



# Struggling to survive.

THE RED SHIELD REPORT 2025



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## Our commitment to inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work, and pay our respect to Elders past, present and future.

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

### OUR VALUES ARE:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion:

[salvationarmy.org.au/about-us](https://salvationarmy.org.au/about-us)

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



## About The Salvation Army

The Salvation Army is an international movement, with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is one of the country's largest providers of social services and programs for people experiencing hardship, injustice and social exclusion. The Salvation Army provides more than 1000 social programs and activities in communities across each state and territory in Australia – in local hubs and community centres, co-located with other support services and agencies, and through churches and corps centres.

Main program areas include:

- Aged care services
- Addiction treatment and recovery
- Alcohol and other drug support
- Chaplaincy
- Emergency disaster and strategic response
- Emergency relief, material aid and case work
- Employment services
- Family and domestic violence
- Financial inclusion and counselling
- Housing and homelessness
- Youth services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

## Recognition

Thank you to all participants who took the time to complete the survey and share your views and experiences with us. We greatly appreciate your insights.

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



# Overview



The cost of living continues to be a pressing issue for many Australian households, especially those with low incomes. Over the past year, the price of essential items, such as food, transport and utilities has increased, further straining household finances. Housing prices and rental payments have surged, putting additional pressure on many households. For those already facing financial hardship, the situation is even more precarious. Vulnerable groups, including low-income households, government support recipients, single-parent families and older Australians are struggling to make ends meet. Many are living on limited disposable income and can barely afford necessities such as food and healthcare. The rising costs are not just a financial burden but also a source of considerable stress and anxiety for many Australians.

## Our emergency relief services

Experiences of hardship can be isolated, but for some, they may involve prolonged and enduring periods of disadvantage. For people seeking help, The Salvation Army's emergency relief services offer practical assistance, food vouchers, material aid and longer-term support through case work.

Over the past year, demand for emergency relief and material goods has increased, as many low-income households grapple with cost-of-living pressures. In these difficult financial times, many are turning to community organisations and charities for help. In 2024, The Salvation Army's Doorways emergency relief and Community Services assisted almost **140,000** people in need and provided more than **357,000** instances of food, financial support and material aid.



## Our case work services

Case work includes tailored support for individuals and their families to help address specific needs and may entail a range of activities such as goal setting, coordination, advocacy and referrals to other specialist programs. In 2024, Doorways emergency relief case workers assisted more than **6750** people and provided more than **28,000** sessions of care. Case work aims to build people's skills and capabilities, foster problem-solving abilities, enhance coping skills and increase self-sufficiency to better manage difficulties or struggles in the future. The process supports individuals in recognising and addressing challenges, creating action plans and making meaningful improvements in their lives.

## Our research

The Salvation Army's Research and Outcomes Measurement team conducts research each year to gain a deeper understanding of the experiences of those we serve. This year's research project focused on the financial situations, cost-of-living pressures, housing situations, life challenges, and aspects of health and wellbeing of almost **3600** community members who accessed assistance from our emergency relief services in the past year. The findings provide valuable insights and perspectives on the lives and circumstances of many vulnerable households in Australia.

## Summary of our findings

Experiences of **financial hardship** were prevalent among all groups of people surveyed, with most living below the poverty line (**83%**). Nearly all respondents reported experiencing financial stress in the past year (**90%**), with many people living week to week and barely covering their basic expenses (**78%**). They described the pressure as immense. Those battling financial hardship had trouble affording suitable housing, accessing medical and healthcare services and even essential items for their families. Due to a shortage of money, all respondents had turned to community organisations for assistance, with many also turning to family and friends for help (**68%**). Half of respondents had sold personal items (**52%**) and more than one in five resorted to payday loans or high-interest credit cards to get by (**22%**).

Nearly two in three respondents reported that their household's financial position was worse now compared to a year ago (**64%**). This year, respondents reported that after paying for housing and essential household expenses, including groceries, medical expenses and various other bills, they were **left with just \$6 per week — or less than \$1 per day** — to save or spend. This is an impossible position for anyone to endure or manage effectively.

**The cost of living** remained a strain for nearly all respondents (**90%**), with many struggling to make ends meet (**70%**). Notably more than one in three respondents resorted to extreme measures such as 'Buy Now Pay Later' services to purchase essentials like food, utilities, medicines or transport (**35%**). Respondents described battling feelings of fear and uncertainty, unable to cover rising living expenses and household bills.



More than half were unable to pay their electricity, gas or phone bills on time **(55%)** or afford public transport or fuel for their vehicle **(53%)**. Nearly half of respondents could not afford household cleaning products and two in five were unable to afford basic hygiene products.

Nearly all households tried to reduce their power bills **(94%)**. Many respondents limited the use of lights and electrical appliances **(67%)**, more than half did not heat or cool their homes even in extreme weather **(52%)** and almost one in two showered or bathed less frequently **(45%)**. Remarkably, one in five resorted to living in darkness or using candles and torches at night **(22%)** and almost one in eight used public bathroom facilities to avoid using power or water at home **(13%)**. Given the financial pressures described, it is little surprise that more than half of respondents had at least one of their utilities disconnected or restricted due to financial difficulties **(52%)**.

**Food insecurity** among households was prevalent **(85%)**, with almost seven in ten reporting that affording enough food was one of their greatest challenges in the past 12 months. More than half of respondents skipped meals **(56%)** or endured hunger because of a lack of finances. It was not uncommon for households to ration the amount they ate, sharing what was available or going without, particularly so their children **(62%)** or pets could eat **(56%)**. Some relied on pantry staples or resorted to consuming spoiled or expired food **(23%)**. More than two in five households completely ran out of food **(43%)** and another three in ten sought free cooked meals from community kitchens and food vans just to survive **(31%)**. Many respondents had to make difficult choices, with two in five forced to choose between paying the rent or buying food **(40%)**. Households with children fared poorly, with many struggling to provide three meals a day for their children and sending them to school hungry or without lunch **(14%)**.

**Housing affordability** and concerns about becoming homeless were critical issues among respondents. The private rental market provides few viable options for low-income households, leaving many respondents struggling to find and maintain safe and affordable housing. More than seven in ten respondents experienced housing stress, spending more than 30 per cent of their income on housing costs, increasing the risk of eviction, repossession and housing instability. Nearly one in three were unable to pay their rent or mortgage on time (**32%**), and many private renters (**37%**) and mortgage holders (**25%**) were falling behind on their repayments. Justifiably, many were very concerned about losing their homes and the possibility of experiencing homelessness. Housing insecurity was also evident. One in four respondents had moved more than twice in the past year, mainly driven by experiences of family violence (**45%**), financial difficulties (**33%**) or housing costs (**30%**).

**Homelessness** was a harsh reality for one in six respondents (**17%**). Further, nearly two in five private renters (**37%**) and mortgage holders (**36%**) had resorted to couch surfing or living in their car in the past 12 months due to a shortage of money. For those currently experiencing homelessness, almost two in three reported that finding a safe, affordable and secure place to live was one of their greatest challenges in the past 12 months (**65%**).

**Households with children** faced significant hardships, incurring higher housing and food costs, which left very little for discretionary spending or savings. Approximately two in five respondents could not afford essentials for their infant such as baby formula, nappies, cots or prams (**43%**) or childcare or preschool costs (**42%**).



Many family households also found it difficult to afford essential healthcare for their children such as access to medical services, eyecare and non-prescription medications (e.g., paracetamol or ibuprofen) **(35%)**. The cost of raising children was challenging for many respondents. Nearly half of all respondents with school-aged children reported their children missed out on participating in school activities such as excursions or camps **(48%)** or even went without school books **(47%)**. A further six in ten were unable to afford school uniforms and shoes **(62%)**, or a laptop or some form of device for their child **(61%)**, placing them at a significant disadvantage compared to their peers.

Getting to school was also an issue for more than one in three households, with respondents reporting their children sometimes missed school because they could not afford fuel or public transport **(34%)**. Financial hardship also precluded children from taking part in fun and leisure activities. Two in three respondents with children reported they could not afford extra-curricular activities, including swimming lessons, sports, dance or art classes **(67%)**, or gifts for their children's birthdays **(66%)**. Low-income families were certainly enduring extraordinary hardships.

**Digital exclusion** was also a notable concern, and many respondents lacked access to essential digital and communication tools. Nearly half were unable to afford a personal computer or a laptop **(49%)**, home internet **(46%)** or a mobile phone **(39%)**. As a result, respondents reported significant challenges in their daily lives, with approximately two in three reporting this made it harder to manage their money **(67%)**, stay in touch with friends or family **(65%)** and access government support services such as Centrelink, Medicare and the NDIS **(61%)**. About half of respondents said digital exclusion hindered their ability to engage in social or community activities **(53%)**, to feel safe **(50%)** and was a barrier to finding work **(45%)**

or training **(40%)**. Lack of connectivity created challenges for people to access essential services, keep in touch and pursue employment or educational opportunities, leaving many low-income households at a significant disadvantage.

