters may be at increased risk of homelessness**

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**Family violence is the leading factor for housing transiency**

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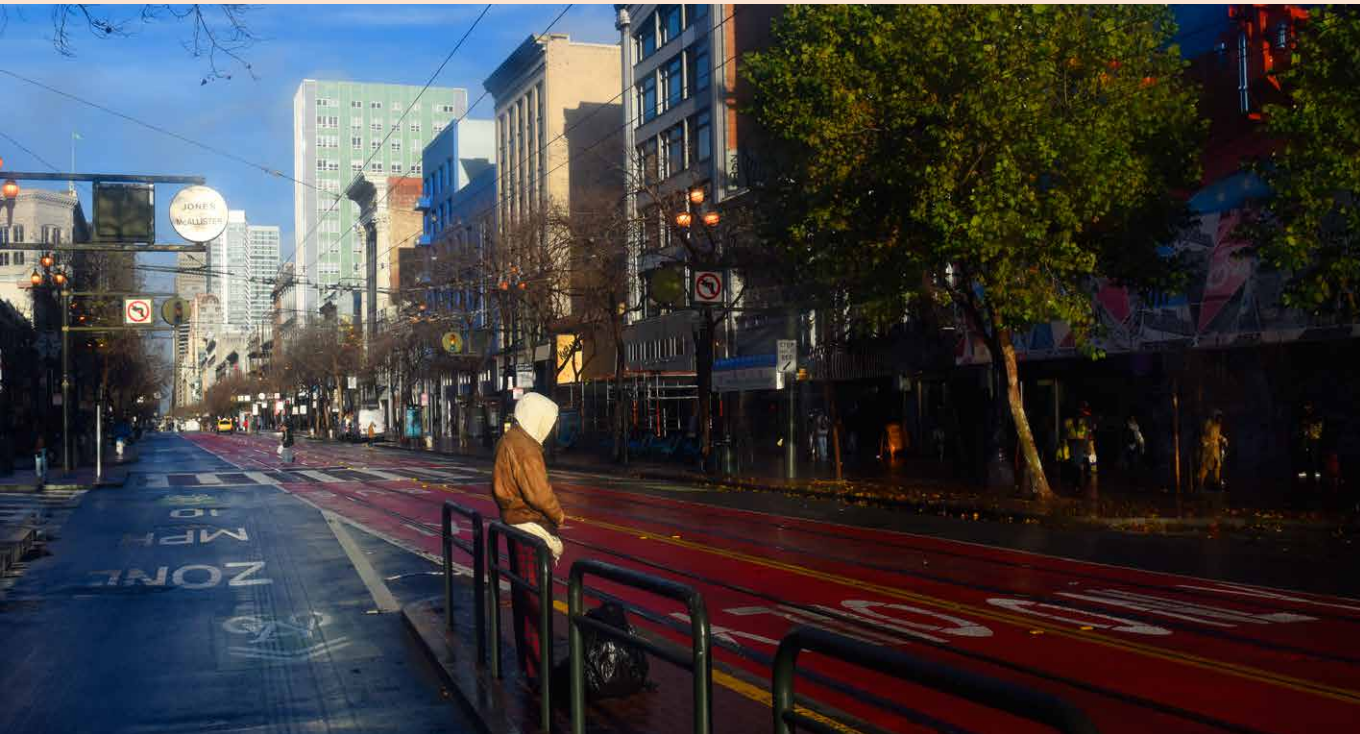
**Individuals and families continue to experience financial hardship, persistent unemployment, continual disadvantage and multiple deprivations**

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**Children are at significant risk of social exclusion from generational poverty, unemployment and housing instability**

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## HOUSING, HOMELESSNESS & MOBILITY

91

More than half of all respondents resided in private rental (43%) or were paying off a mortgage (9%). Of these, almost all experienced housing stress (91%), with 68% experiencing extreme housing stress

\$213

Home owners and private renters paid \$213 per week<sup>15</sup> in housing and accommodation expenses, almost two-thirds (62%) of their equivalised disposable income<sup>16</sup>

17

17% of respondents were homeless or living in temporary accommodation<sup>17</sup>

1/3

Almost one in three individuals currently homeless were previously private renters

37

37% of respondents who are currently homeless or living in temporary accommodation experienced persistent homelessness for at least two years<sup>18</sup>

40

40% of all respondents moved house nearly three times in the past 12 months; One in 10 respondents currently homeless or living in temporary accommodation had moved at least six times in the past 12 months

37

Family violence was the main reason (37%) for women to move in the past 12 months

64

64% of respondents reported their children<sup>19</sup> had to change schools when their family moved due to family violence

## INCOME SOURCE & EMPLOYMENT

42

42% of respondents who were looking for work experienced persistent unemployment and had been out of work for more than 12 months

70

70% of respondents who were completely out of the labour force identified a physical and/or mental health condition as the main reason preventing them from gaining employment

## FINANCIAL HARDSHIP & DEPRIVATION

\$16.96

Respondents who received government income support had \$16.96 per day (nearly \$119 a week<sup>20</sup>) to live on after paying for housing or accommodation expenses

1/2

Due to financial hardship: one in two respondents cut down on basic necessities, accessed emergency relief vouchers, or borrowed money from friends/family and 43% had gone without meals

30  
18  
8

When respondents ran out of money: 30% sold or pawned their belongings, 18% applied for a loan through payday lenders and 8% begged for money, engaged in criminal activity, engaged in sex work, or misused credit cards

86  
58

86% of adults and 58% of households with children reported severe deprivations. 89% of adults did not have \$500 in savings for emergencies and 66% could not afford dental treatment

## CHILDREN & YOUNG PEOPLE

For households with children aged 17 or younger:

- 3/5  
1/2  
1/5
- Almost three out of five respondents could not afford an internet connection for their child(ren)
  - Approximately half could not afford up-to-date school items or provide money to participate in school activities
  - One in five could not afford medical treatment and medicine prescribed by a doctor, and two in five could not afford a yearly dental check-up for their child(ren)

## WELLBEING

!

Newstart recipients and individuals who were homeless or living in temporary accommodation were found to be the most disadvantaged groups. They experienced higher levels of deprivation, housing insecurity, and lower personal wellbeing scores compared to all other respondents





# 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 in excess of \$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.

The Salvation Army has a long history of providing services to support individuals and families who experience disadvantage, poverty, and are deprived of opportunities and activities considered essential elements of everyday Australian life. The Salvation Army works with individuals and families who, due to adverse life circumstances and experiences have compromised capabilities and opportunities to fully participate in the community.

The Salvation Army is one of the largest providers of emergency relief services in Australia and is committed to assisting individuals struggling to make ends meet. The Salvation Army contributes approximately \$20 million of internally generated funds to support its 283 community support services and emergency relief centres across Australia.

In the past, emergency relief services have assisted disadvantaged individuals and families through a crisis orientated support model with the provision of practical and material aid, information, referral and advocacy. The Salvation Army has observed a shift in client circumstances whereby individuals present with increasingly complex needs and are experiencing longer-term financial hardship (e.g. low rates of income support, unemployment or retrenchment, housing stress and disability). Our data suggests that people are presenting more frequently, require more intensive support and access multiple agencies for help.



# 3

In response, The Salvation Army introduced Doorways, an integrated service delivery model for emergency relief programs. This approach concentrates on a holistic and capacity-building framework that actively works to address the underlying factors that lead to poverty and persistent disadvantage.

### KEY SERVICES INCLUDE:

- Material aid and emergency relief
- 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
- Aged care services

# METHODOLOGY

In 2016, The Salvation Army Australia Southern Territory<sup>21</sup> and Australia Eastern Territory<sup>22</sup> conducted the fifth consecutive national ESIS survey. Each year the ESIS survey aims to collect information about the experiences of those 'doing it tough.' The results reflect the difficulties and financial pressures experienced by individuals and families who accessed 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 further refined to include more information about accommodation costs, housing stress, transience and mobility, living costs and financial resources, disadvantage and social connectedness, and deprivation experienced by children and young people.<sup>23</sup>

### Survey process

The questionnaire was distributed nationally through 283 Salvation Army emergency relief and community support services, and individually to more than 600 randomly selected clients that received mail-out assistance in rural and remote areas<sup>24</sup> during 1-12 February 2016. The questionnaires were paper based 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 questionnaires were manually entered into an online survey tool and internal database for qualitative and quantitative analysis. Key themes were coded and categorised according to participant responses. Survey data and comments were analysed to determine levels of deprivation and disadvantage experienced by respondents. Non-responses (nr) were excluded from the calculations (NB. Non-responses will be displayed on each figure). The majority of questions had a low non-response rate (less than 10%); non-response rates higher than 10% should be read and interpreted with caution.

# 4

### Survey questionnaire

The survey questionnaire comprised of six sections:

- Demographic profile**  
Personal and family circumstances, household details
- Housing, homelessness & mobility**  
Living situations, accommodation costs, transience and mobility, overcrowding<sup>25</sup>
- Income source & employment**  
Income source, actions to seek work, financial expenses and resources<sup>26</sup>
- Financial hardship & deprivation**  
Essential household items,<sup>27 28</sup> activities and opportunities
- Children & young people**  
Essential items for children,<sup>29 30</sup> social exclusion<sup>31</sup>
- Wellbeing**  
Support received from other people, social connectedness<sup>32</sup>

# 5



# OVERVIEW



ESIS research over the past five years has provided a bleak picture of the experiences and life circumstances for the individuals and families who have sought practical support from Salvation Army emergency relief and community support services.

**This year, The Salvation Army further explored respondents' experiences in relation to a number of key social issues:**

**Housing, mobility and transience**

**Barriers to employment and economic resources**

**Financial hardship, poverty and deprivation**

**Social connectedness and wellbeing**

The data highlighted the ongoing battle for people with limited financial and social resources, who also experience severe levels of deprivation and persistent disadvantage. This report provides a disturbing picture of financial strain that occurs from living on income support, especially for households that spend the majority of their finances on housing, and endure the challenge of maintaining an adequate standard of living. For many people, this means going without essential items in life and the need to seek support through The Salvation Army's services for food and basic necessities to survive. As observed in previous reports, ESIS 2016 confirmed that many people experience extreme hardship and persistent disadvantage.

The Salvation Army maintains that the current social policy setting do not adequately provide sufficient assistance to individuals and families who experience disadvantage, and entrenched poverty.

**RECOMMENDATION:**  
The Salvation Army supports the development of a national plan to address the increasing rates of poverty and inequality in Australia, and to concentrate efforts on resolving the fundamental causes that lead to disadvantage and poverty.

# 6

## RESEARCH THIS YEAR HIGHLIGHTED FOUR MAIN THEMES:

- 1 Accessibility of suitable, affordable and sustainable long term housing
- 2 Adequacy of income support and persistent unemployment
- 3 Prolonged hardship, financial pressure and experiences of deprivation
- 4 Risk of poverty and social exclusion for children and young people <sup>33</sup>



## PROFILE

The respondent profile was compiled from the results of the Economic Social Impact Survey 2016. It represents a snapshot of the characteristics and life experiences of individuals who access Salvation Army ER services.

7

**64%**  
are female

Average of  
2.4 children  
in every  
household

**39%** were single parents  
with two or more  
children (68%)

**58%** of children experienced  
severe deprivation  
(unable to afford 5+  
essential items)

**86%** of adults experienced  
severe deprivation  
(unable to afford 5+  
essential items)

**85%** are recipients of  
income support  
payments

**40%** are recipients of  
Newstart Allowance

**74%** resided in rental  
accommodation

\$213/week paid in rent

\$16.96 per day (\$119 a week left over  
for those on income support to pay  
for utilities, food, transport, health,  
medical, pharmaceuticals, clothing,  
education and entertainment)

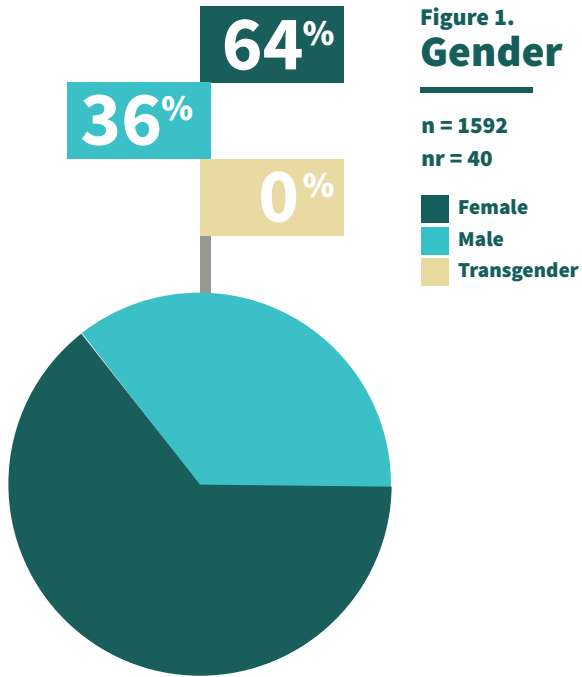


PART 1

DEMOGRAPHIC  
PROFILE

Last year, Salvation Army Community Support Services (CSS) assisted more than 136,000<sup>34</sup> people across Australia and delivered more than 486,000<sup>35</sup> emergency relief support sessions<sup>36</sup> and practical assistance. The demographic profile of respondents from this year's ESIS was representative of individuals who typically accessed Salvation Army ER services. Survey results highlighted consistent themes across The Salvation Army's total client group.