**Health and mental wellbeing** were a struggle for many respondents. More than two in five reported battling chronic health issues or living with disability **(41%)**. Nearly half reported their mental health was worse now compared to a year ago **(46%)**. More than three in four reported their mental health had a negative impact on their lives **(77%)**, impacting their ability to look after themselves **(76%)**, engage in social or community activities **(71%)** and care for their children **(46%)**. Such disconnection led to prolonged experiences of social isolation and loneliness for more than six in ten respondents **(63%)**. Respondents' financial constraints prevented them from spending time with family and friends. Two in three **(66%)** reported their financial situation had a negative impact on their mental health. Approximately seven in ten **(73%)** said they felt stressed about money every day and **69 per cent** reported often losing sleep worrying about their financial situation.

The situation for most respondents was dire, with nine in ten **(90%)** reporting they would not have managed financially if it was not for the support they received from the Salvos. Living under such financial strain and uncertainty is simply surviving, and no way for anyone to thrive. This report highlights the challenges faced by society's most disadvantaged, while also emphasising the remarkable strength and resilience people demonstrate in difficult times. It underscores the importance of providing support and creating opportunities for financial stability.

“

*“In the last 12 months, yet more, the lack of money has severely affected my life. There have been times when I’ve had to skip meals just to ensure that my daughter and pets could eat. I’ve been unable to pay my electricity bills for almost two years, and relying on borrowing money has only added to my stress and anxiety.*

*It’s mentally draining, and I often feel trapped, even contemplating desperate choices just to survive. I used to be a stable person, working long hours and saving for the future, but my past experiences, especially [domestic violence], have left me in a terrible financial situation. I feel isolated and overwhelmed, struggling to find support during this challenging time.”*

**— 25-year-old woman from  
New South Wales**

## Themes

KEY THEMES THAT EMERGED:



**Persistent financial stress and widespread incidence of living below the poverty line**



**Food insecurity due to economic factors and high food prices**



**Inadequate and strained resources to cover housing costs and concerns about becoming homeless**



**Hardship restricting access to appropriate medical and healthcare for those with chronic conditions or disabilities**



**Challenges in meeting increasing cost-of-living expenses**



**Financial hardship negatively impacting on mental health and wellbeing**

# Financial hardship

“

*“[A shortage of money has] impacted me so much. I’m in debt everywhere and trying to keep up, get it all paid and get on a better track. Having to use things like payday loans and Afterpay to get food gift cards to get by. [I’m] loaning money off family and friends because I’m struggling.”*

**— 35-year-old woman from Queensland**

**OUR  
RESEARCH  
REVEALED:**



**90% had experienced financial stress in the past 12 months, which is nine times higher than Australia's national average**



**83% were living below the poverty line, with a weekly<sup>a</sup> income 40% below the threshold or a \$230 shortfall necessary to sustain a basic standard of living**



**After covering housing costs, respondents were left with \$208 per week, approximately \$30 per day**



**After paying for both housing costs and other essential household expenses, such as groceries, medical costs and utilities, respondents were left with \$6 per week — less than \$1 per day — to save or spend on non-essentials**

<sup>a</sup> Median weekly income. Australia in 2024, a single adult with no children was considered to be living below the poverty line if their weekly income was less than approximately \$580 (Davidson et al., 2023). When adjusting for household size and composition, more than four in five (83%) respondents were living below the poverty line. Among them, the median weekly income was 40 per cent below the poverty line threshold, equating to a shortfall of approximately \$230 per week from the amount needed to sustain a basic standard of living.

Nearly all respondents endured financial hardship, struggling daily to cover essentials such as housing, food and healthcare. People survived on very limited income and savings, with many respondents reporting living week-to-week. The constant stress and anxiety experienced by community members was overwhelming.

To manage financially, borrowing or liquidating assets was frequently reported, with respondents taking out loans, borrowing from friends, family or lenders, using buy-now-pay-later services or selling and pawning personal possessions to generate quick cash and cover urgent expenses. Others found alternative income streams through resource scavenging and side gigs. Some reported recycling bottles or engaging in ad hoc work, such as freelance tasks or odd jobs, to earn extra money.

“

*When things get tough financially, I often find it hard to manage. Most of the time, I really struggle. I've been borrowing money from people just to get by, and I try to cut back on things like electricity and water to save on costs. I have to stay mindful of every expense, which adds to the stress. Unfortunately, I don't have a support network, so it's a lonely battle.”*

**— 25-year-old woman from New South Wales**

## Making ends meet



100% sought help from community or welfare organisations to make ends meet



69% reported often losing sleep over their financial situation



78% said they were living week-to-week, just covering their basic expenses with little left over



68% asked for financial help from friends or family



68% could not afford to save money for an emergency or unforeseen expenses



10% had to give up or find a new home for their pet

## Debt burden



52% pawned something because of a shortage of money



50% reported being unable to meet the minimum repayments on their loans, credit cards or debts



22% resorted to payday loans or used high-interest credit cards



19% accessed a No Interest Loan scheme (NILS)

“

*“I have had to embarrass myself by reaching out for help (every so often) to family and friends. This has gotten me deeper into debt, and my spending each fortnight gets tighter.”*

— 49-year-old woman from Victoria

*“I live from pay to pay. I go without food often. My clothes are falling off me as I have lost weight, and I can't afford to buy ones that fit. I can't afford fuel for my car, so that leaves me isolated at home, affecting my mental health even worse than it already is.”*

— 52-year-old woman from Tasmania

## Financial situation

Nearly two in three (**64%**) respondents said that their financial situation had worsened compared to a year ago. When asked why, respondents identified a range of factors that had intensified their financial hardship, including:



**Rising cost of living** – rising costs outpacing limited available income



**Housing challenges** – rent increases, difficulties securing affordable housing and housing instability



**Employment and income instability** – job losses, reduced working hours, underemployment, difficulty finding new work or living on insufficient government payments



**Family and caring responsibilities** – changes in household composition, such as having a new baby, children turning 18 or caring for extended family members or grandchildren



**Health and medical challenges** – rising healthcare costs due to physical or mental health conditions, disabilities, injuries and expensive medications and/or treatments



**Domestic violence and interpersonal conflict** – escaping or enduring family violence, dealing with property damage or facing legal and relocation costs

When respondents were asked about their financial future, most were concerned and uncertain about what lay ahead. Nearly half (**46%**) were unsure if there would be any improvement. While one in five (**21%**) thought their situation would worsen.

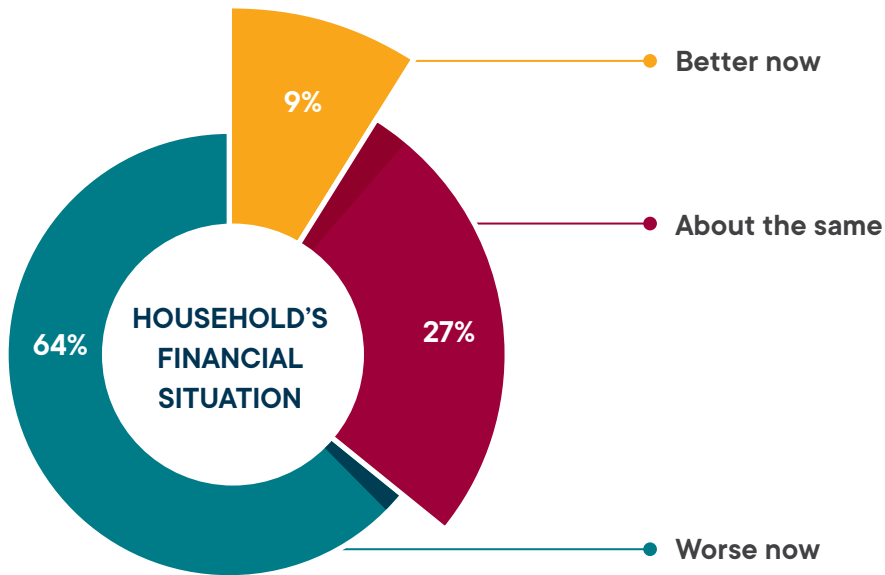


Figure 1. Household's financial situation now compared to one year ago (n = 3587).

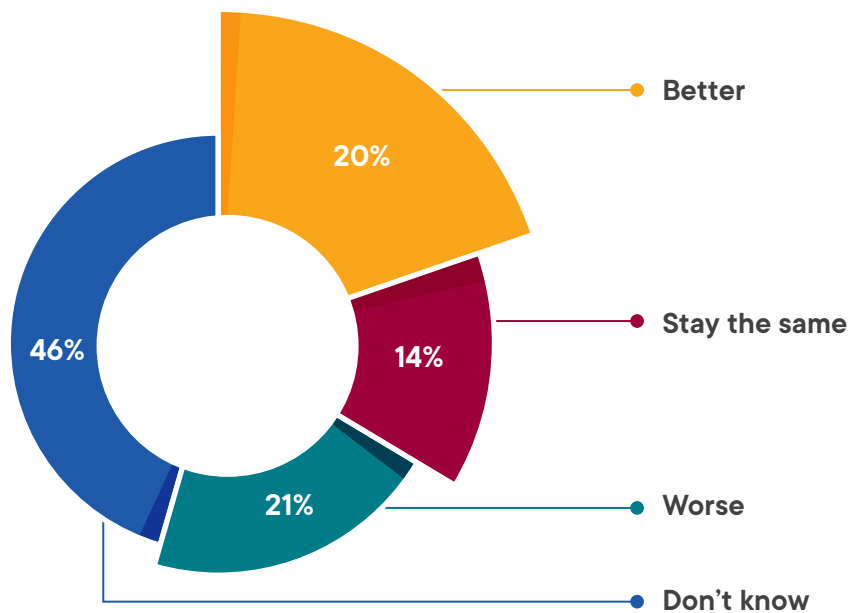


Figure 2. Expectations for future financial improvement in the next two years (n = 3480).

Total may not add to 100% due to rounding

“

*“I lost my job. My husband is the only one providing, and his job is casual. Very unstable.”*

— 34-year-old woman from Tasmania

*“Recently gone through a breakup with my de facto partner, currently staying on nan’s lounge with my three-year-old son. My son and I desperately need our own accommodation.”*

— 35-year-old man from New South Wales

*“I don’t manage. Nothing is attainable with my current financial state. Life feels dark and scary for my family’s future.”*

— 37-year-old woman from Queensland

## Maria and Emilo's story

Maria\* and her husband Emilo have two young children, Mateo (four) and Sofia (two), and have always lived modestly in a small inner-city apartment. Maria works part-time as a cashier in a supermarket, while Emilo is a warehouse worker. Their income has been just enough to cover the basics — rent, utilities and their groceries — although there has never been much left over for savings or extra expenses. Despite their challenges, they remained hopeful and optimistic about their future.

However, recently, things began to take a turn for the worse. Emilo lost his job at the warehouse after new owners took over, and Maria's hours were reduced. They struggled to keep up with rent payments and soon found themselves falling deeper into debt. Maria and Emilo were unable to cover the essentials like food and their household bills. With their resources drained and no family to turn to, things were dire for them. The family never went without food completely, but there were many days when their meals were sparse. Some days they didn't know where the next meal would come from, and they relied on local food pantries and community vans for food.

Maria and Emilo found themselves caught in a cycle of financial hardship. The loss of stable income meant they couldn't meet even their most basic needs. This led to stress and uncertainty, especially for Maria, who felt the weight of providing for her children. The family was able to access some support from the community, but it never felt like enough to get ahead. The toll on their mental health was significant, with feelings of shame and embarrassment creeping in, despite their best efforts to stay hopeful.

One day, Maria reached out to her local Salvation Army's Doorways emergency relief centre for assistance. The family was given food vouchers and some pantry staples to get by in the short term.

Maria and Emilo were connected to a caseworker named Sara, who listened to their story with compassion and care. Sara helped with information about childcare resources and local community kitchens for hot meals.

With Sara's help, they were able to keep a roof over their heads and establish a repayment plan with their landlord. Importantly, Sara also connected Maria and Emilo with The Salvation Army's Employment Plus program, which offered job coaching and training. Maria and Emilo began attending weekly sessions that helped them develop new skills, improve their resumes and gain confidence. After a few months, Emilo found full-time employment at a hardware store and Maria was able to secure a part-time administrative position.

Together, they were able to keep up with their bills, put some money away for a rainy day and rebuild their financial security, one step at a time. Maria and Emilo took significant steps toward stability with the support of their case worker and local services, gaining the support and strategies they needed to reclaim their independence.

\*Names and some details changed to protect privacy.



## How the Salvos help

### 2024

The Salvos' Doorways emergency relief and Community Services<sup>b,c</sup>:

- Provided more than **357,000** instances of food, financial support and material aid
- Distributed more than **\$18.1 million** in financial assistance to people in need, including gift cards, vouchers, food parcels and assistance with household bills
- Assisted more than **100,000** people impacted by financial issues, unexpected expenses and rising basic living costs

<sup>b</sup> Includes Doorways Emergency Relief and case management and Mission and Communities Stream.

<sup>c</sup> Data extracted from SAMIS TSA internal information management system.



**Watch:** learn more about the Salvos Glenorchy Salvation Army in Hobart, Tasmania



**Read more about:** the Salvos Port Macquarie Doorways emergency relief service



The cost of living is placing considerable strain on many Australian households. Everyday items are costing more. Housing, food, utilities, transport and healthcare costs are leaving many in financial turmoil. In the past 12 months, low-income households and those receiving government benefits were most at risk, spending most of their income on basic living costs. People's budgets were stretched, with no leeway for unexpected expenses or discretionary items. In fact, many respondents reported taking drastic actions and making difficult sacrifices to survive.



## OUR RESEARCH REVEALED:



**90% found it difficult to afford essential living costs such as housing, groceries, medical care and utilities**



**70% reported that keeping up with the rising cost of living was one of their greatest challenges in the past year**



**Respondents spent more than two-thirds (68%) of their total income on housing and food**



**55% were unable to pay electricity, gas or telephone bills on time in the past year**



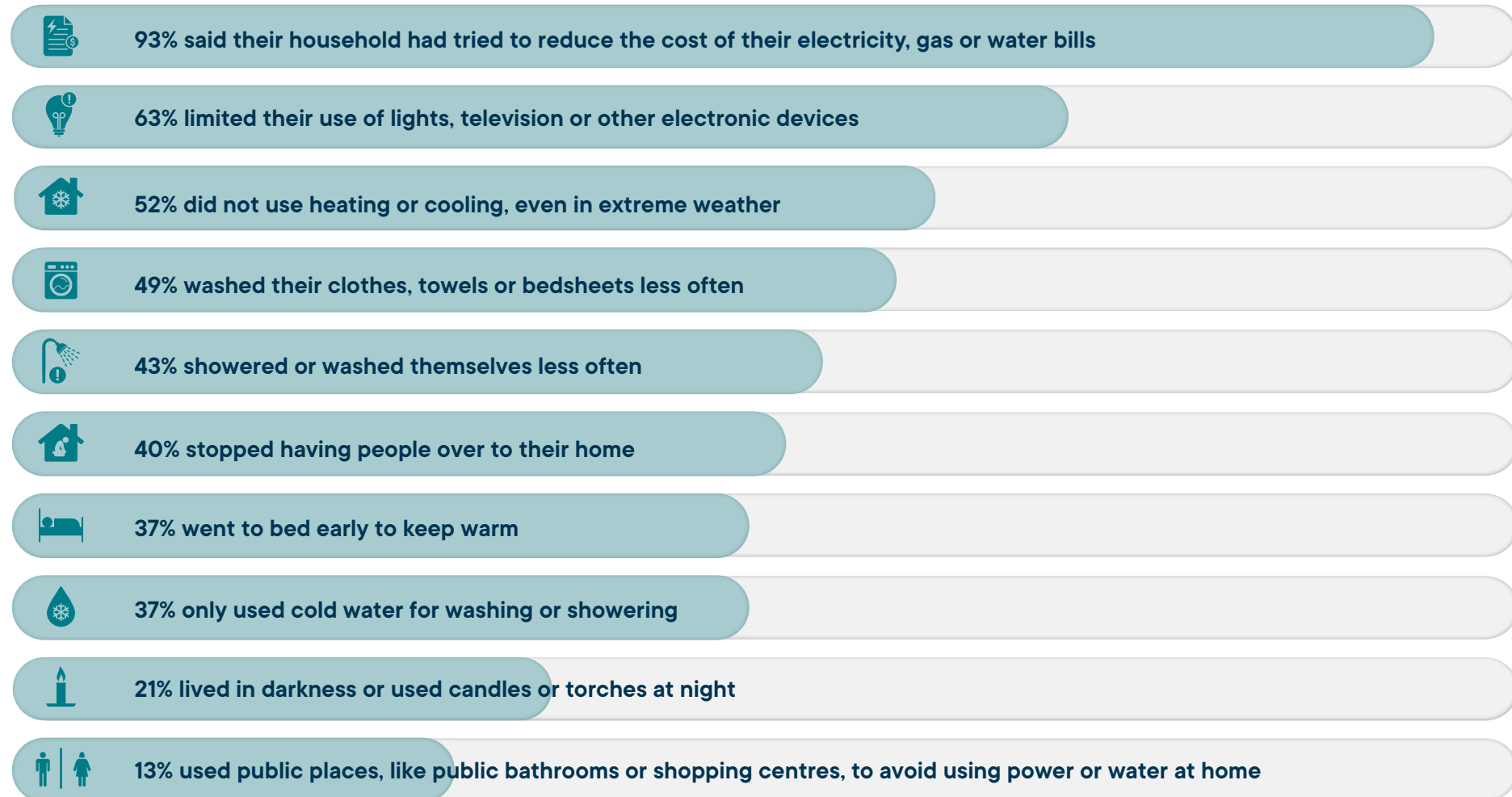
**53% were unable to afford public transport or fuel for their motor vehicle in the past year**