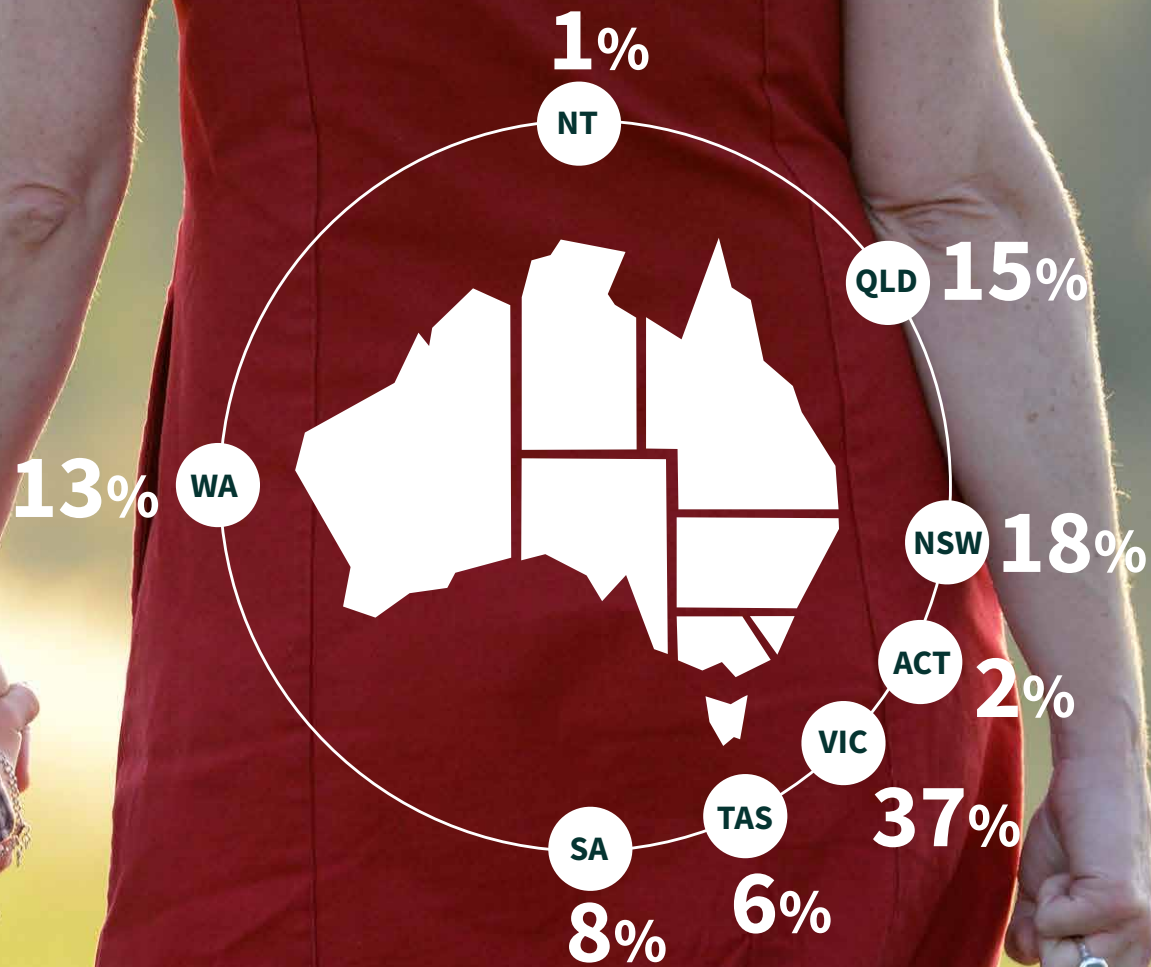
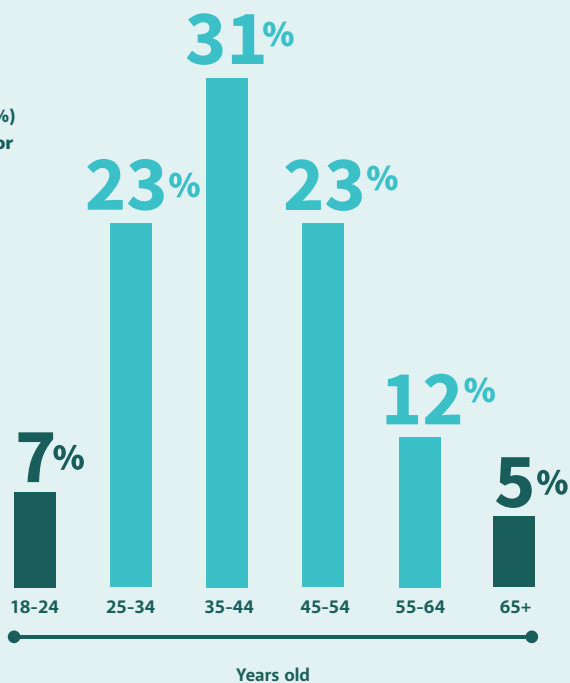
The majority of respondents in this year's sample were women (64%), 88% were the optimum age for workforce participation, 39% were from single parent households (68% of these with two or more children), and almost all were Australian citizens (91%). Similar figures have been observed in previous years' survey results. It is probable that more women seek support from services than men, as a higher proportion of women are represented in cohorts such as single parents,<sup>37</sup> homeless persons,<sup>38</sup> or victims of family/ domestic violence.<sup>39</sup>



**Figure 2. Age range**

The majority of respondents (88%) were in the optimum age range for work participation; significantly more than the national range of 53%. This high proportion may be an indication of respondents' reliance on community support services, or their difficulty in gaining employment.

NB. Percentages may not equal 100% due to rounding  
n = 1484  
nr = 144  
Excluded (aged 16 & 17) = 4  
Optimum age for work participation = 88%



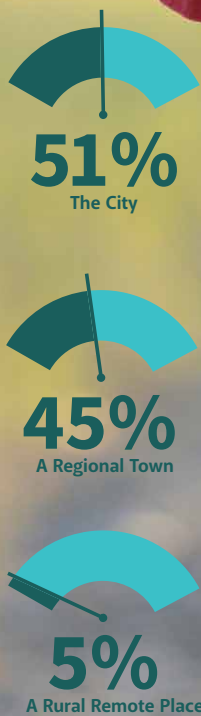
**Figure 3. State breakdown**

NB: With the exception of the Australian Capital Territory and the Northern Territory, each state has representative sample sizes (5% and above) for analysis.

**Figure 4. The area in which I live**

People from Regional Town and Rural/Remote Areas were over-represented in the survey, compared to the population data.<sup>40</sup>

NB. Percentages may not equal 100% due to rounding



**Residential status**  
The majority of respondents (91%) were Australian citizens, followed by Australian permanent residents (7%). The sample consisted of a small percentage of respondents on visa/or from New Zealand (1%) and asylum seekers (1%).

**Aboriginal and Torres Strait Islander Peoples**  
16% of respondents identified as Aboriginal and Torres Strait Islander peoples. This figure is significantly higher than the proportion of Aboriginal and Torres Strait Islander peoples' population in Australia (3%).<sup>41</sup> These figures reflect that respondents who identify as Aboriginal and Torres Strait Islander continue to experience significantly higher rates of socio-economic disadvantage compared to non-Indigenous Australians.



Figure 5.  
Household composition

39% of respondents were single parents (of children 0–17 years old). This cohort was the largest in the sample and over-represented in the survey figures, more than double the single parents population in national data (19%).<sup>42</sup> This may be attributed to the high cost of living, inadequate parenting support allowances and financial pressures on single parents raising children. The high costs of childcare, and lack of flexible part time employment opportunities during school hours, remain problematic and unaddressed. More than one-third of respondents were singles with no children.

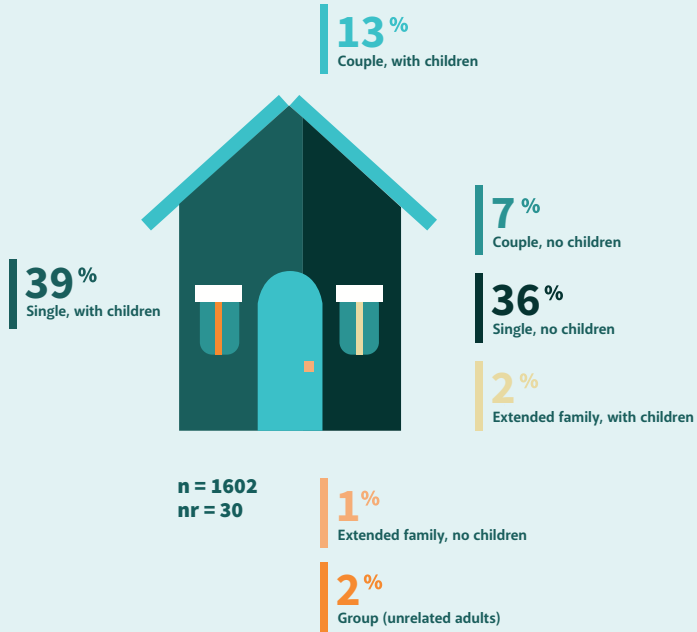
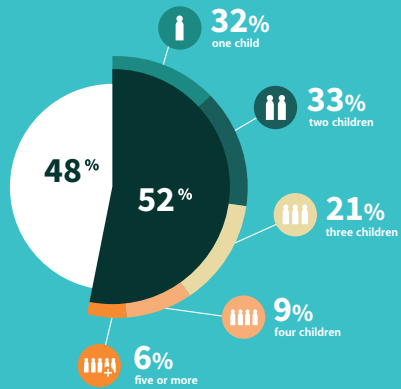


Figure 6.  
Single headed households

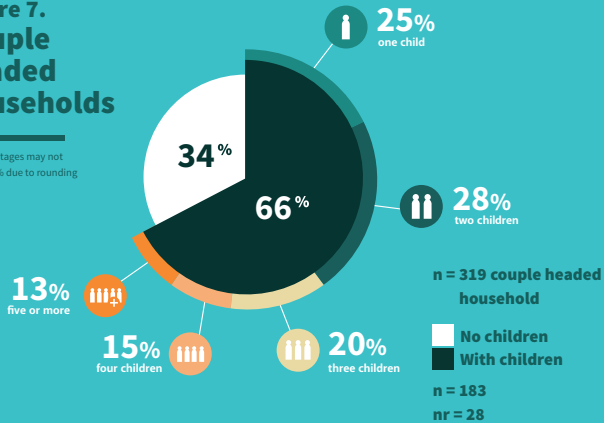
n = 1197 single persons household  
n = 530  
nr = 95



68%  
of single headed households with children had two or more children.

Figure 7.  
Couple headed households

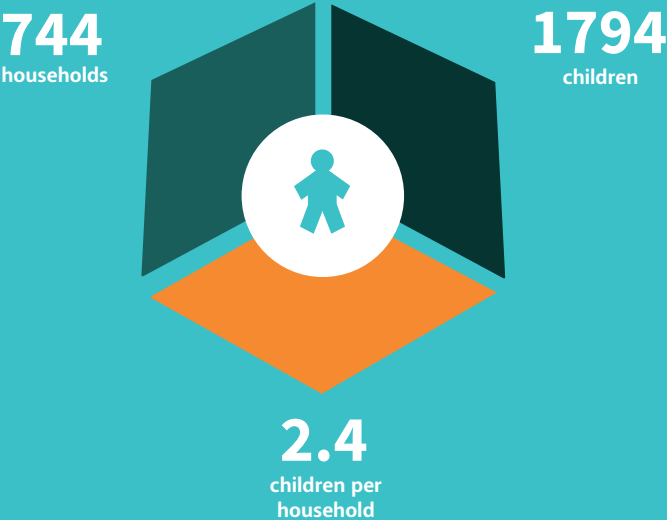
NB. Percentages may not equal 100% due to rounding




75%  
of couple headed households with children had two or more children.

Figure 8.  
Children figures

There are a total of 744 households with children  
A total of 1,794 children are represented in these households







**“I think about the safety  
for my family, currently on  
the high rise, it has drug  
addicts and dealers, big  
dogs and some angry noisy  
neighbours...I want a safe  
place for the kids to live.”**

**— Respondent**





PART 2

# HOUSING, HOMELESSNESS & MOBILITY

9



## Housing

Housing affordability continues to be a national issue, particularly critical for many low-income earners and income support recipients. Rising private rental costs and limited social and public housing stock are pressure points for low income earners. The majority of respondents experienced housing stress as a result of inadequate financial resources. More than half of all respondents resided in private rental properties or were paying off a mortgage. Of these, almost all (91%) experienced housing stress<sup>43</sup> and 68% experienced extreme housing stress. ESIS data revealed that respondents paid \$213 per week on housing and accommodation expenses.<sup>44</sup> This is almost two-thirds (62%)<sup>45</sup> of their total income per week on accommodation, which is more than twice the standard benchmark of 30% used to measure housing stress in Australia.<sup>46</sup> Many respondents reported that high rental costs, the competitive housing market and unsafe housing conditions contributed to significant financial and emotional hardship.

A renewed effort by government, private sector, and the community is urgently needed to resolve the underlying causes of housing insecurity, and ensure that every Australian has access to safe, secure and long term affordable housing.

All levels of government are encouraged to facilitate consultation relating to housing legislation and policy frameworks that encourages social investment from the private sector in order to increase the supply of affordable housing stock, for example, the development of affordable housing as part of commercial/residential building approval.

**RECOMMENDATION:**  
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.

## Homelessness

Seventeen per cent of respondents were homeless or living in temporary accommodation.<sup>47</sup> Of these, 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 towards homelessness. The proportion of homeless individuals in this year's ESIS sample was 34 times higher than the national average (0.5%). On any night in Australia, one in 200 people are homeless (in excess of 105,000 individuals); these results suggest that Salvation Army services support those who experience chronic disadvantage and impoverished situations.

Aboriginal and Torres Strait Islander peoples and households with children were also identified as being at high risk of homelessness.<sup>48</sup> One-quarter of respondents experienced overcrowding, which is a precursor for homelessness. For some households with limited choices of affordable housings, living in overcrowded conditions was preferable and a better option than homelessness. However, for individuals living in overcrowded conditions, there is limited space, limited privacy, and problems for rest and sleep.

## Mobility

ESIS data indicated that 40% of all respondents had moved house nearly three times in the past 12 months. One in 10 respondents who were homeless or living in temporary accommodation had moved at least six times in the past 12 months. Furthermore, 37% of respondents remained persistently homeless, for at least two years.<sup>49</sup> These results suggest that mobility and transiency remain a significant and continuing issue, and those who seek support through Salvation Army services are among the most financially vulnerable, needing intensive assistance to get back on their feet.

For the two periods 2011–12 and 2014–15, specialist homelessness agencies provided support to over 650,000 clients, and reported an average annual growth rate of 2.6%.<sup>50</sup> Similarly, The Salvation Army has also observed an increase in demand for specialist services and crisis accommodation. This requires adequate resourcing from governments, and a collaborative effort between community service organisations and private sectors, to effectively provide a continuum of housing options and social support assistance to the most vulnerable.

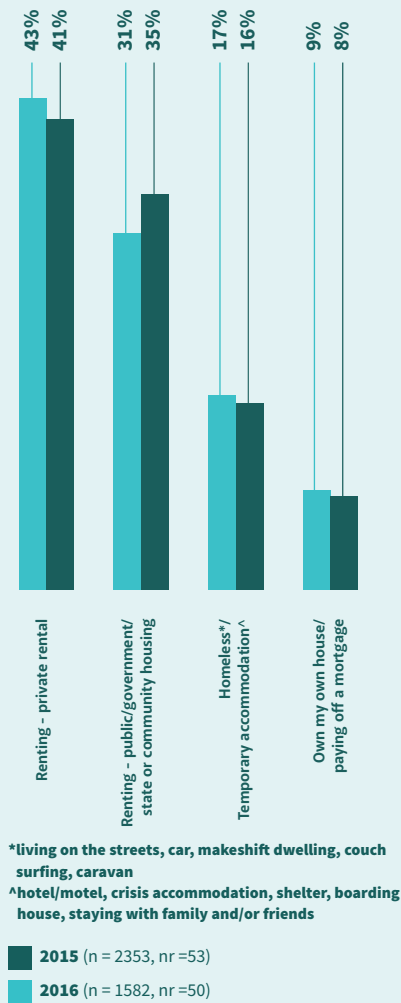
## Family Violence

ESIS 2016 data revealed that family violence was the main reason for women (37%) moving in the last 12 months. ESIS findings are consistent with figures from the Australian Institute of Health and

Welfare (AIHW), reporting that over one-third (36%) of adults and children seeking support from specialist homelessness services in Australia do so due to family violence.<sup>51</sup> Respondents affected by family violence in the ESIS sample experienced the highest level of extreme housing stress (84%) and spent nearly three-quarters of their disposable income<sup>52</sup> on housing and accommodation expenses. For many women leaving violent situations, employment is often compromised or lost causing further financial burdens. Unfortunately, for the respondents who had to relocate due to family violence, 64% of children and young people<sup>53</sup> had to change schools, causing disruption to children's learning and education, social connectedness and friendships. In addition, some children may have had to adjust to living in a refuge, crisis accommodation or became homeless. Housing mobility in these circumstances is more likely to have a negative effect on a child's educational, social and emotional wellbeing.<sup>54</sup> The Salvation Army is increasingly concerned that family violence is a major cause of homelessness in Australia and calls for continuing government investment and policy frameworks that encourage social investment from private sectors to increase the supply of additional housing stock, offers financial assistance, and improved access to support services for women and children leaving family violence.

**RECOMMENDATION:**  
To support individuals escaping family violence, The Salvation Army recommends that the federal and state governments increase the supply of appropriate housing and safe accommodation options, as well as adequate financial assistance.

Figure 9.  
Current housing status



**Housing**  
The majority (74%) of respondents were renting (either private or public), and 17% were homeless or living in temporary accommodation. The number of homeless respondents in the survey was significantly higher compared to the national homelessness population of 0.5%. Individuals who are homeless remain one of the most financially vulnerable and at risk group.

**"I think about the safety for my family, currently on the high rise, it has drug addicts and dealers, big dogs and some angry noisy neighbours...I want a safe place for the kids to live."**  
— Respondent





Private renters and home owners paid \$213 per week<sup>55</sup> in housing/ accommodation expenses

Ninety-one per cent of home owners/private renters experienced housing stress, including 68% who experienced extreme housing stress, using almost two-thirds of (62%) of their equivalised disposable income<sup>56</sup> for housing/accommodation expenses. The ESIS findings identified housing stress, particularly for those in the rental market as a risk indicator of increased likelihood of disadvantage. ESIS data supports the assertion that private renters are a high risk group as they struggle with the increasing cost of housing.

Figure 10.  
Housing stress among home owners/occupiers and private renters

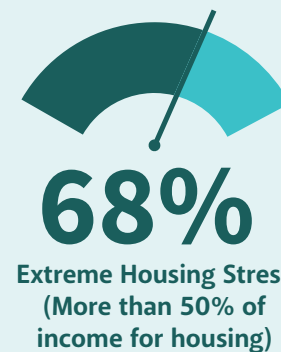
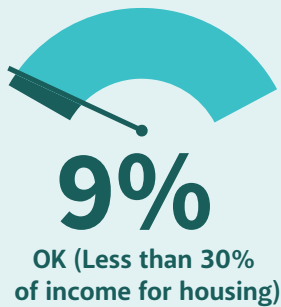


Figure 11.  
Proportion used from equivalised disposable income

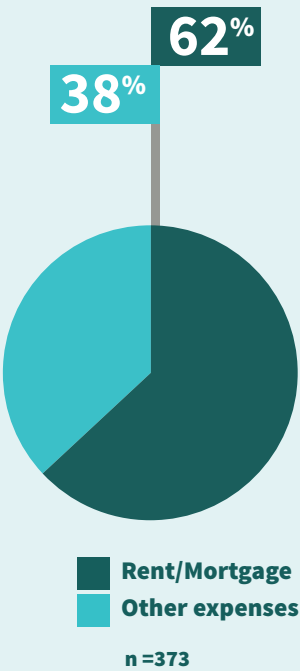
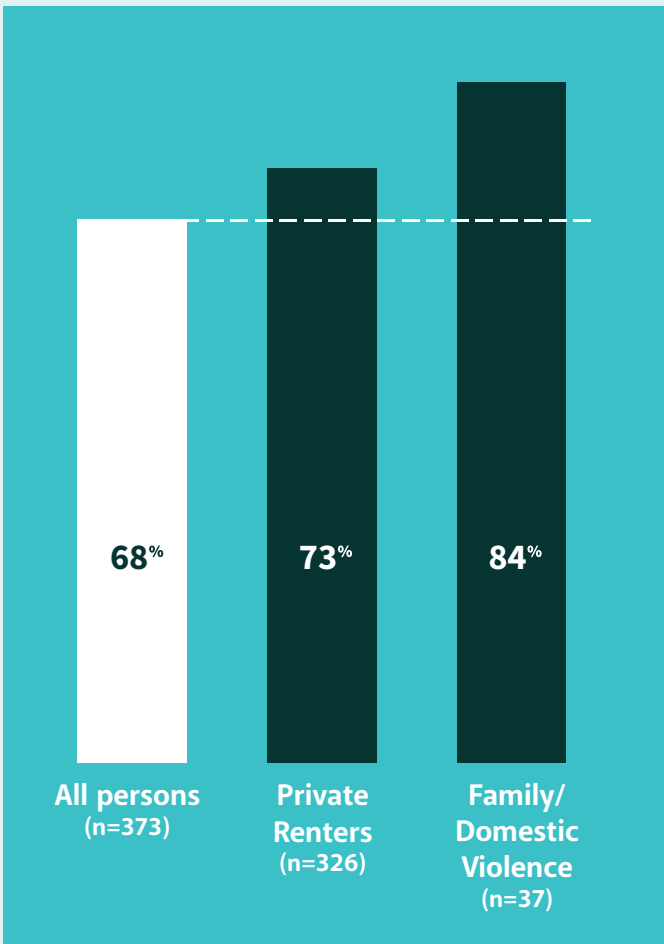


Figure 12.  
Proportion of subgroups experiencing extreme housing stress



Private renters (73%) and respondents affected by family/domestic violence (84%) were most affected by extreme housing stress. Respondents affected by family/domestic violence used nearly three-quarters of their equivalised disposable income for housing/accommodation expenses.

Figure 13.  
Proportion of equivalised disposable income<sup>57</sup> used for housing

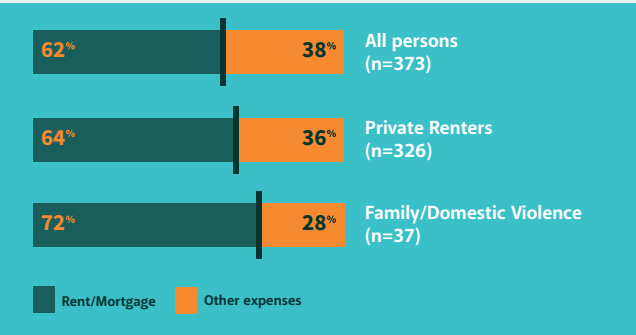
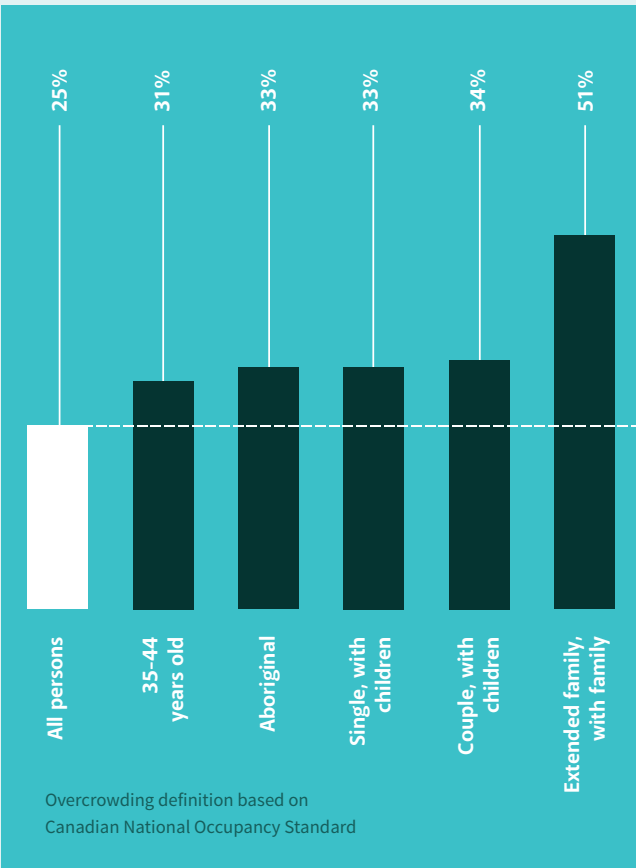


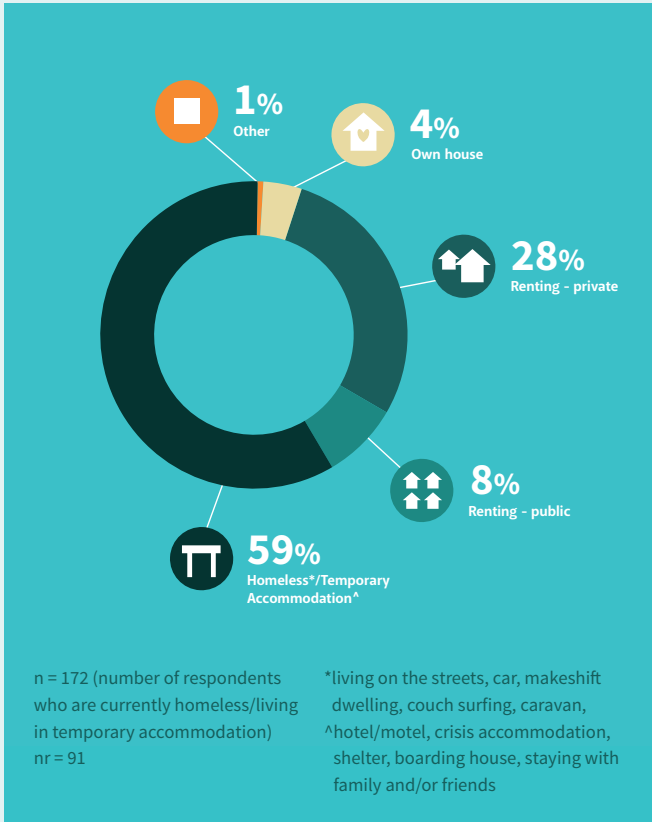
Figure 14.  
Subgroups who were more likely to experience overcrowding



Risk of homelessness: overcrowding among families with children

Twenty-five per cent of respondents experienced some degree of overcrowding. Research has shown that overcrowding is often a precursor for an increase in homelessness.<sup>58</sup> Subgroups who were likely to experience crowding tended to be 35-44 years of age, identified as Aboriginal, and lived with children.

Figure 15.  
Among currently homeless/living in temporary accommodation – ‘Where did they live before?’



Risk of homelessness for private renters and persistent homelessness

Over one-quarter (28%) of respondents who are currently homeless or living in temporary accommodation<sup>59</sup> were previously private renters, while nearly two-thirds (59%) remained persistently homeless or living in temporary accommodation. Of this cohort, 37% who are currently homeless or living in temporary accommodation have experienced persistent homelessness for at least two years (homeless in the past 12 months and likely to stay homeless in the next 12 months). This data suggests that respondents continue to struggle with rental and living costs in Australia and many are forced into unstable and cheaper forms of accommodation.