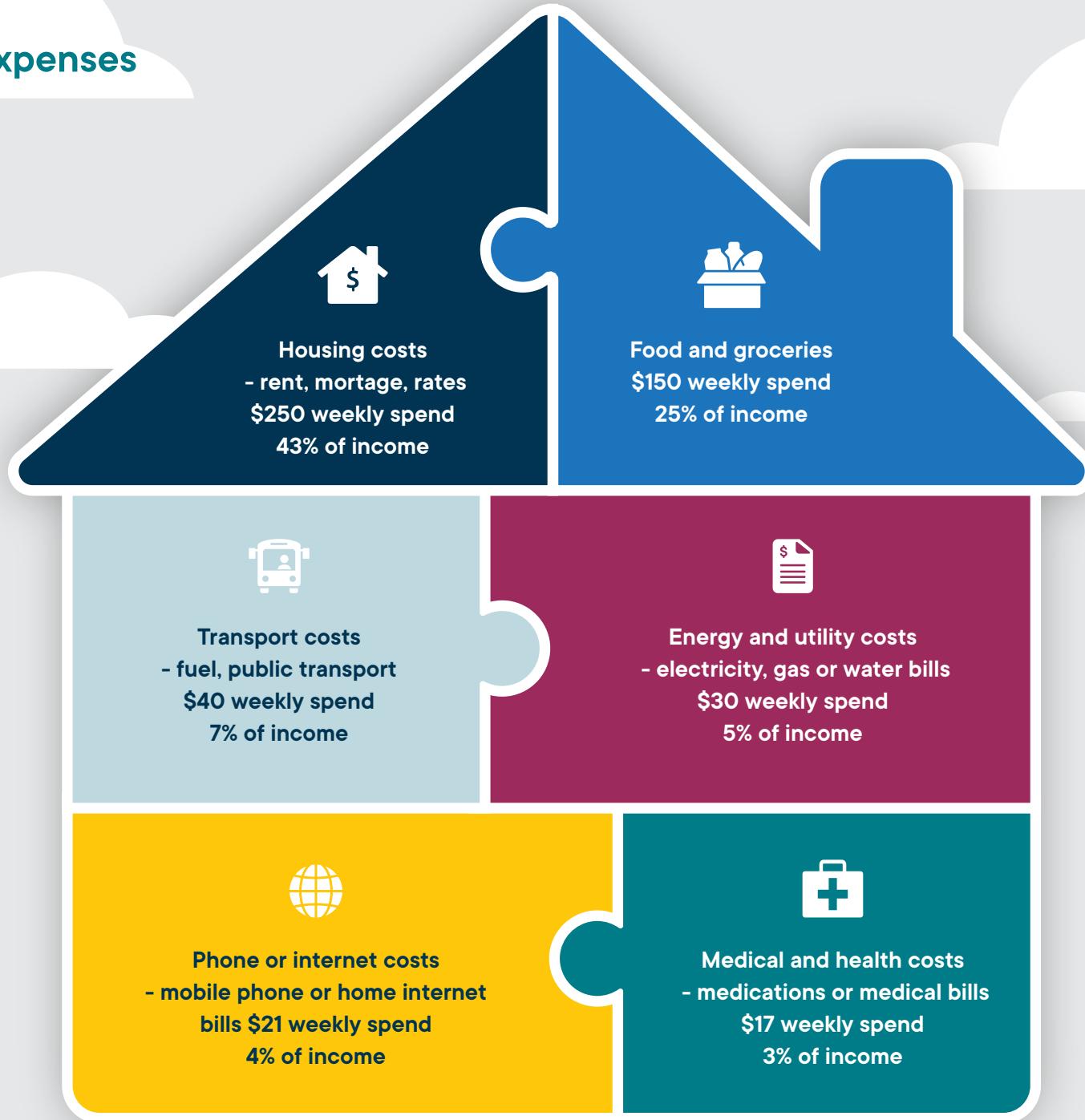
**35% resorted to 'Buy Now Pay Later' to pay for essentials like food, utilities, medicines or transport in the past year because of a shortage of money**

## Cutbacks

Many respondents were forced to negotiate payment arrangements with their energy providers to manage their household utility bills **(46%)**. Others took more extreme measures to manage their utility bills.



# Household expenses



“

*“I have gone without medications so that groceries would go further, and my son would have extra to eat. Never having enough fuel in my car to the point where I have run out, having to use Afterpay for pet food and Woolworths vouchers, selling household items to get through till the next payday, extreme stress trying to keep a roof over our head, etc., which has made my anxiety/major depression disorder worse.*

*Have not been able to replace clothing for either my son or me when needed, using advances for bills or long-overdue things, cancelled my private health care as I could no longer afford it. Have not been able to provide proper vet care for my pets, having to surrender four of my cats so that they can be cared for properly.”*

**— 47-year-old woman from  
New South Wales**



## Feeling the pinch



70% said they were struggling to make ends meet



54% requested a payment plan from their energy provider due to financial strain



48% could not afford basic cleaning products, such as dishwashing liquid, laundry detergent and all-purpose cleaner



43% could not afford basic hygiene products, such as soap, toothpaste, toilet paper and pads or tampons



32% could not afford to heat or cool their homes due to a shortage of money



Respondents spent one quarter (25%) of their total income on food and groceries

“

*“I go without to try and give my children what they need. I have payment plans with electricity, so my power does not get turned off... I buy the same food every week because that’s all I can afford. Haven’t eaten meat in many months. Have to use Afterpay at Big W to get washing powder and food.”*

— 43-year-old woman from  
New South Wales

.....

*“The cost of living is sky high these days, and trying to pay the bills and feed my family is very hard. Prior to this cost-of-living crisis, I was in a stable condition. I was able to put more than enough food on the table. Now, I have to limit what I buy because I can’t afford more than five dinners for my family a week.”*

— 29-year-old woman from Victoria

## UTILITIES DISCONNECTED



**54% had at least one of their utilities disconnected or restricted in the past year because of financial difficulties**

43% mobile phone disconnected



39% home internet disconnected



26% electricity disconnected



13% gas disconnected



8% water restricted



These findings highlight the wide range of coping mechanisms used by those experiencing financial hardship, from resourceful budgeting and seeking external support to more concerning and desperate measures that put their wellbeing at further risk. However, despite these efforts, a significant number of respondents reported struggling to cope, with financial stress significantly impacting their mental health.

“

*“I don't [manage]. I try to stay in my room, so my boys don't see me crying. I'm constantly stressed and scared. To pay something, I have to skip something else. I'm scared to answer the phone or check the mailbox. I don't know how much more I can take.”*

— 46-year-old woman from Tasmania

Figure 3. Essential household services disconnected or restricted due to financial difficulties (n = 3029 – 2750).

## How the Salvos help

2024

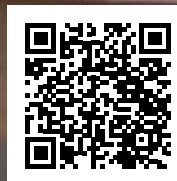
The Salvos Moneycare financial services:

- Provided financial counselling to more than **11,000** people
- Delivered more than **50,000** sessions of care

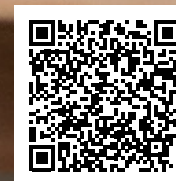
In 24FY, people reported positive progress after engaging with Moneycare financial services:

- **88%** reported their financial difficulties had been addressed
- **88%** reported they were able to manage their situation better

Salvos NILS provided no interest loans to low-income families to purchase essentials such as whitegoods, furniture, computers, car repairs, medical equipment or rental bond



**Watch:** learn more about the Salvos Moneycare top tips for financial wellbeing



**Read more** about the Salvos Moneycare financial counselling resources

# Food insecurity

“

*“It’s hard to keep food on the table. I’m lucky to eat once a day. Some days I don’t get to eat.”*

**— 53-year-old man from Queensland**



Food makes up a large part of the household budget each week. With everyday items costing more, some low-income earners are taking drastic action to feed their families or are going without altogether. Nearly two million Australian households experienced food insecurity in the past 12 months. Food insecurity occurs when people lack reliable access to enough affordable and nutritious food due to a shortage of money or other resources. Cost-of-living pressures and experiences of financial hardship are the main contributors to food insecurity in Australia.