“After two years living on the street it’s all getting too much to handle.”  
— Respondent



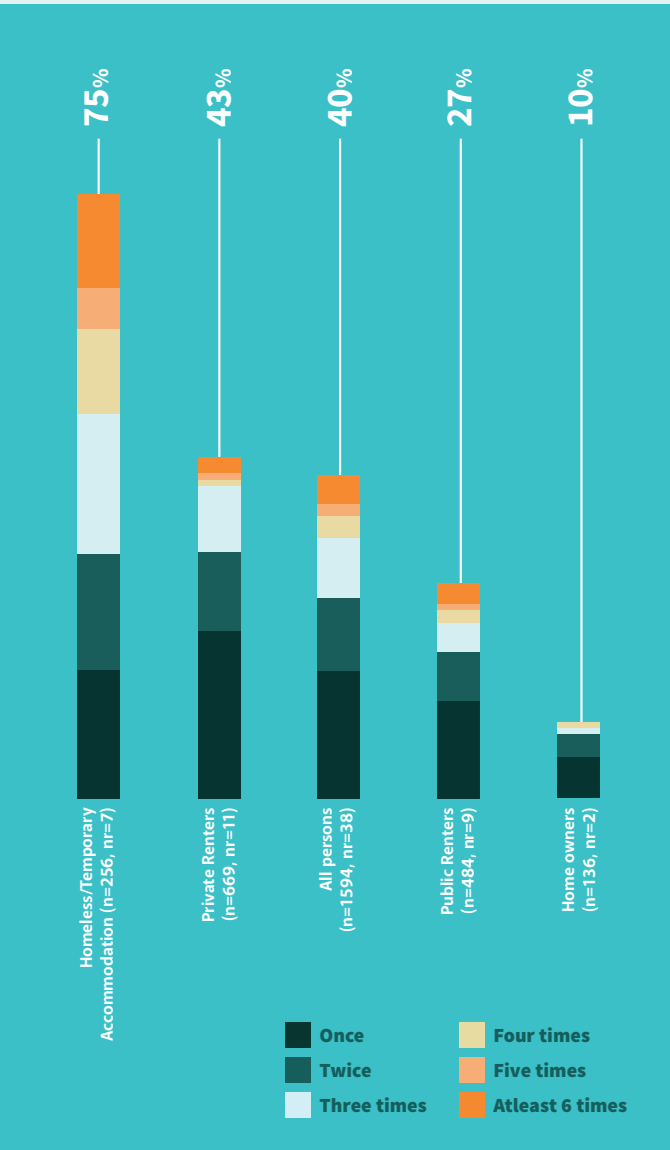


Figure 16.  
Currently homeless  
/temporary accommodation

n = 166, nr = 97



Figure 17.  
Housing transiency – frequency of move  
in the past 12 months

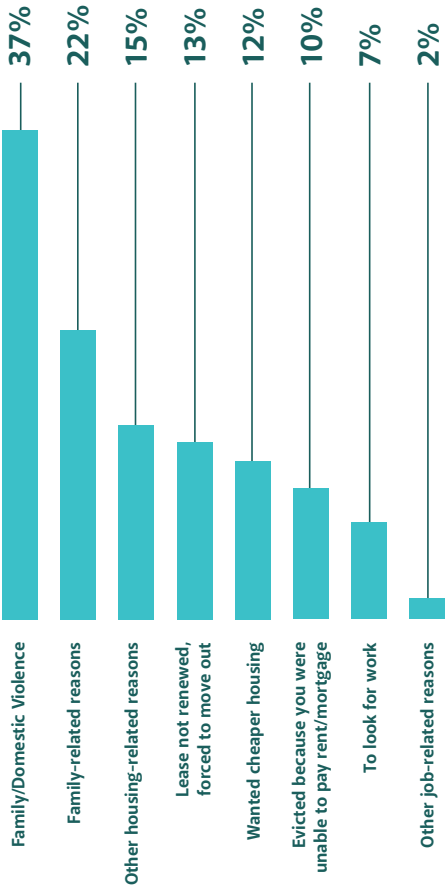


### Housing transiency

Forty per cent of all respondents moved house nearly three times in the past 12 months. The most affected group were respondents who were homeless or in temporary accommodation. Seventy-five per cent of those who were homeless or in temporary accommodation moved on average nearly four times in the past 12 months and one in 10 had moved six times in the past 12 months.

Figure 18.  
Reasons for women to move  
house in the past 12 months

n = 373 (women who moved house in the past 12 months)  
nr = 11



When respondents moved, they reported seeking safer and more secure accommodation. Many experienced conflict and stressful conditions.

“I need to find accommodation for my two sons and I where we feel safe and don’t have to move every three to six months.” — Respondent

“I would really like to move to more private and safe accommodations. [I am] currently putting up with a neighbour [with] anti-social behaviour...yelling abuse and threats with bad language. I have needed to contact police and had to get a restraining order on him...his abuse impacts on my mental health.” — Respondent

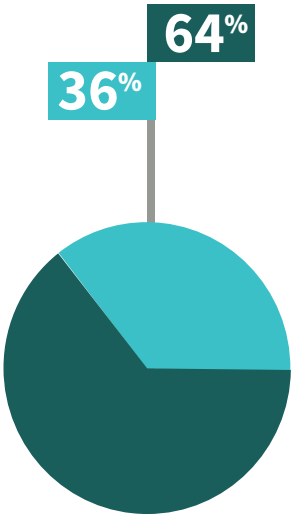
Figure 19.  
Children moving school  
due to family violence

Consistent with the national ABS data, family violence was identified as the main reason for women (37%) to move in the past 12 months. Sixty-four per cent of children had to change schools when they needed to move due to family violence. Respondents who moved due to family violence tended to be female, aged between 35-44 years old, single with children, and relying on government income support (parenting payment single).

Children who changed schools  
Remained at same school

n = 107 (Respondents with children^ who moved house in the past 12 months for family/domestic violence)  
nr=2

^ Children here means those who are already in school and are younger than 17 years of age







**“I just want to be able  
to afford the rent and  
buy food each week.”**  
— *Respondent*





PART 3

# INCOME SOURCE & EMPLOYMENT

10

### Income source

The majority (85%) of ESIS respondents were recipients of income support, while 7% were either in full time or part time work. There was a 5% increase in the number of Newstart Allowance recipients in this year's sample, although the percentages across the other categories of income support remained similar to last year.

ESIS research uncovered that income support recipients had an estimated \$16.96 per day (nearly \$119 per week<sup>60</sup>) to spend after paying for their accommodation expenses. For those on Newstart Allowance, this reduced to \$15.29 per day (\$107 per week<sup>61</sup>) to spend after accommodation expenses; \$5 less per day compared to other<sup>62</sup> government income support recipients. This highlights the gross inadequacy for Newstart recipients, who are expected to survive with low allowance rates that do not cover the basic standard of living. Across all households, families with children were equally disadvantaged and lived on an estimated \$14-16 per day. ESIS findings reveal that recipients on income support and allowances continue to live below the poverty line<sup>63</sup> as payments are not sufficient to cover the day-to-day costs of living.

The Salvation Army believes that income support allowances should increase in line with wage increases and inflation to provide adequate levels of support for the most disadvantaged cohorts.

**“Newstart allowance of \$268 per week does not cover the bills.” — Respondent**

**RECOMMENDATION:**  
**The Salvation Army opposes any decrease to government income support measures or benefits that will further disadvantage individuals and families. Instead, The Salvation Army advocates for additional financial assistance for those on low paying allowances, especially Newstart Allowance, to ensure recipients are able to maintain an adequate standard of living.**

ESIS respondents reported aspirations to have many of the same experiences and opportunities as the wider community. Aside from employment opportunities, this extended to suitable and affordable housing and the ability to provide a good life for their families. Unfortunately, for many, there are daily challenges and significant barriers to attain the most basic and essential items.

### Employment

In particular, respondents seeking employment reported they have encountered many challenges trying to enter the workforce and sustain employment. Forty-two per cent of respondents who had been looking for work experienced persistent unemployment and had been out of work for more than 12 months. One in four jobseekers reported that prolonged unemployment made it hard for them to find a job, and 20% reported a lack of job opportunities in their local areas was the main reason that precluded them from seeking and gaining employment.

Significantly, the majority of respondents (70%) who were completely out of the labour force reported that a current physical and/or mental health issue was the main reason that prevented them from engaging in the workforce.

**RECOMMENDATION:**  
**The Salvation Army calls for increased financial investment and partnerships in education and skills initiatives that enable disadvantaged and marginalised individuals, particularly those with physical and/or mental health conditions and those who have experienced prolonged unemployment, to obtain sustainable employment.**

Major structural and personal barriers, coupled with poverty and disadvantage, inadequate housing, cost of childcare, inflexible work arrangements, limited education and work experience were other variables which limited options for respondents seeking secure employment.

**RECOMMENDATION:**  
**The Salvation Army advocates for policy directions and service models that remove barriers to social participation, therefore providing resources to develop an individual's skills and increase their financial resilience.**

Figure 20.  
Primary source of income

85% of respondents were recipients of government income support, 7% were in either full or part time employment and 3% had no income. Those actively looking for work or more work expressed a strong desire to obtain employment.

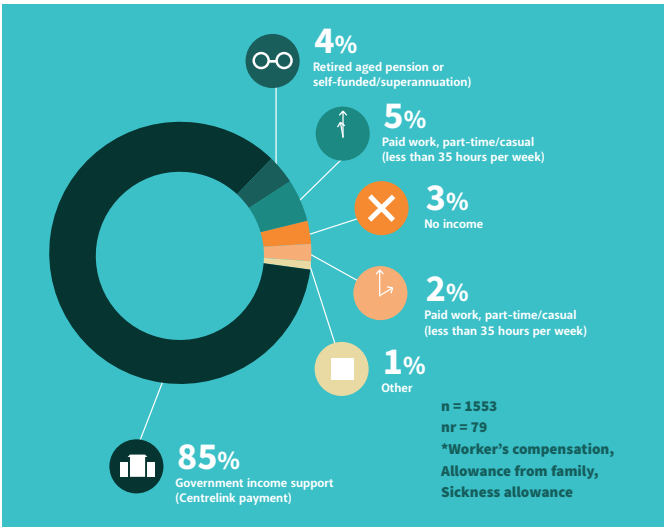
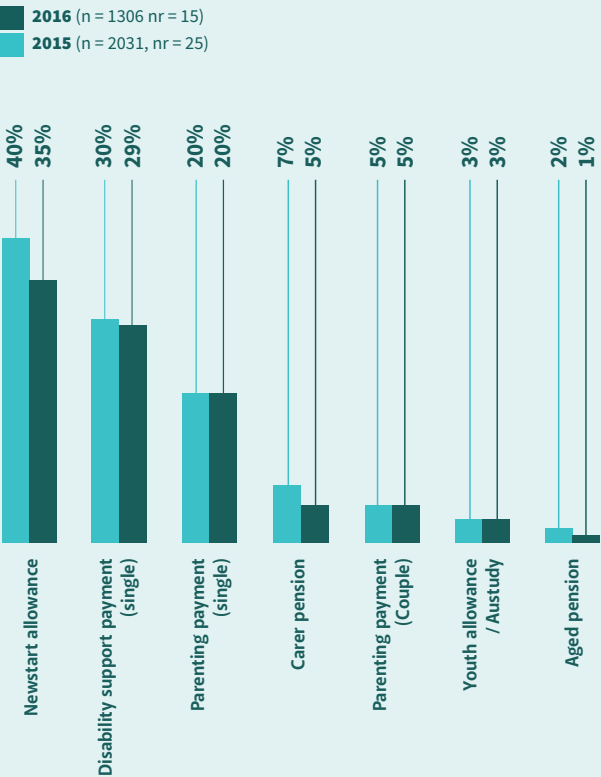


Figure 21.  
Income support

Compared with ESIS 2015 figures, there was an increase in Newstart Allowance recipients (5%), the percentages of other benefits remained similar.

NB. the percentages here represent respondents who may receive a combination of different types of government income support; for example, respondents who received Newstart Allowance and Carer Pension will be counted in both Newstart Allowance and Carer Pension.



	\$AUD/week (median)			n
	Equivalised disposable income	Accom. expenses	Estimated money left	
All government income support	48.82	30.71	16.96	308
On Newstart Allowance	42.86	28.57	15.29	128
On Other government income support	56.43	33.57	19.19	180

Estimated money left	\$16.96 All government income support	\$15.29 On Newstart Allowance	\$19.19 On Other government income support
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Table.1  
Income support: estimated money left to spend per day is \$16.96

Note: Not comparable with ESIS 2015 calculation due to different way of asking respondents and different calculations involved. ESIS 2015 asked respondents directly on their money left after paying accommodation and accommodation expenses – hence estimating the income. This year the respondents were asked their disposable income (after tax) & accommodation expenses – hence estimating the money left to spend. Only include singles and couples household with and without children due to calculation of equivalised disposable income, and only home owners/private renters due to calculation of housing stress. Also excluding those with negative estimated money left to spend. 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)

Those with government income support have an estimated \$16.96 per day to spend after paying for their accommodation expenses. Newstart Allowance recipients had an estimated \$15.29 per day to spend after paying accommodation expenses. This is approximately \$5 lower per day compared to other income support recipients.

ESIS data found that households relying on Newstart Allowance are at high risk of poverty. Individuals receiving Parenting Payment, DSP, Newstart and Youth Allowance consistently rank highly among people experiencing financial hardship and deprivation.<sup>64</sup>

**“I hope my children can be taken care of. I hope their future looks brighter. I try my hardest to get ahead, but due to my debts and bills, I never can.” — Respondent**

**“Australia's unemployment payment is the lowest unemployment benefit in the OECD.” — ACOSS**



“I was unable to remain in my rented property whilst I got back on my feet and my business collapsed as Newstart did not cover this. I was forced to couch surf – became ill and assure you I was in NO POSITION to present myself for work or interviews whilst couch surfing. It is a ludicrous situation.” — Respondent

“I have more budgets than you’ve had hot dinners! None of the financial counselling can cut any more ‘fat’ out, it simply needs more reserve and income.” — Respondent

“Living on Newstart for 3 years is not enough to survive. After 2 years living on the streets it is all getting too much to handle.” — Respondent

“I just want to be able to afford the rent and buy food each week.” — Respondent

Figure 22.  
Employment for 25-64 years old

32% of respondents within the optimal working age group were unemployed, and actively looking for work, while 3% were underemployed<sup>65</sup> and wanting additional hours.

n = 1225 (respondents aged 25 – 64years old)  
nr = 84

	\$AUD/week (median)			n
	Equivalised disposable income	Accom. expenses	Estimated money left	
All households (singles/couples with/without children)	49.45	30.36	17.58	373
Single, no children	47.14	25.71	20.43	154
Single, with children	53.57	35.71	15.79	158
Couple, no children	47.62	28.57	14.29	31
Couple, with children	51.02	33.64	15.52	30

Estimated money left	\$17.58	\$20.43	\$14.29
	All households (singles/couples with/without children)	Single, no children	Couple, no children
	\$15.79	\$15.52	
	Single, with children	Couple, with children	

Table 2.  
Across all households estimated money left to spend per day is \$17.58

Families with children were among the most disadvantaged, experiencing multiple deprivations and social exclusion, and living on an estimated \$14-\$16 per day after paying for accommodation expenses. This may be due to additional housing costs to accommodate larger families, compared to other groups. The current Social Security reform and review of the Family Tax Benefits may have significant impacts on those who most need additional financial support.