The Salvation Army helps thousands of people each year, many of whom struggle to afford enough food to eat. This support has been a vital lifeline for many households, who reported resorting to rationing food, sleeping through mealtimes to save on food or skipping meals altogether. Food insecurity was common among survey respondents. A significant number were unable to afford sufficient food, leading to anxiety about food scarcity or the consumption of less nutritious meals or even expired or spoiled food. Self-deprivation was a particularly concerning strategy, with individuals sacrificing their own personal needs to make ends meet. Many reported skipping meals, going without medication or necessary items and prioritising the needs of their children, pets or others in their household over their own wellbeing. Alarmingly, the rate of food insecurity revealed in this survey was more than six times higher than the national average for Australia.

“

*“[To manage financially] I isolate myself completely, stop eating basically, and feel desperate most of the time, thinking about how I can get through till the next payday, what else I can cancel or stop doing. [I feel] guilty because my son brings up the lack of food some days, why I can't afford anything he wants, how much money we have left. It's a real struggle to get through every day, choosing what to eat during the day so that it doesn't impact the next day.”*

**— 47-year-old woman from  
New South Wales**

OUR RESEARCH REVEALED:



85% of respondents experienced some form of food insecurity in the past year

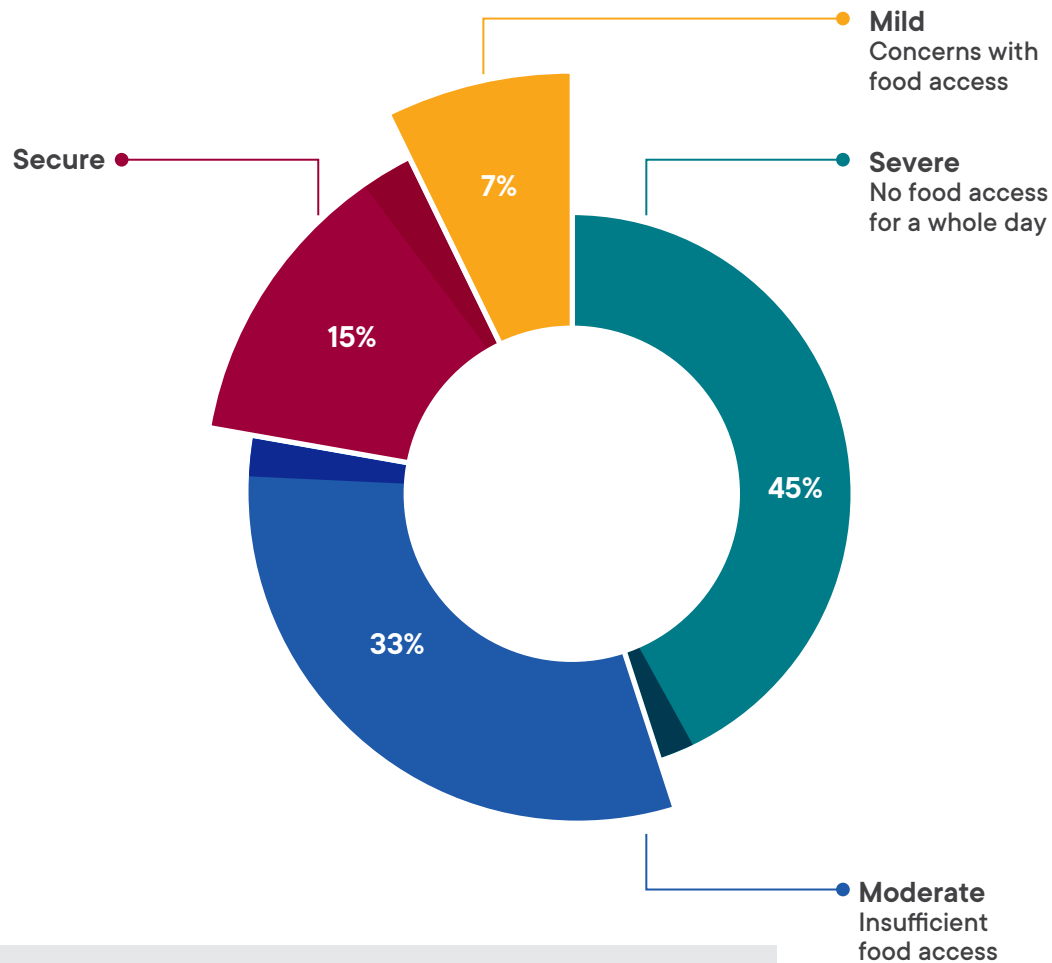


Figure 4. Severity of food insecurity (n = 3381).

“

*“I’ve lost eight kilos and am currently weighing 47 kilos because I can’t afford to eat. I always feel nauseous and dizzy because I’m hungry. It’s a horrible way to live. I lay awake for hours at night and only sleep a few hours because I’m so stressed and worried about how I’m going to pay my utility bills and survive.”*

— 28-year-old woman from Western Australia

*“A shortage of money has impacted me in a number of ways. I have had to live in my car, stay at a women’s shelter and stay with friends or family. I have had to go without meals, eat expired food and get a food hamper or help from the shelter.”*

— 25-year-old woman from Western Australia

# Going hungry

IN THE PAST 12 MONTHS:



69% of respondents reported that affording enough food was one of their greatest challenges



62% of respondents with children admitted to going without food so their children could eat



56% of pet owners skipped meals to ensure their pets could eat



56% skipped meals



53% were unable to eat healthy and nutritious food



53% were worried they would not have enough food to eat



45% were hungry but did not eat



43% went without eating for a whole day



43% of households ran out of food



43% ate less than they thought they should



**DUE TO A SHORTAGE OF MONEY:**



**71% reached out to a charity or community organisation for a free food hamper**



**63% cut down on buying fresh fruit and vegetables**



**61% cut down on buying meat, fish and plant-based proteins**



**40% had to choose between paying for housing or buying food**



**34% slept through mealtimes to save on food**



**31% received a free cooked meal from a community kitchen or food van**



**23% consumed expired or spoiled food**



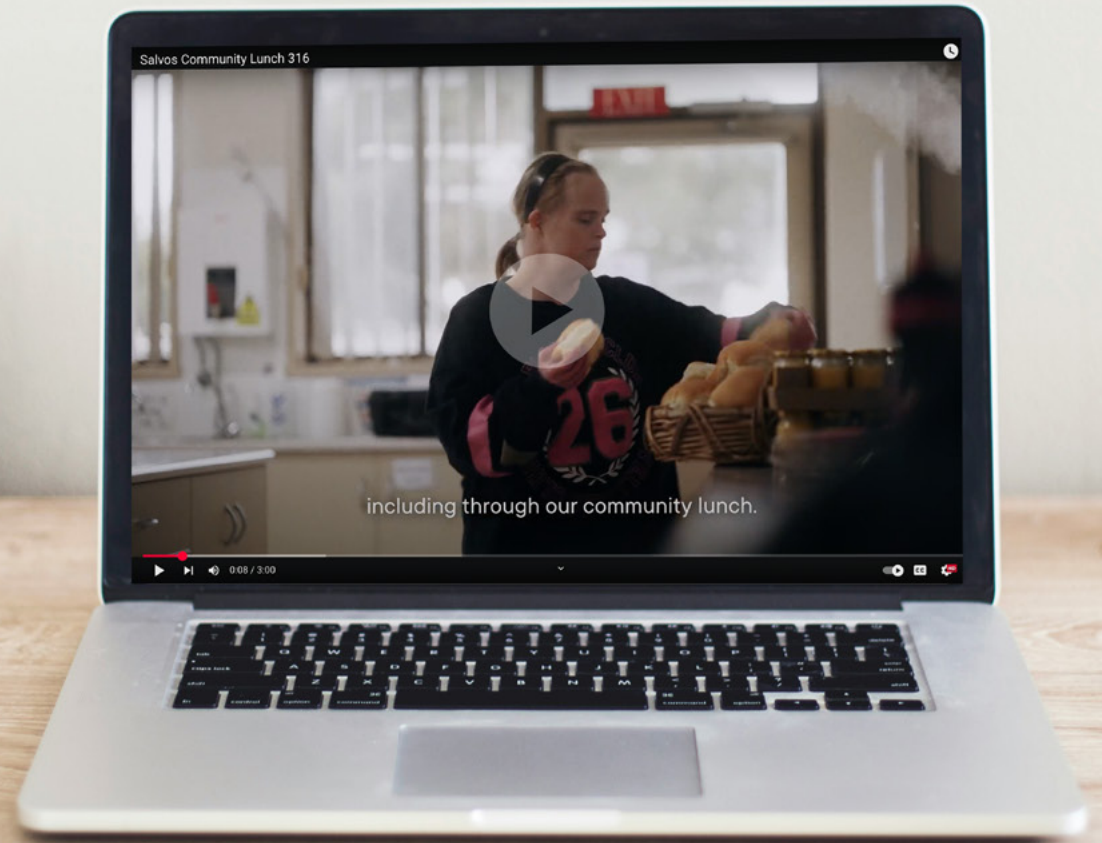
**6% resorted to eating food from dumpsters or rubbish bins**



## How the Salvos help

### 2024

- The Salvos Doorways emergency relief and Community Services provided food parcels to almost **52,000** people in need
- Each corps<sup>e</sup> provide more than **250,000** community meals to people in need



<sup>e</sup> Corps refers to The Salvation Army church and its congregation



**Watch:** learn more about the Salvos Community Lunch 316



**Read more about:** Perth Salvos' partnership with Grill'd to feed the hungry

# Housing and homelessness

“

*“I lost my licence and then lost my job because I was unable to attend work. Then I lost my house because of no work. Depression kicked in majorly, and I’ve had no choice but to live in my car for the time being.”*

**— 39-year-old man from  
New South Wales**

OUR  
RESEARCH  
REVEALED:

Access to affordable housing continues to be a significant social challenge. More Australians are struggling to make ends meet, with little discretionary spending or savings to manage unforeseen expenses. Those receiving income support are locked out of the market, with limited affordable stock available and immense competition for private rentals. With limited housing choices, finding alternative living arrangements can be challenging, and some people are forced into sharing accommodation, moving to find cheaper options, staying in short-term dwellings or even enduring poor and appalling housing conditions. This financial predicament is becoming more common, with many vulnerable people battling to keep a roof over their heads.

We found that housing costs placed a heavy financial strain on low-income households, consuming a substantial portion of their income, with many experiencing housing stress. Respondents often fell behind on their rent or mortgage repayments, heightening the threat of eviction and homelessness. Concerns about losing their homes were common, and this year alone, a significant number had already encountered temporary homelessness. Additionally, many respondents were concerned about the quality of their current housing situation, particularly the cost, state of disrepair, safety and the lack of long-term stability.

More than a quarter of respondents moved or changed their housing situation two or more times in the past year. The data highlights that such housing instability was often driven by major interpersonal challenges, such as experiences of family violence and relationship or family breakdown or conflicts. Financial hardship was another main driver for frequent displacements. High costs of housing and employment challenges contributed to experiences of housing insecurity. This often forced respondents into precarious living situations. Among those who experienced multiple displacements in the past year, many reported having to couch surf or live in their car at some point in the past 12 months.



**71% experienced housing stress**



**34% said that finding a safe, affordable and secure place to live was one of their most significant challenges over the past 12 months**

“

*“I was unable to pay my rent, which meant I lost my home. My children had to go and stay with their father until I could find somewhere new. I lived in my car for three months, then couch-surfed for two more months after my car broke down.”*

**— 30-year-old woman from Victoria**

# Affordability



## 59% reported their housing costs made it hard to manage their budget

- Higher among mortgage holders, with 73% naming housing costs as a budget strain
- Highest among private renters, with 74% naming housing costs as a budget strain



## 37% of mortgage holders were behind in their mortgage repayments and 18% in private rentals were behind in paying their rent



## 32% reported missing paying their rent or mortgage on time in the past year due to financial hardship; a rate five times higher than the national average



## Overall respondents allocated 43%<sup>f</sup> of their total income towards housing

- Higher among mortgage holders allocating 46% of their total income
- Highest among private renters allocating 55% of their total income

<sup>f</sup> Median spend on housing.



# Housing instability

IN THE PAST 12 MONTHS:



45% experienced housing instability due to family or domestic violence



34% could not afford to move even if they wanted to



33% experienced housing instability because of financial issues



30% experienced housing instability due to the cost of housing



17% were living in geographic areas far away from family and friends

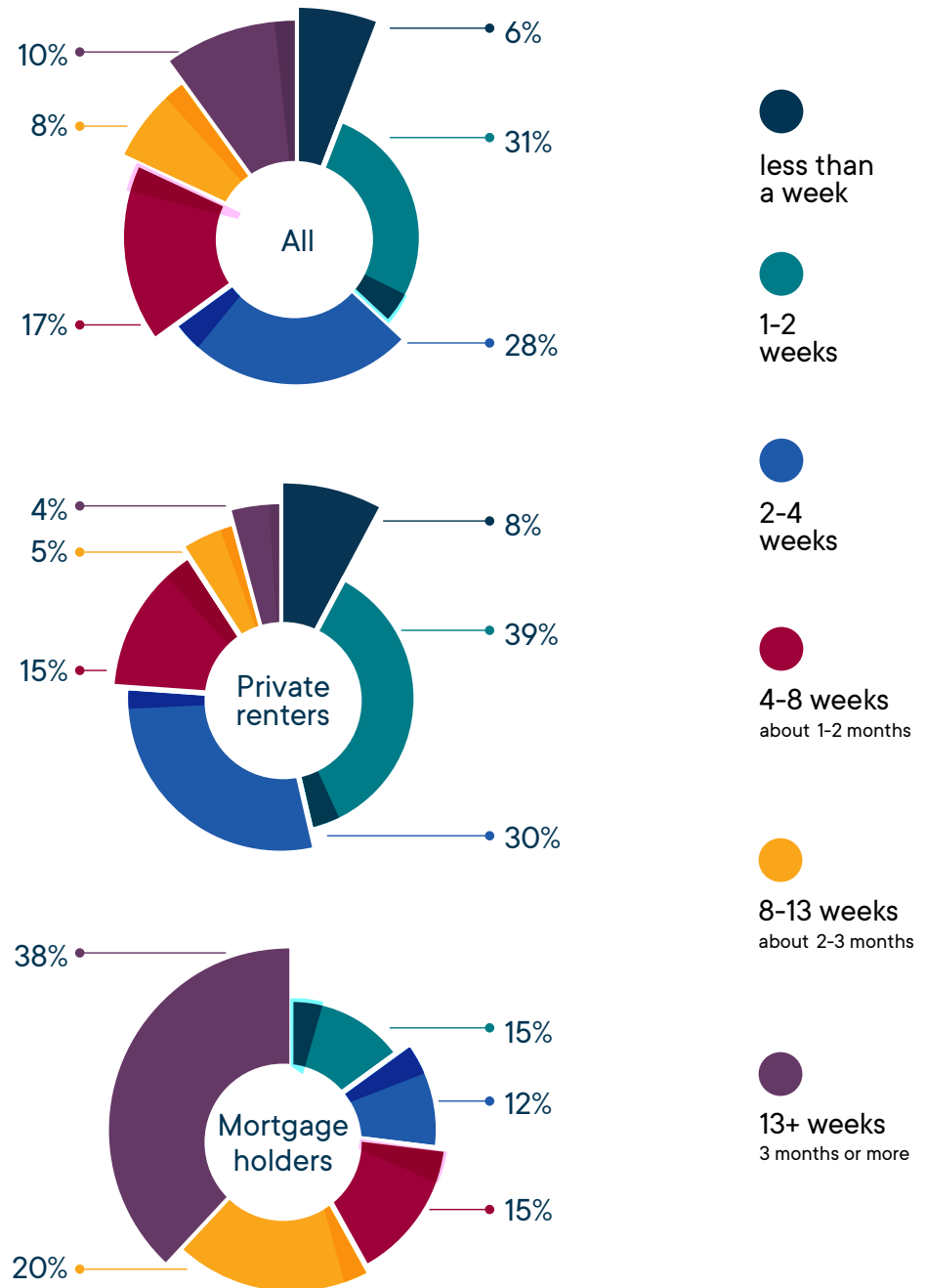


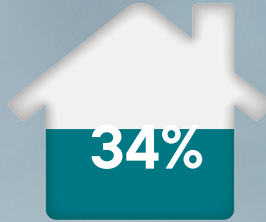
Figure 5. Time in arrears for households behind on housing payments (n = 546).