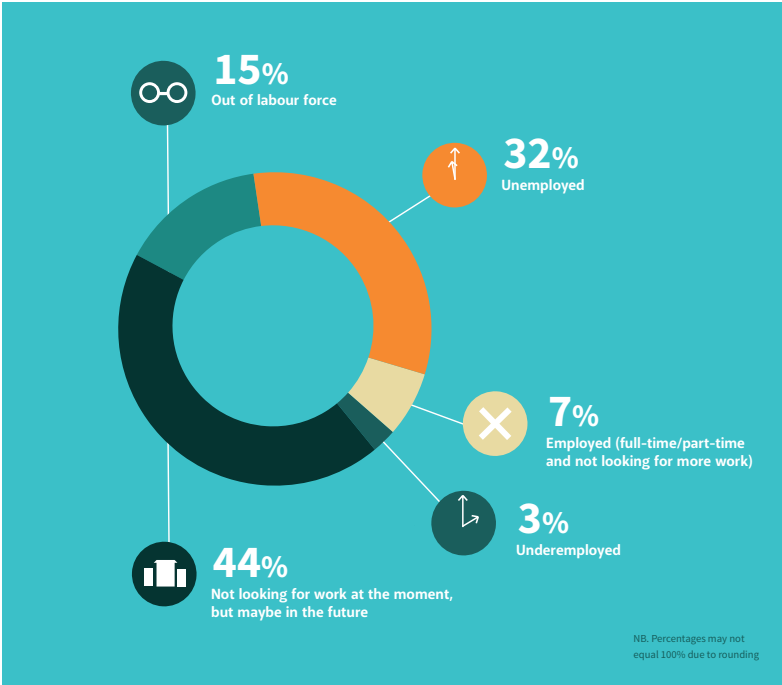
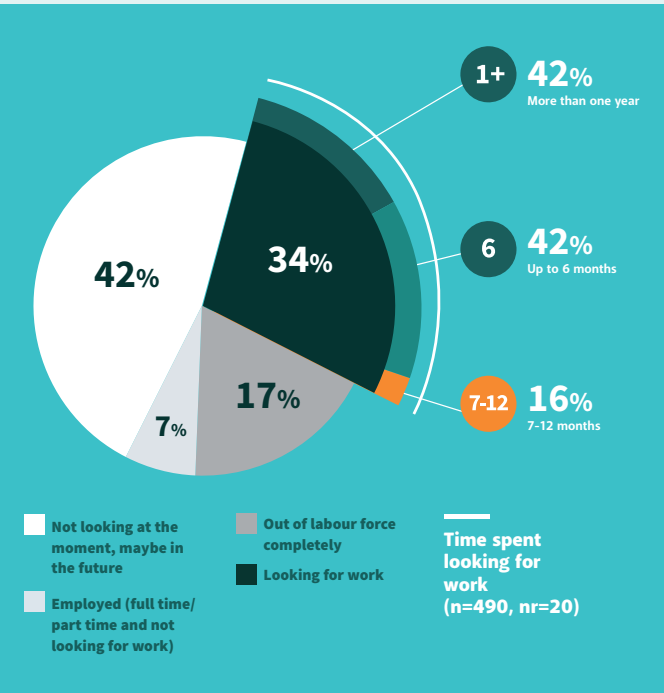


Figure 23.  
Work participation

Persistent Unemployment  
Among the 34% of respondent still seeking work, the majority (42%) had been seeking work for up six months. Another 42% had been persistently unemployed and seeking work for more than one year.



“Telling people who do not have a stable home base or in some cases even basic education levels to go and get a job is pointless. People need a stable foundation to start with for labour market programs to work. What they need is a ladder of opportunity to pull them up – support to make them employable – not further penalties to push them down.” — Professor the Hon. Stephen Martin, chief executive of the Committee for Economic Development of Australia (CEDA), 2015

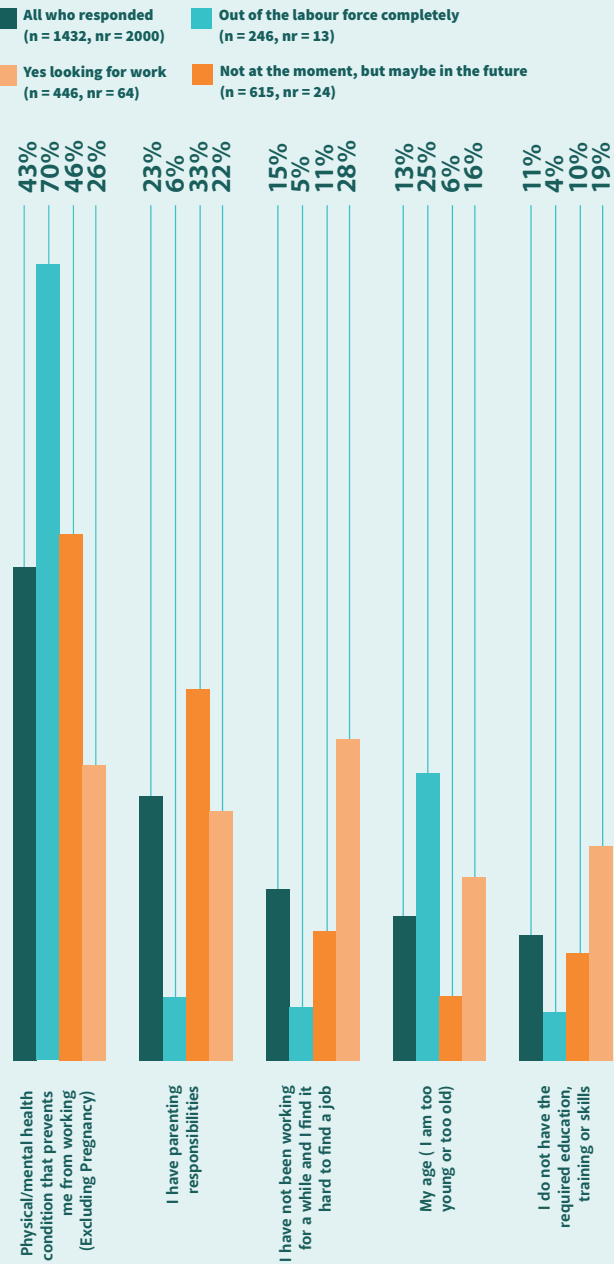
“I want to work, but can’t afford childcare and there are no jobs in school hours.” — Respondent

Figure 24.  
Top five barriers to employment

Top five barriers to employment  
Respondents experienced many challenges seeking and gaining employment. The main barriers diminishing respondents chances of finding work included having physical and/or mental health condition, parenting responsibilities, prolonged periods of unemployment, age, and level of education, training or skills.

For those seeking work, 28% claimed that their prolonged period of unemployment made it harder for them to find a job, and 20% claimed that there are no available jobs in their local area. Having a physical and/or mental health condition was the number one reason reported for those who were completely out of the labour force and had given up seeking work. These findings suggest that prolonged periods of unemployment diminishes the chances of finding work.

Finding and sustaining employment continues to be difficult, especially for single parents who need childcare and jobs with flexible hours during school times.







**“In Australia, 2.5 million people continue to live below the poverty line (including more than 603,000 children).”**

**—ACOSS**





PART 4

# FINANCIAL HARDSHIP & DEPRIVATION

11

## Financial hardship

Many Australians experience poverty at different stages in their lives due to a variety of circumstances, such as retrenchment or loss of employment, a change in their personal situation, illness, incarceration, relocation due to family violence, or even the death of a family member. Poverty may be situational for some; who can recover and get back on their feet. For others, poverty and disadvantage have become a way of life and persist for many generations within their communities.

Entrenched poverty and disadvantage are complex and significant social issues. The Committee for Economic Development of Australia (CEDA), estimates that between four to six per cent (1-1.5 million individuals) of the Australian population experience chronic or persistent disadvantage.<sup>66</sup> Furthermore, for 12-15% of those who experience disadvantage, periods of hardship last more than 10 years. The longer someone experiences significant disadvantage, the more likely they are to remain trapped in poverty. Regrettably, children who grow up in a home with entrenched disadvantage are more likely to face the same problem.<sup>67</sup>

**“In Australia, 2.5 million people continue to live below the poverty line (including more than 603,000 children).”**  
— ACOSS<sup>68</sup>

**“As a signatory to the Convention on the Rights of the Child we have committed to ensuring every child has access to an adequate standard of living. With over 17 per cent of Australian children living below the poverty line, we are failing to give all children the best start in life.”**

— National Children's Commissioner Megan Mitchell

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.<sup>69</sup> This is an apt description of what ESIS respondents disclosed about their current life circumstances and experiences.

ESIS research found that financial hardship took a toll on many respondents and limited their ability to afford basic items. When respondents ran out of money, one in two respondents went without basics, accessed vouchers/emergency relief assistance, or borrowed money from friends/family, while 43% went without meals.

**“10% of Australians report that they cannot afford to buy enough food. This share has increased somewhat over the past years.”**  
— OECD<sup>70</sup>

Thirty per cent of respondents reported that they sold goods to Cash Converters/pawn brokers and 18% sought a loan from payday lenders. This short term and risky strategy often resulted in further hardship for individuals as they were not able to pay back loans which incurred higher interest rates. Eight per cent of respondents indicated that they engaged in high risk and illegal activities such as begging, criminal activities, sex work, and misused credit cards because they ran out of money. ESIS findings suggest that nearly one in 10 respondents became so desperate due to financial hardship they were forced to engage in illegal activities to survive.

Poverty and disadvantage remains a critical issue for many Australians. However, their circumstances remain stagnant and unchanging. The Salvation Army calls for increased seed funding, and incentives for social enterprises and program innovations to enable longer-term sustainable solutions to poverty and persistent disadvantage. Without serious commitment, effective policy direction from governments, and creative solutions, the lived experience of poverty and disadvantage for many Australians will remain unchanged for the long term.

**RECOMMENDATION:**  
The Salvation Army supports the development of a national plan to address the persistent rate of poverty, generational poverty and inequality in Australia.

## Deprivation

Our research indicated that the majority of respondents experienced severe levels of deprivation. Eighty-six per cent of adults and 58% households with children experienced severe levels of deprivation and went without more than five essential items in life.<sup>71</sup> Almost nine in 10 (89%) respondents did not have \$500 in savings for emergencies, two-thirds (66%) of respondents could not afford dental treatment and more than one-third (34%) were not able to afford medicine prescribed by a doctor.

**“I need specialist visits for several chronic medical conditions, but as these specialists do not bulk bill, I cannot attend the appointments. Consequently, these conditions continue to worsen.”**  
— Respondent

Employment and connectedness were central issues, nearly three quarters (74%) of respondents did not have a computer, tablet or iPad, and more than half did not have a motor vehicle. Deprivation of 11 or more essential household items was found to be more likely for those who are male, unemployed, on Newstart, or homeless.<sup>72</sup> These results were very similar to previous years, whereby the majority of respondents experienced severe deprivations and could not afford everyday basic items. For many disadvantaged Australians, The Salvation Army provides support and a safety net in times of need.

**RECOMMENDATION:**  
The Salvation Army advocates for continued financial investment from government to ensure that emergency relief, financial counselling/ capabilities, and community support services are adequately funded, and can therefore focus on building household resilience in managing hardship, while providing a safety net for people experiencing poverty and disadvantage.

**“Certain groups in Australia are more susceptible to food insecurity—including unemployed people, single parent households, low-income earners, rentals households and young people.”**  
— Australian Institute of Family Studies, 2016

**“I fear for my health as I cannot always afford my prescribed medication.”**  
— Respondent

Figure 25.  
Over the past year – ‘I did the following because I ran out of money’

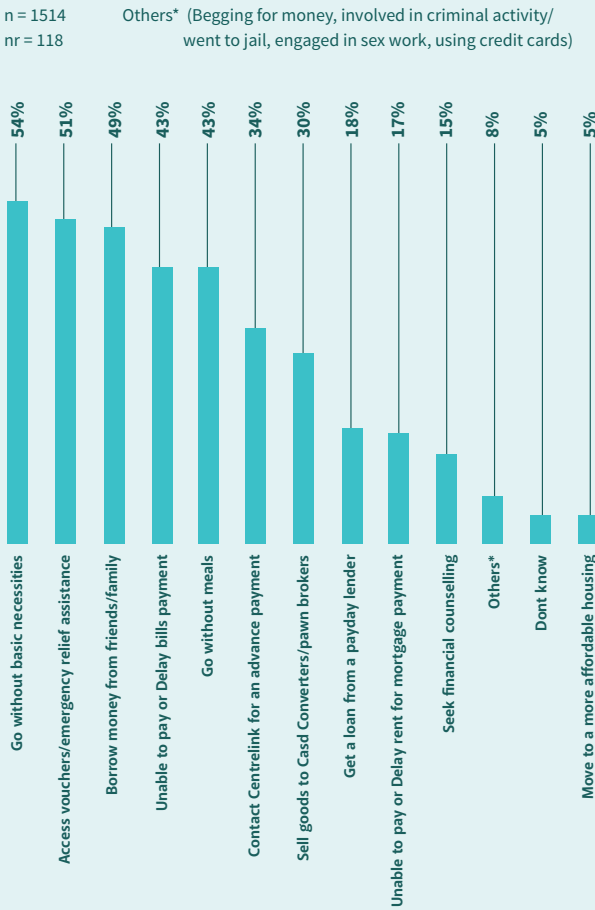




Figure 26.  
The essentials of life  
– ‘Top 10 items that I cannot afford’

**Employment and Connectedness**  
In terms of employment and connectedness, these are essential items that ESIS respondents could not afford. Similarly with last year, 86% of respondents could not afford at least five essential household items.