# Housing quality

IN THE PAST 12 MONTHS RESPONDENTS REPORTED:



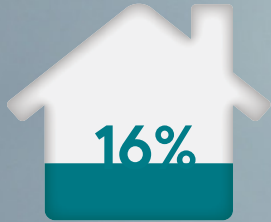
Housing costs made it hard to manage their budget



Could not afford to move even if they wanted to



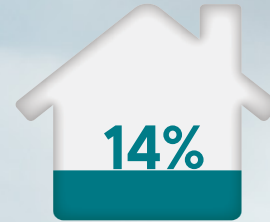
Lived in an area far away from friends and family



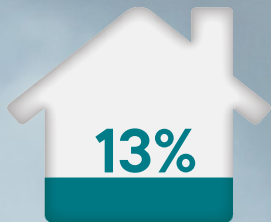
Their home was in poor condition in need of repairs



Their housing lacked personal space



Did not feel safe in their home



Affected their health because of damp, mould or poor ventilation



Experienced family or domestic violence



Lived in an unsafe area

# Homelessness

IN THE PAST 12 MONTHS:



33% said they were worried about losing their home and becoming homeless



25% reported that experiencing homelessness was one of their greatest challenges



19% of respondents had to couch surf or sleep in their car due to financial hardship

“

*“We live in a house with a kitchen sink that leaks into my son’s room, which causes condensation and mould, so we can’t use the sink. [We] cannot use the main shower as the bottom is broken, rotted and at risk of giving way. There is no cooling... Our rent is still being increased without a single thing being fixed, but we can’t afford to move. If we complain too much, we can’t afford to be turfed out.”*

— 35-year-old woman from Victoria

## Drivers of homelessness

When asked about their experiences and the main drivers of homelessness for them, respondents shared multiple and overlapping factors that contributed to their housing instability, including:



**Family or domestic violence** – fleeing unsafe situations, leaving them without stable housing



**Relationship or family breakdown** – changes in living arrangements, resulting in untenable situations



**Financial hardship** – insufficient income, debt or unemployment



**Eviction or rental termination** – expiration of a lease or a formal eviction process



**Health and disability-related challenges** – conditions, injuries or disabilities hindering their ability to maintain employment or secure housing



**Lack of suitable housing options** – limited supply, high competition, discrimination in the rental market or long waiting lists for social housing



**Natural disasters or emergencies** – fire or flood that destroyed or severely damaged their home, with no safe or functional housing alternative



**Social isolation and a lack of support networks** – no family, friends or community connections to turn to during times of crisis



“

*“I fled a [domestic violence] relationship with our three children. We travelled 17 hours away with only what was on our backs. Our car broke down halfway, which resulted in having to hire a car to get the rest of the way. We have now been sharing a one-bedroom [space] between the four of us at my closest friend’s house.”*

— 27-year-old woman from Queensland

.....  
*“Uncertainty. It feels like there is no light this time. Being homeless is hard. It’s scary every day to not have secure living, hot water and safety.”*

— 39-year-old woman from  
New South Wales

## David's story

David\* is a 41-year-old single father of two children, Emma (8) and Lucas (5). Until recently, David who is a diabetic, worked full-time as a truck driver to support his family. However, life took an unexpected turn when David experienced a heart attack. Although he had always been an active and hardworking man, the heart attack meant David had to prioritise his health and step back from work. A few months later, he lost his job. David was struggling to manage financially. The pressure was rising, trying to balance mounting medical bills and putting food on the table for his kids. The stress began to take a toll, and Emma and Lucas returned to live with their mother. David's life started to unravel.

With no income and no savings left, David couldn't afford his rent and was too proud to ask his friends for help. The only place David had left to go was his car. He tried to keep up appearances when he saw the kids, but his visits became less frequent as his health deteriorated.

Living in his car, David's physical and emotional state worsened. The stress of homelessness, combined with his inability to properly manage his diabetes, led to frequent bouts of exhaustion and pain. The lack of access to healthy food only made things worse. David tried to stretch what little money he had to buy cheap convenient food, as he had nowhere to prepare meals. He often went to sleep hungry, waking up feeling weak and dizzy.

The emotional strain weighed heavily on David. He feared for his children's wellbeing, and his feelings of isolation only deepened as his health continued to deteriorate. Wanting things to be different, he reached out for help and went to stay with his brother. David needed to get his life and health back on track and couldn't do that living in a car. His brother took David to his local Salvos for help. David reluctantly went but was motivated by his desire for change, for his kids' sake as well as his own.

This is when things changed for David. He met Theo, a Salvos Doorways emergency relief case worker. With Theo's support, David began to access services that he hadn't known were available to him before. Theo helped David advocate to cover some of his medical costs, as well as access food and fuel vouchers. David even signed up to a cooking program to learn about preparing healthier meals on a budget. Theo was in contact with David's GP and arranged for a community health nurse to check in regularly to support him in managing his diabetes.

David's health started to improve. His diabetes was better managed, and he had gained weight and energy. With support from his case worker and his medical team, David learned how to take better care of himself and manage his health more effectively. David continued to live with his brother and secured a part-time position at a local delivery service. This provided him with a steady source of income to support himself.

Over the next six months, with his new job and stable living situation, David began to rebuild his life. He was able to find somewhere affordable to live near his children and started having them stay with him more regularly and spending quality time together.

David's story is one of struggle, but also of resilience and transformation. It wasn't easy, but David's determination and the support from his family, his case worker and his medical team, all helped him move forward, regain his health, find stable housing and suitable employment and reconnect with his children. His experience shows that even in the face of immense hardship, with the right help, people can rebuild their lives and ultimately create a better future for themselves and their families.



\*Name and some details changed to protect privacy.

## How the Salvos help

### 2024

The Salvos Homelessness services:

- Assisted more than **38,000** people
- Provided almost **354,000** sessions of care to those at risk of or experiencing homelessness

### FY24

- The Salvos provided more than **1.1 million** nights of accommodation across all social programs <sup>h</sup>
- Salvos Housing provided housing for more than **3200** people

<sup>h</sup> Including homelessness, family violence, youth and alcohol and other drug treatment services.



**Watch:** learn more about the Beacon homelessness service in Perth



**Read more about:** the Salvos Tasmanian SleepOut, shining a spotlight on lived experiences of homelessness

# Families and children

“

*“I don't manage. I survive. I have gone without food for five days before so my children could eat, only having water. I've stopped taking some of my own medications so I can afford food for my children. Feeling unable to do anything more is horrible.”*

**— 29-year-old woman from Queensland**



For many households with children, meeting everyday costs was a challenge this past year, with many families enduring severe financial hardship and food insecurity. Low-income households used a significant portion of their finances to meet basic living costs, leaving little to no disposable funds for education, food and healthcare for their children. Many respondents with children reported feeling shame and guilt about not being able to meet their children's basic needs. Some expressed sadness and even desperation, wanting their children to have a better life and access to opportunities that would help them flourish.



“

*“I’m a single mother who was in a [domestic violence] situation. I’ve had to restart over again, which put me in financial hardship. I’m in more debt now than ever. Every day is a struggle — mentally, financially and emotionally. I go without myself to give my kids what they need. Bills are paid first, then kids’ food, but the increase in everyday living means my kids are going to have less food.*

*I never ask for help, but I’m going to have to soon if something doesn’t give, as every day I wake up, the bills just keep piling up... So, it’s all taken a huge toll. I never thought I would be in this situation.”*

**— 39-year-old woman from Queensland**

**OUR RESEARCH  
REVEALED:**  
in the past 12  
months:

These findings represent the experiences of over 3500 children and adolescents, as described by their parents and caregivers.

## Housing



**75% of households with children experienced housing stress, spending more than 30% of their disposable income on housing**



**After covering housing costs, households with children were left with \$190 per week, approximately \$27 per day to cover other bills, food and living expenses**



**37% said they were worried about losing their home and becoming homeless**



**13% had to couch surf or live in their car because of a shortage of money**

## Hardship



**After paying for housing costs and other essential household bills, respondents exceeded their income and were in deficit \$4 per day, with nothing left over to save or spend on non-essentials**



**87% of households with children were living below the poverty line**



**81% said they lived week to week, just covering their basic expenses**



**77% said they felt stressed about money every day**



**44% reported that taking care of their children was one of their greatest challenges**

## Food insecurity



**62% skipped meals so their children could eat**



**42% were unable to afford healthy and nutritious food for their children**



**14% said their children did not have lunch at school**



**13% reported their children went to school hungry**



**8% reported their children went without eating for a whole day**

## Going without



**66% could not spend money on important celebrations or gifts for their children's birthdays or Christmas**



**62% struggled to afford clothes and shoes for their children**



**36% could not cover the cost of non-prescription medications, such as paracetamol or ibuprofen, and nearly one in four struggled to afford their children's prescription medication**



**35% could not afford medical, dental visits or eye care checks for their children**

## Young children (under five years)



**43% could not afford essentials such as baby formula or nappies**



**42% could not afford childcare fees such as preschool, daycare or babysitting**



**21% delayed their child's enrolment in preschool, kinder or childcare due to financial difficulties**



**21% reduced the number of days their children attended preschool, kinder or childcare**

## School-aged children (five to 18 years)



**61% went without a computer, laptop or tablet**



**48% missed out on school trips, excursions or camps**



**47% could not afford a mobile phone for their child**



**47% could not afford school supplies like stationery or textbooks**



**47% experienced challenges affording internet access or mobile data**

## Digital exclusion

Digital access plays a crucial role in daily life. However, many respondents faced significant digital exclusion, with a substantial proportion unable to afford basic and essential technologies, for themselves and for their dependent children. Nearly half (**49%**) were unable to afford a computer, laptop or tablet, **46 per cent** were unable to afford internet access or mobile data and **39 per cent** could not afford a mobile phone.