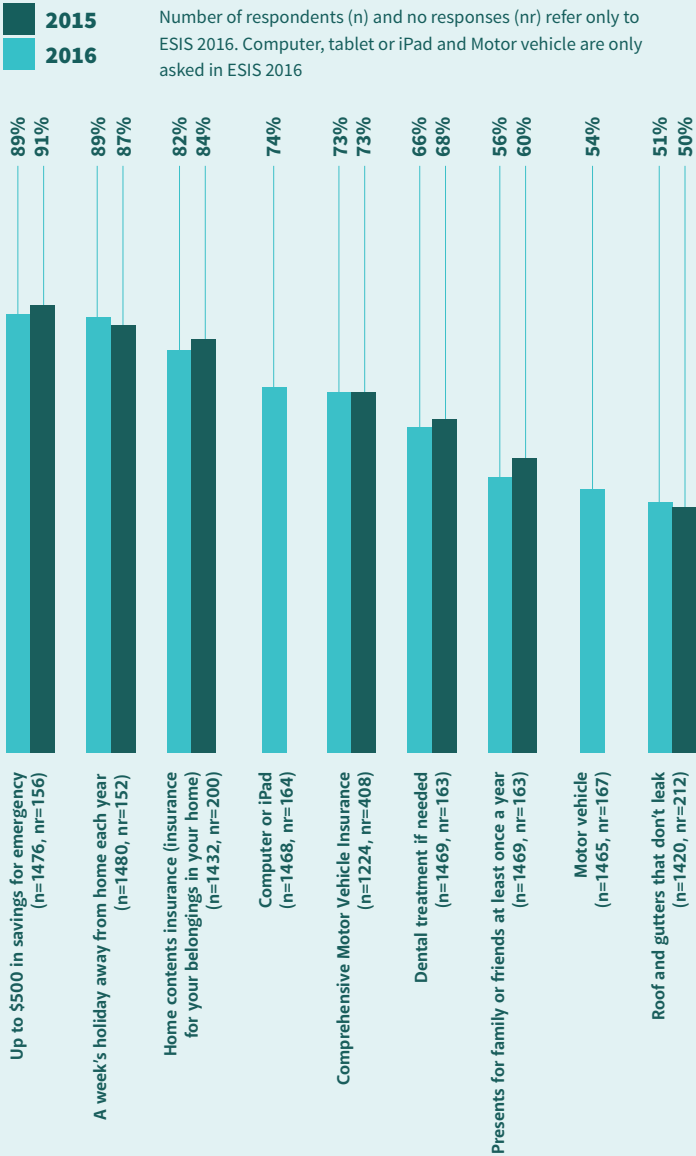


Figure 27.  
% of people who are deprived  
of number of household  
essential items

n =1538  
nr = 94

“I don’t even have a fridge, television, telephone and have been without running water for three months.”  
— Respondent

“I hope to afford the essentials in life and to share experiences with my child.”  
— Respondent

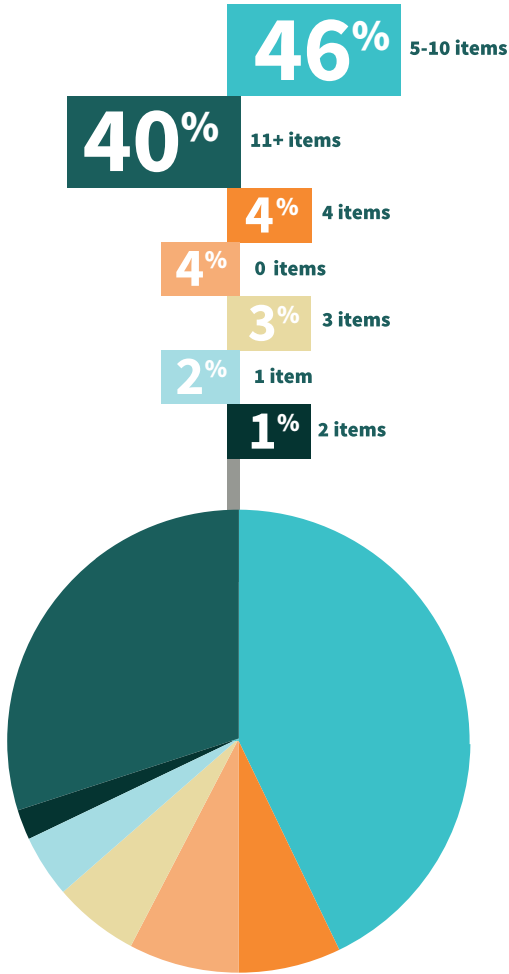
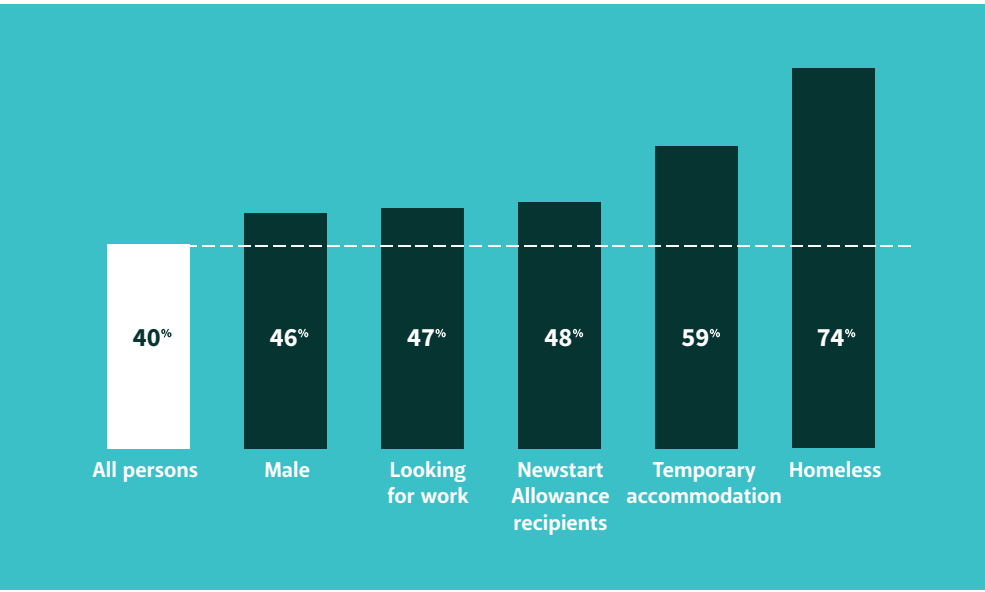


Figure 28.  
Subgroups who are deprived of more  
than 11 essential household items

Respondents with more unstable or transitory accommodation, and lower levels of income were found to be more susceptible to experiencing higher levels of deprivation.







**“Some kids win the lottery  
at birth; far too many don’t  
– and most people have a  
hard time catching up over  
the rest of their lives.”**

**— James Heckman**





PART 5

CHILDREN &  
YOUNG PEOPLE

Disadvantage

Children born into disadvantage and poverty are more likely to have health problems, develop behavioural issues, experience housing and food insecurity, achieve lower levels of educational attainment, and experience less supportive parental relationships.<sup>73</sup> The Salvation Army maintains that each child should have the same opportunities as their peers, and a lack of resources should not further disadvantage children. Early childhood research highlights the formative years of a child's life as critical to their learning and development, fundamentally shaping the adults that they will become.<sup>74</sup> Gaps in skills and abilities between children from socioeconomically disadvantaged families and more advantaged peers are apparent early in life. The Salvation Army advocates for children to have improved access to early years' education programs, rather than perpetuating the cycle of disadvantage that sets a life trajectory of poorer social, educational, employment and financial outcomes in later years.<sup>75</sup>

Education is fundamental to improving children and young people's learning opportunities, social connections, and employment prospects. It is also a critical step in moving out of poverty and disadvantage. There is a relationship between education and better health, as well as raised civic and social engagement.<sup>76</sup>

This year, our sample included a total of 1,794 children across 744 households. Of these, nearly three out of five children experienced severe deprivations 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, and access to health services.

**“School is one of several protective factors influencing wellbeing... marginalised young people reveal that some have avoided school because their family had no money for food, while others recounted being teased at school for the way their uniform looked... One in ten Australian children miss school at least once a week, almost one in six have been bullied, and one in thirty goes to bed or school hungry nearly every day.”**  
— *Australian Child Wellbeing Project (ACWP), 2016*

**“... Education transforms lives... it's the most powerful tool we have to tackle the injustice of poverty. When a young person is educated, they're not just learning grammar and maths. They're amplifying their voice, so they can have a say in their future. For a young person, education is a game-changer.”**  
— *Oaktree Foundation, 2016*

**“I want everything for my children that they deserve.”**  
— *Respondent*

12

For households with children aged 17 or younger:

- Almost three out of five respondents could not afford an internet connection for their child(ren)
- Almost half could not afford up to date school items and money to participate in school activities
- More than two-thirds could not afford a hobby or outside activities for their child(ren)
- One in five could not afford medical treatment and medicine prescribed by the doctor, and two in five could not afford a yearly dental check-up for their child(ren).

Exclusion

Feedback from respondents recorded a sense of guilt, sadness and distress that they could not provide basic items for their children. Our research identified that for households with children, many experienced exclusion and were deprived of learning opportunities through school, social and recreational activities. The Salvation Army is concerned that these children's prospects are likely to diminish and lead to increased poverty, through lack of opportunity and prolonged disadvantage.<sup>77</sup>

**RECOMMENDATION:**  
The Salvation Army recommends that federal and state governments provide financial resources to develop opportunities for children and young people who experience disadvantage, social isolation and exclusion and generational poverty to connect with, and participate in their communities.



ESIS found parents to be one of the most disadvantaged demographic groups from our sample. Children of respondents were subsequently disadvantaged due to their parents' lack of economic resources and life circumstances. This resulted in an increased risk of poverty and exclusion for their children.

Children of these families who are aged between 0-15 years were:

- Almost nine times less likely to have access to internet and 14 times less likely to have access to motor vehicle compared to average Australian children
- Almost all children are in households of the bottom income quintile (less than \$415/week)
- 84% are in jobless families, and 96% are facing high rent and low income situation.<sup>78</sup>

Jobless families, sole earner families, and sole-parent families demonstrate higher rates of child poverty in OECD countries than families with at least one parent in employment. Finding employment is difficult for many respondents due to a complexity of issues and barriers. In Australia, 12.6% of children live in workless households (households with no employed adult) compared to the OECD average of 9.5%.<sup>79</sup> This year's ESIS found 84% of children resided in jobless households, almost seven times higher than the average Australian household and nearly 10 times the OECD average.

**RECOMMENDATION:**  
The Salvation Army calls for additional early intervention and prevention programs that both support vulnerable parents, and aim to increase social inclusion and connectedness for children born in poverty.

**“Australia must place equity at the heart of our child well-being agendas and the ‘leave-no-one-behind’ principle should form the foundation of future social strategies. The evidence presented in this report card suggests that to improve overall child well-being, the most disadvantaged must not be ignored.”**  
— *Innocenti Report Card 13*<sup>80</sup>

**“I want to be able to give my children things they never had...and give them the best future.”**  
— *Respondent*





“Digital literacy – the ability to use information and communications technology (ICT) such as computers and the internet – underpins a nation’s capacity to provide individuals and groups with equity of access to social opportunity, and is a necessity for participation in the Digital Economy.”  
— Innovation & Business Skills Australia (IBSA) (2013) <sup>82</sup>

Digital participation

The Internet plays an increasingly fundamental part of the lives and opportunities of children and young people in Australia. Digital participation and inclusion for many is a way to learn, to be entertained and to stay connected with friends. In this digital age, children and young people are highly technically literate as they have been using the internet and a variety of web based platforms for the majority of their lives. There is increasing emphasis on digital participation and literacy for children within early education and school environments. Interactive learning platforms, social media and online sharing platforms for video and multimedia are common activities and tools to promote education, communication and social connection.

Australia has one of the highest internet access rates in the world; however, The Salvation Army is concerned that children from disadvantaged backgrounds are being left behind in the digital revolution. Our research demonstrated that 58% of households could not afford an internet connection at home and 74% did not have a computer, tablet or iPad. This suggests that for the children and young people of respondents, there is a lack of opportunity for digital participation, resulting in increased social exclusion and disengagement from online activities.

International studies indicate that a range of social factors influence the existence of a digital divide.<sup>81</sup> There is a strong link between income and employment, and internet use. The Salvation Army supports continued focus on digital literacy to enable participation by those who experience, and are affected by, low digital literacy.

Almost **3/5** respondents could not afford an internet connection for their child(ren)

CEDA reports that almost 40% of Australian jobs that exist today have a moderate to high probability of disappearing and being replaced by automation within the next 10 to 20 years. It is predicated that Australia’s economy will move away from the mining boom and gravitate towards new technologies to remain competitive in the global market.<sup>83</sup> Therefore, without access to the internet and digital technology platforms, children and young people will be further disadvantaged in education and the labour market.

Connectedness, Education, and Health Services Access are top 10 children items that respondents cannot afford



Almost **1/2** could not afford up-to-date school items

“Foodbank has been working with one thousand schools around the country and is providing breakfast to more than 67,000 children [but] there’s still an unmet need... Teachers estimate that the average student loses more than two hours a day of learning time when they come to school hungry.”  
— Reportage on Foodbank survey, May 2015

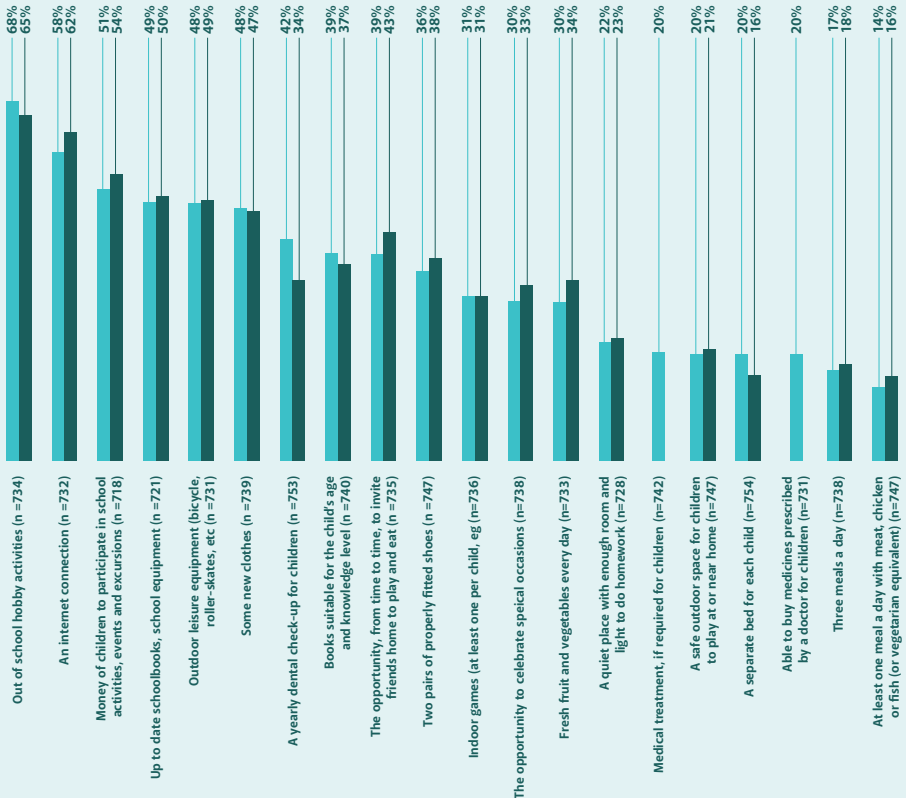


Figure 29. The essentials of life –‘What children are doing without’

Almost three out of five respondents cannot afford an internet connection for their children. Almost half could not afford up to date school items and money to participate in school activities. In terms of health services, 42% could not afford a yearly dental check-up; a decrease of 8% compared to last year. One in five respondents could not afford medical treatment/medicines for their children. A slight improvement was observed in social play and the availability of fruits and vegetables every day for children.

\*number of respondents (n) refer only to ESIS 2016. Medical treatment and ability to buy medicines are only asked this year.

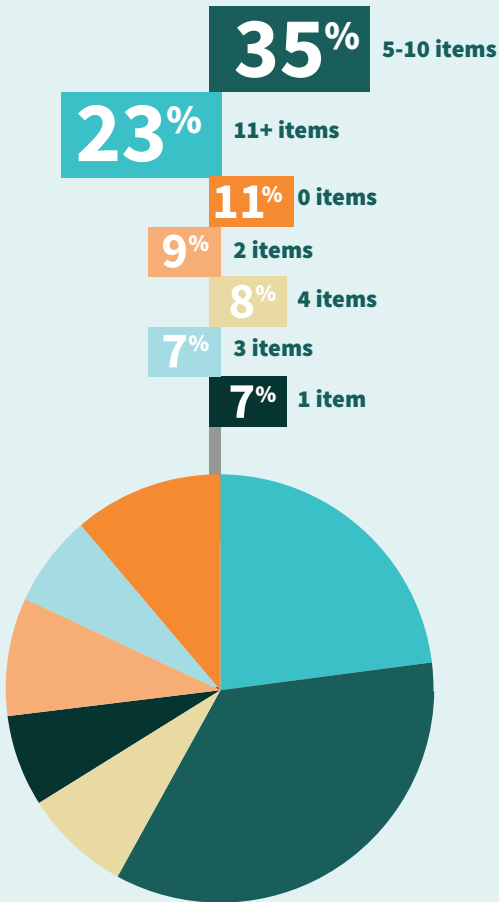
2015  
2016





Figure 30.  
% of people who cannot afford a certain  
number of essential items for children

n = 739  
nr = 4



“...There are clear problems with the welfare system’s effectiveness in dealing with entrenched disadvantage...children who grow up in a home with entrenched disadvantage are more likely to graduate to a lifetime of disadvantage. In effect, they are likely to inherit disadvantage.”  
— CEDA



Children of households who seek assistance in Salvation Army centres have an amplified risk of social exclusion, generational poverty, unemployment and unstable housing

Parents’ low access to resources for employment and opportunities for increasing their income, create a high risk of poverty and exclusion for their children. Children of respondents were almost nine times less likely to have access to the internet and 14 times less likely to have access to motor vehicle compared to average Australian children. Ninety-three per cent of these children were from households in the bottom income quintile (less than \$415/week), 84% were in jobless families, and 91% were facing a high rent and low income situation.


Domain	Variables	% of children (aged 0 -15 years)		Ratio to Australia Average
		Australian Average*	ESIS 2016	
Socioeconomic	Sole parent family	17.2	67	03.90
	Bottom income quintile	9.1	93	10.22
	No parent in paid work	12.7	84	06.61
Connectedness	No internet at home	6.9	59	08.82
	No parent doing voluntary work	67.8	80	01.18
	No motor vehicle	3.5	49	14.00
Housing	High rent and low income	9.1	91	10.00
	Overcrowding	9.6	42	04.38

Table 3.  
Children’s socioeconomic, connectedness & housing status

NB. There were five domains originally: Socioeconomic, Education, Connectedness, Housing, and Health Service access. Calculation was only possible for the three domains above. Bottom income quintile = Proportions of children aged 0 - 15 years old with income in bottom 20% of equivalised disposable income for all households in Australia (\$415/week – median, ABS 2013-14 data). High rent and low income = Proportion of children living in household where private rent is 30% or more of disposable household income, and in bottom two quintiles of equivalised disposable income (\$612/week - ABS 2013-14 data).

Source: B Philips et al., Poverty, Social Exclusion and Disadvantage in Australia, NATSEM, Report prepared for UnitingCare Children Young People and Families, 2013.





**“Wellbeing cannot exist  
just in your own head.  
Wellbeing is a combination  
of feeling good as well as  
actually having meaning,  
good relationships and  
accomplishment.”**

**— *Dr. Martin Seligman***



PART 6

WELLBEING

Wellbeing is an overarching term to describe the state of a person’s physical, psychological, emotional and social health. Wellbeing is linked to a sense of happiness and life satisfaction. ESIS respondents fared poorly across each personal wellbeing domain, and experienced significantly lower scores on the Personal Wellbeing Index<sup>84</sup> (PWI) (49.38) compared to the national average (75.31), by nearly 26 points. Respondent figures remained relatively unchanged since 2015, indicating little improvement when compared to the wider Australia population.

PWI scores were especially low for individuals who were homeless (37.37) or living in temporary accommodation (42.81). For those who were homeless, their sense of overall wellbeing was less than half (nearly 38 points lower) the national average (75.31). These results confirm that access to suitable and adequate housing is critical to a person’s sense of wellbeing, provides stability, security and permanency. Individuals and families who are homeless are deprived of these fundamentals.

Personal relationships, safety, feeling part of community and future security were four domains where the most difference was observed between our respondents when compared to the wider Australian population. A lack of social connection with others and a sense of loneliness were also reflected in respondent comments. These provide an insight into the daily experiences of many disadvantaged Australians and their children.

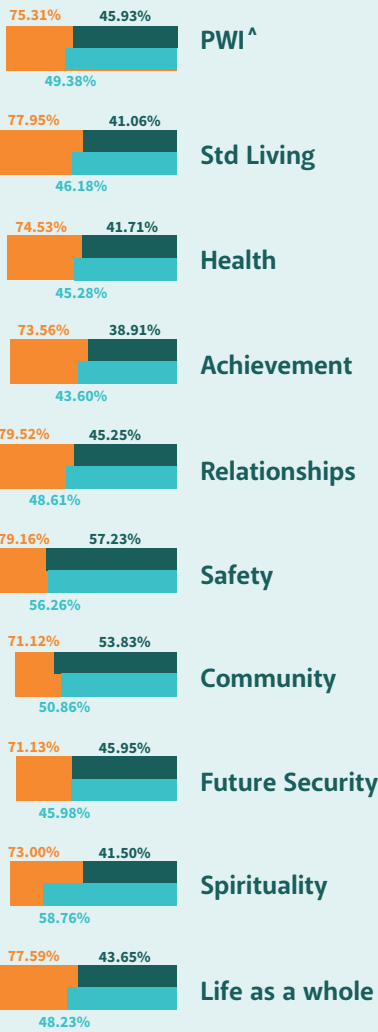
Personal Wellbeing Index (PWI) among respondents remains relatively static

The highest increase for personal wellbeing was for satisfaction with spirituality/religion, increasing 17.26 points compared to last year. For most domains, satisfaction slightly increased by three to five points, with the exception of feeling of safety, being part of community, and future security. Compared to the latest Australian Unity Wellbeing Index, respondents’ PWI was approximately 26 points less, a slight improvement from the 30 points gap last year.\*

13

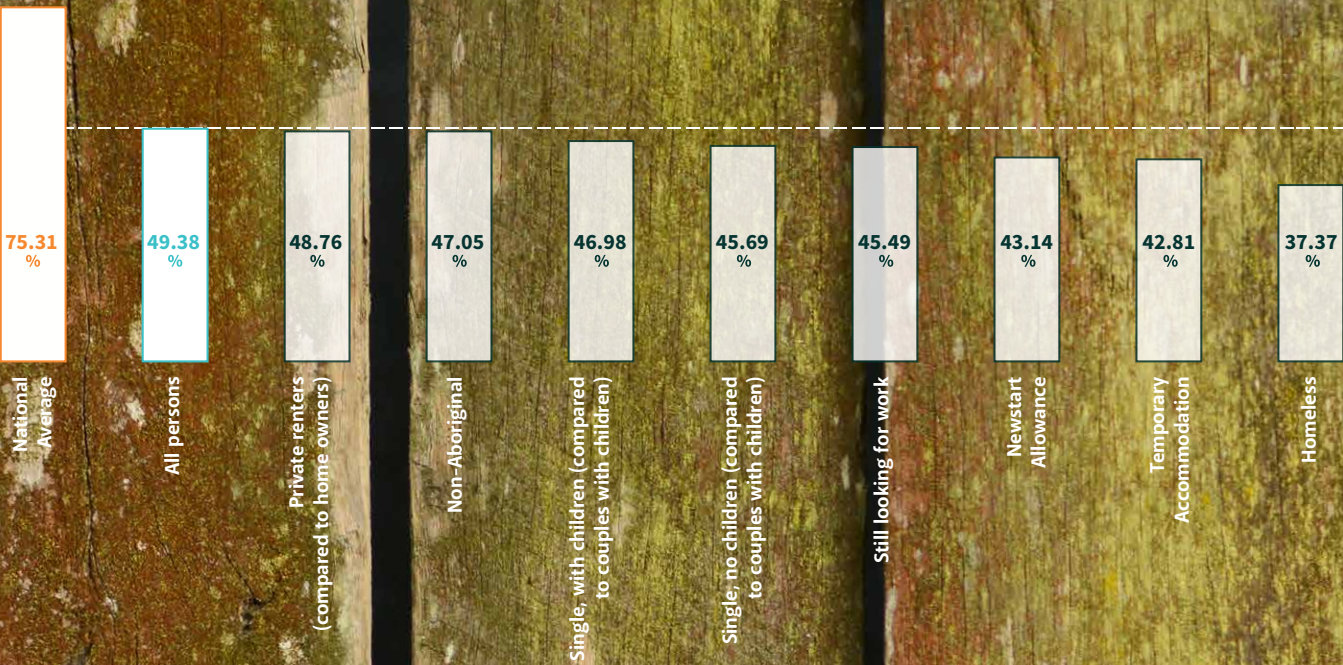
Figure 31.  
Wellbeing

\*Australian Unity Wellbeing Index used for last year was captured as of September 2012. Differences in index between Australian Unity Wellbeing Index used for this year and last year was minimal: +/- 0.15 points.  
^PWI is the average of individual’s score for Standard Living, Health, Achievement, Personal Relationships, Safety, Community, Future Security, Spirituality/religion.



ESIS 2015  
ESIS 2016  
Australian Unity Wellbeing Index (as of November 2015)

Figure 32.  
Subgroups who are experiencing significant lower PWI



Housing status, employment, and being single affects wellbeing

Individuals who were homeless or lived in temporary accommodation had significantly lower PWI scores compared to all other housing status. Respondents who rented privately also had a lower PWI score than home owners/occupiers. Singles had generally lower PWI scores than couples, while those unemployed also had lower PWI scores than those employed. Those who identified as non-Aboriginal also had lower PWI score compared to the Aboriginal subgroup.

Table 4.  
Comparison – 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 32, Report 32 Part B, November 2015

	ESIS 2016			Australian Unity Wellbeing Index* (as of November 2015)		
	n	Mean	SD	n	Mean	SD
PWI^	1287	49.38	24.33	60228	75.31	12.45
Standard Living	1472	46.18	26.92	62116	77.95	16.95
Health	1450	45.28	27.00	62111	74.53	19.65
Achievement	1468	43.60	28.25	61745	73.56	18.46
Personal relationships	1451	48.61	31.76	61818	79.52	21.14
Safety	1474	56.26	31.21	61951	79.16	17.73
Community	1470	50.86	30.34	61762	71.12	19.73
Future security	1468	45.98	30.97	61240	71.13	19.75
Spirituality/religion	1426	58.76	33.02	19320	73.00	23.74
Life satisfaction as a whole	1494	48.23	26.93	62078	77.59	17.06



# HOPE

For many respondents, hope was a recurring concept that helped them 'hang on' and gave them courage to look for a brighter future. There was a desire for more than the obvious need for financial and material stability.

## Respondents hoped for:

- Permanent housing
- Safety and security
- Better future for their children
- Companionship and social connections
- Life free from addictions

**“Hope is being able to see that there is light despite all of the darkness.”**

**— Desmond Tutu**

**“I hope to find someone who loves me, it's lonely being alone...I want to be happy with someone.”**

**“I hope that I will still be able to afford paying for my house, so my child has somewhere secure to live.”**

**“I want my children to be safe from violence and to have a good life for themselves.”**

**“I want to be able to give my children things they never had...and give them the best future.”**

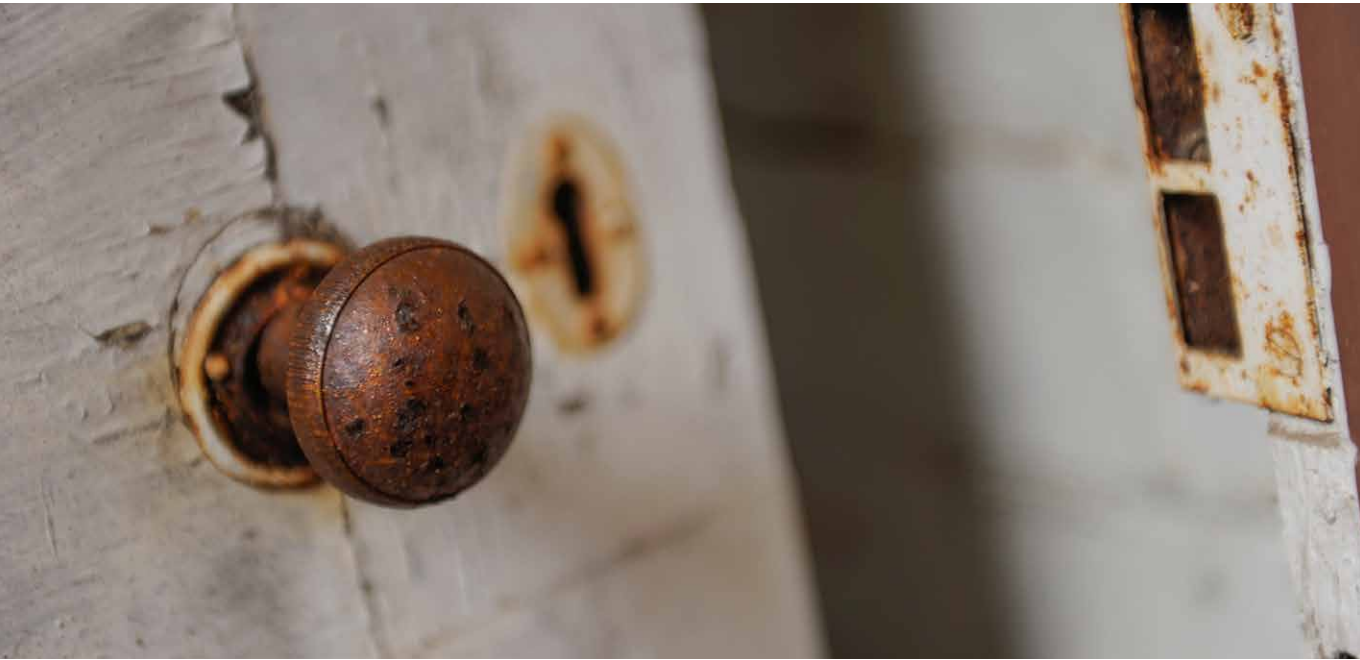
**“I hope my children get a good education and are successful and happy.”**

**“I hope to create happy memories for my children.”**

**“I hope to kick my drug habit and become the old me, so my children and I like me.”**

The lives and experiences for many respondents included significant barriers, chronic disadvantage and prolonged financial hardship. Some individuals managed to turn their lives around through hope, grit and determination. Social connections with others and maintaining a positive view about the future empowered individuals to transform their lives. Similarly, embracing opportunities to improve their circumstances through education, employment, and community participation were also of significant benefit. Given the personal circumstances and daily experiences encountered by some respondents, examples of such optimism were humbling and inspiring.





# CONCLUSION

The Salvation Army is a well-known faith based organisation that works directly with individuals, families and communities who experience poverty, deprivation and exclusion. The Salvation Army continues to advocate for all who are restrained by social and economic disadvantage.

Poverty and persistent disadvantage are multidimensional issues that require a unified response. The Salvation Army supports the development of a collaborative national plan with input from private, CSO and government sectors to address the increasing rates of poverty and inequality in Australia. Visional leadership, committed social policy agenda and an integrated community support system is crucial to address the long term causes that underpin persistent and chronic disadvantage. Financial investment from governments and private organisations to adequately fund support services and the development of innovative service delivery models are essential to assist individuals who experience poverty and disadvantage and provide them with opportunities for stability, safety, education, employment, connection and inclusion.

The Economic Social Impact Survey 2016 report clearly demonstrated the experiences of deprivation and poverty of those seeking assistance from Salvation Army emergency relief services. Our research highlighted four main themes where respondents experienced numerous barriers and obstacles due to:

- 1. Accessibility of suitable, affordable and sustainable long term housing
- 2. Adequacy of income support and persistent unemployment
- 3. Prolonged hardship, financial pressure and experiences of deprivation, and
- 4. Risk of poverty and social exclusion for children and young people.<sup>85</sup>

These individuals and families remain highly disadvantaged and marginalised due to their significant lack of financial and social resources. For many, this has led to persistent homelessness and transiency, extreme housing stress, prolonged unemployment, and lack of safety, security and permanency. Their current circumstances have also compromised social connections and networks, and precluded access to basic items, services and activities. Unfortunately, children and young people of respondents have been disadvantaged due to their family's lack of resources.

These children and young people are entitled to, and deserve equal access to the same opportunities as their peers. The Salvation Army is concerned that the future prospects for these children are likely to deteriorate and continue in a cycle of poverty, chronic disadvantage and exclusion.

The Australian Government's continued efforts to improve economic efficiency through welfare reform has created a period of uncertainty. There are many proposed legislative, regulatory and budgetary changes that may directly impact on low and modest income earners, recipients of income support, childcare benefits and family payments. The Salvation Army is concerned about the social and economic impact of these proposed changes and how they will further affect housing affordability, employment rates, income support measures, and children living in poverty.

The Salvation Army acknowledges that education and employment are a critical means to exit poverty and create a better life. Therefore, increased attention to building social capital and investing in people on the lowest incomes is a means to improve the lives of many disadvantaged individuals. A long term public and private investment approach into programs, services, community infrastructure, provides social and economic benefits to all of society through increased social engagement, workforce participation and community cohesion.

**"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<sup>86</sup>**

The Salvation Army remains concerned for many disadvantaged and marginalised Australians. All individuals should be able to access affordable and safe housing, experience the same opportunities to work, and have an adequate standard of living to enable them to participate fully in their communities. This year's ESIS has 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. The Salvation Army urges the Australian Government and community to take collective responsibility and work together to improve the opportunities of disadvantaged individuals, such as those that this year's ESIS has represented. A better way of life should not be so far 'out of reach.'

## RESEARCH THIS YEAR HIGHLIGHTED FOUR MAIN THEMES:

- 1 **Accessibility of suitable, affordable and sustainable long term housing**
- 2 **Adequacy of income support and persistent unemployment**
- 3 **Prolonged hardship, financial pressure and experiences of deprivation**
- 4 **Risk of poverty and social exclusion for children and young people**



# RECOMMENDATIONS

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

**01** The Salvation Army supports the development of a national plan to address the persistent rate of poverty, generational poverty and inequality in Australia.

**02** 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.

**03** To support individuals escaping family violence, The Salvation Army recommends that the federal and state governments increase the supply of appropriate housing and safe accommodation options, as well as adequate financial assistance.

**04** The Salvation Army opposes any decrease to government income support measures or benefits that will further disadvantage individuals and families. Instead, The Salvation Army advocates for additional financial assistance for those on low paying allowances, especially Newstart Allowance, to ensure recipients are able to maintain an adequate standard of living.

**05** The Salvation Army calls for increased financial investment and partnerships in education and skills initiatives that enable disadvantaged and marginalised individuals, particularly those with physical and/or mental health conditions and those who have experienced prolonged unemployment, to obtain sustainable employment.

**06** The Salvation Army advocates for policy directions and service models that remove barriers to social participation, therefore providing resources to develop an individual’s skills and increase their financial resilience.

**07** The Salvation Army advocates for continued financial investment from government to ensure that emergency relief, financial counselling/capabilities, and community support services are adequately funded, and can therefore focus on building household resilience in managing hardship, while providing a safety net for people experiencing poverty and disadvantage.

**08** The Salvation Army recommends that federal and state governments provide financial resources to develop opportunities for children and young people who experience disadvantage, social isolation and exclusion and generational poverty to connect with and participate in their communities.

**09** The Salvation Army calls for additional early intervention and prevention programs that both support vulnerable parents and aim to increase social inclusion and connectedness for children born in poverty.

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- F3:** State breakdown
- F4:** The area in which I live
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- F6:** Couple headed households
- F7:** Single headed households
- F8:** Children figures
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- F10:** Housing stress among home owners/occupiers and private renters
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- F29:** The essentials of life – ‘What children are doing without’
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- F32:** Subgroups who are experiencing significant lower PWI



ENDNOTES

1. Total figures were devised from six months of extrapolated data through DSS Data Exchange.

2. Ibid.

3. From The Salvation Army Service and Mission Information System (SAMIS), which is a customised, in-depth and unique client management, data collection, information and reporting system used by most Salvation Army social programs across Australia.

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

5. Median per week, rounded to the nearest dollar.

6. 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).

7. Median per week, rounded to the nearest dollar.

8. ACOSS (2014) Poverty in Australia 2014. Accessed on 2 May 2016 at, [http://www.acoss.org.au/images/uploads/ACOSS\\_Poverty\\_in\\_Australia\\_2014.pdf](http://www.acoss.org.au/images/uploads/ACOSS_Poverty_in_Australia_2014.pdf)

9. Equivalised disposable income.

10. The Committee for Economic Development of Australia (2015). Addressing Entrenched Disadvantage in Australia (2015). Accessed 12 April 2016, at <http://adminpanel.ceda.com.au/FOLDERS/Service/Files/Documents/26005~CEDAAaddressingen-trencheddisadvantageinAustraliaApril2015.pdf>

11. Went without five or more essential items in Australia.

12. Abello, A., Cassells, R., Daly, A., D’Souza, G., and Miranti, R. (2014). Youth social exclusion in Australia Communities: A new index. NATSUM: University of Canberra. Accessed 5 February 2016, at [http://www.natsem.canberra.edu.au/storage/1-WP\\_25\\_Youth\\_Social\\_Exclusion\\_in\\_Australian.pdf](http://www.natsem.canberra.edu.au/storage/1-WP_25_Youth_Social_Exclusion_in_Australian.pdf)

13. Bramley, G., & Besemer, K. (2011). Indicators of Access to Cultural Resources, Education and Skills for the Poverty and Social Exclusion Survey: Working Paper - Methods Series No. 5. Accessed 19 April 2016, at [http://www.poverty.ac.uk/system/files/attachments/WP%20Methods%20No.5%20-%20Indicators%20of%20Access%20to%20Cultural%20Resources,%20Education%20%26%20Skills%20\(Bramley%20%26%20Besemer\).pdf](http://www.poverty.ac.uk/system/files/attachments/WP%20Methods%20No.5%20-%20Indicators%20of%20Access%20to%20Cultural%20Resources,%20Education%20%26%20Skills%20(Bramley%20%26%20Besemer).pdf)

14. Parliamentary Inquiry report. 2004. Completed inquiries. Children in poverty. Accessed 24 March 2016, at [http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Community\\_Affairs/Completed\\_inquiries/2002-04/poverty/report/c11](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Completed_inquiries/2002-04/poverty/report/c11)

15. Median per week, rounded to the nearest dollar.

16. See endnote #6

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

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

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

20. Median per week, rounded to the nearest dollar.

21. The Salvation Army Australia Southern Territory includes Victoria, Tasmania, South Australia, Western Australia and the Northern Territory.

22. The Salvation Army Australia Eastern Territory includes New South Wales, Queensland and the Australian Capital Territory.

23. Up to the age of 17 years.

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

25. Adapted from Canadian National Occupancy Standard.

26. See endnote #6

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&us-g=AFQjCNFI59LsVPxiK4bJEGZlhb0ML7-hu-w&bvm=bv.85076809,bs.1,d.dGY](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&us-g=AFQjCNFI59LsVPxiK4bJEGZlhb0ML7-hu-w&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 11 Self Completion Questionnaire B17The HILDA Project was initiated and is funded by the Australian Gov-

ernment Department of Social Services and managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute).

33. Up to the age of 17 years.

34. Total figures were devised from six months of extrapolated data through DSS Data Exchange.

35. Ibid.

36. See endnote #4

37. One-parent families were mostly lone-mother families (16% of all families with children aged 0 – 17) while lone-father families comprised only 3% (ABS 2015a).

38. Most clients who received homelessness assistance were female (59%) (ABS 2015a).

39. Majority of clients receiving assistance from homelessness agencies were escaping domestic or family violence, and 62% of these were adult females (AIHW 2014c).

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

41. ABS media release, 30 August 2013, <http://www.abs.gov.au/ausstats/abs@nsf/latestProducts/3238.0.55.001Media%20Release1June%202011>).

42. Of families with children aged 0-17, 74% were intact families, 19% were one-parent families (ABS 2015a), page 16, <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129552019>.

43. Housing stress is defined as respondents using >30% of income; Extreme housing stress is defined as respondents using >50% of income.

44. Median per week, rounded to the nearest dollar.

45. Median per week, rounded to the nearest dollar.

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

47. 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.

48. ABS, Census of Population and Housing: Estimating homelessness, 2011, <http://abs.gov.au/ausstats/abs@nsf/Latestproducts/2049.0Main%20Features22011?opendocument&tabname=Summary&prodno=2049.0&issue=2011&num=&view=>

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

50. Australian Institute of Health and Welfare 2015. Specialist homelessness services: 2014–2015. Canberra: AIHW. Accessed 21 March 2016, at <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/clients-services-outcomes/>

51. Australian Institute of Health and Welfare. Domestic and family violence and homelessness 2011–12 to 2013–14. Canberra: AIHW. Accessed 21 March 2016, at <http://www.aihw.gov.au/homelessness/domestic-violence-and-homelessness/>

52. See endnote #6

53. 17 years and under.

54. Australian Institute of Health and Welfare 2012. Social and emotional wellbeing: development of a Children’s Headline Indicator. Cat. no. PHE 158. Canberra: AIHW. Accessed on 21 March 2016, view at <http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=10737421521>

55. Median per week, rounded to the nearest dollar.

56. See endnote #6

57. See endnote #6

58. ABS, Census of Population and Housing: Estimating homelessness, 2011. Accessed on 8 March 2016, at <http://abs.gov.au/ausstats/abs@nsf/Latestproducts/2049.0Main%20Features22011?opendocument&tabname=Summary&prodno=2049.0&issue=2011&num=&view=>

59. See endnote #17

60. Majority of clients receiving assistance from homelessness agencies were escaping domestic or family violence, and 62% of these were adult females (ABS 2015a).

61. Median per week, rounded to the nearest dollar.

62. Median per week, rounded to the nearest dollar.

63. Other government income support benefits/allowance include: Disability Support Pension, Parenting payment-single, Parenting payment-couple, Carer Pension, Aged Pension, Youth Allowance/Austudy/Abstudy.

64. ACOSS (2014) Poverty in Australia 2014. Accessed on 28 April 2016 at, [http://www.acoss.org.au/images/uploads/ACOSS\\_Poverty\\_in\\_Austrlia\\_2014.pdf](http://www.acoss.org.au/images/uploads/ACOSS_Poverty_in_Austrlia_2014.pdf)

65. ACOSS (2012) Missing out: Material deprivation and income support payments. Accessed on 11 April 2016, at [http://www.acoss.org.au/wp-content/uploads/2015/06/Missing\\_Out\\_2012\\_ACOSS.pdf](http://www.acoss.org.au/wp-content/uploads/2015/06/Missing_Out_2012_ACOSS.pdf)

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85. PWI categories include: Standard of living, health, achievement, personal relationships, safety, community, future security, spirituality/religion, and overall life satisfaction.

86. Up to the age of 17 years.

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A photograph of a building facade. It features two large, closed yellow doors. Between the doors is a vertical pillar made of red bricks, which is topped with a decorative stone base. The upper part of the building is made of red bricks. The right door has a shadow of a person on it. The text is overlaid on the right door.

**“Overcoming poverty is  
not a gesture of charity.  
It is the protection of  
a fundamental human  
right, the right to dignity  
and a decent life.”**

**— Nelson Mandela**