Digital exclusion has far-reaching consequences for households and families experiencing financial hardship and posed challenges for education, social participation and communication with family.

“

*“The lack of funds has prevented me from buying a laptop for my child to study.”*

— 49-year-old woman from  
New South Wales

.....  
*“I lost my job, and it’s been hard to get another one. I’m still looking for a job when I have the money to afford the internet.”*

— 38-year-old woman from Victoria

**ALL CHILDREN (0-18YEARS)**



**Hard to access entertainment (e.g., watching videos, playing games)**



**Hard to stay connected with family**



**Hard to participate in social or community activities**



**Unable to contact parent or guardian in an emergency**

**SCHOOL AGED CHILDREN (5-18YEARS)**



**Hard to access educational resources (e.g., learning websites, apps)**



**Hard to do schoolwork or homework**



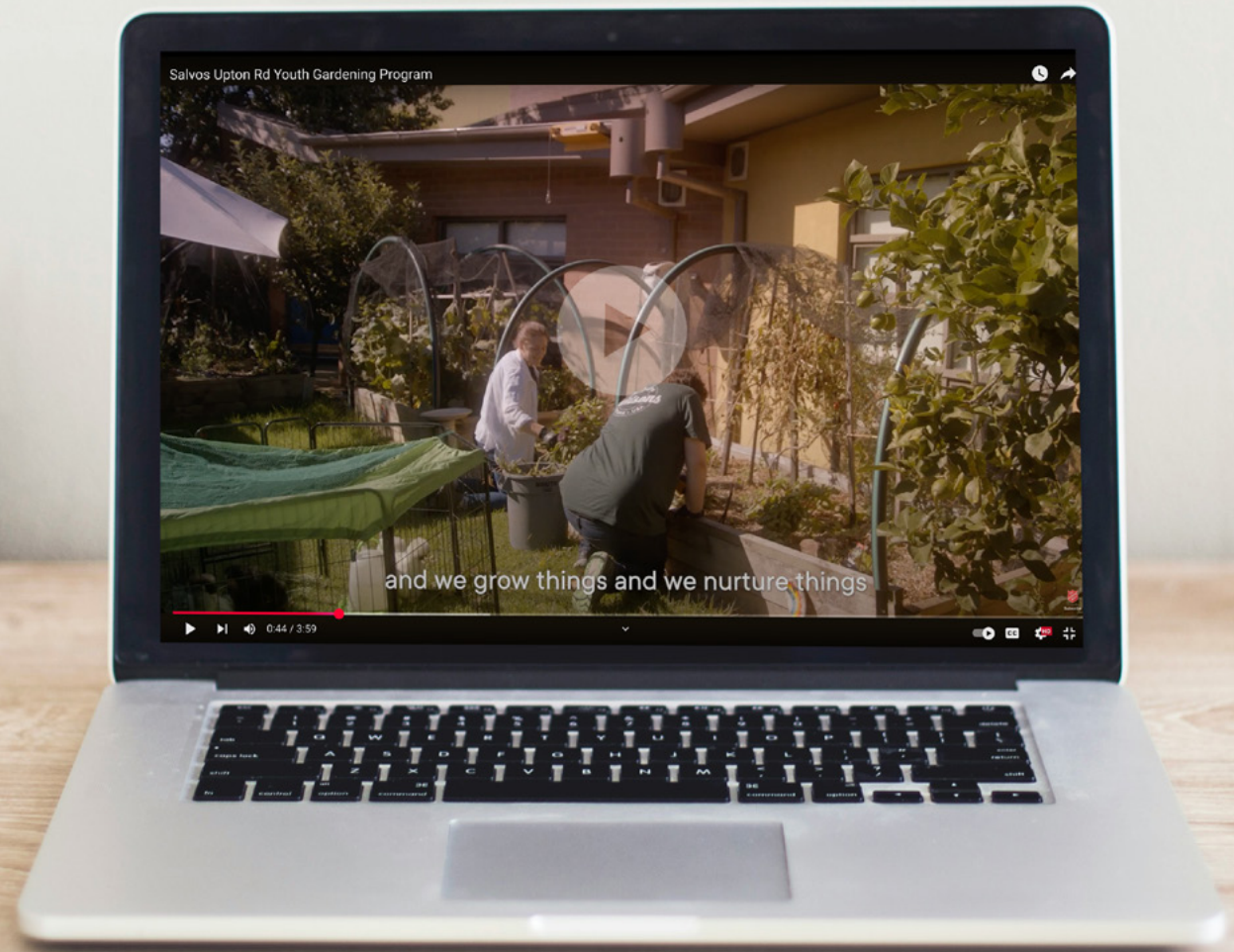
**Hard to stay connected with friends or classmates**

Figure 6. Impacts of digital exclusion for all children (n = 896) and school-aged children (n = 812).

## How the Salvos help

2024

- The Salvos Youth Services assisted more than **4600** youth and provided more than **82,000** sessions of care to young people in need



**Watch:** learn more about the Salvos Upton Road Youth Gardening Program



**Read more** about the Salvos Re-engaging Youth in Noosa

# Health and wellbeing

“

*“Because of not having money, I’ve been going without medication to help me breathe and to get my medication for chronic pain conditions like my spine and leg pain.”*

**— 51-year-old man from Queensland**



OUR  
RESEARCH  
REVEALED:

Living with disability and chronic health issues was a stark reality for many respondents. Financial hardship prevented some from accessing medical and essential healthcare. Some community members reported their physical health conditions were exacerbated, alongside the mental and emotional stress of managing financial difficulties. Many reported their financial struggles led to increased experiences of loneliness and social isolation. Financial constraints likely limited opportunities for social engagement, reinforcing cycles of isolation and emotional distress.



## Physical health



**58% were unable to visit a doctor, dentist or optometrist due to a shortage of money**



**47% could not find the money for prescription medication**



**41% were unable to purchase prescription glasses or contact lenses**



**27% could not afford necessary aids or equipment, such as a wheelchair or hearing aid to manage their disability or chronic health condition**

## Mental health



79% said their mental health made it harder to manage everyday tasks and responsibilities



73% reported they were stressed about money every day



66% acknowledged their financial situation had a negative impact on their mental wellbeing



63% reported their financial situation led to feelings of shame



42% could not afford mental health or counselling services

## Drivers of deteriorating mental health

When asked about their experiences in the past year, respondents shared a range of interrelated factors that had contributed to their worsening mental health including:



**Financial hardship** – stress caused by insufficient income, mounting debt, the high cost of living and a lack of funds for essentials



**Housing instability** – no secure housing, the impact of homelessness, the risk of eviction and insecure or temporary accommodation as well as the difficulty of maintaining a stable living environment



**Interpersonal violence, abuse and crime** – domestic and family violence, harassment, assault and criminal victimisation



**Grief and loss** – mourning the death of loved ones or experiencing other significant personal losses



**Social isolation and loneliness** – feeling disconnected from friends, family and community support networks



**Physical health problems** – chronic illness, disability, injury and other medical conditions

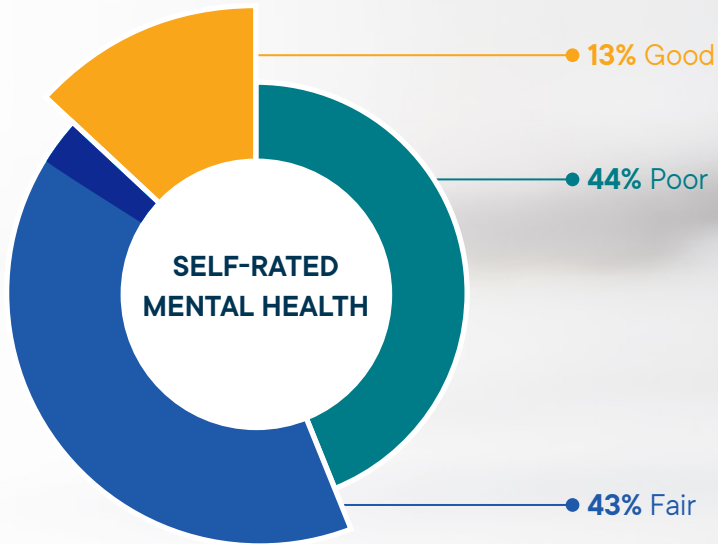


Figure 7. Self-rated mental health (n = 3238).

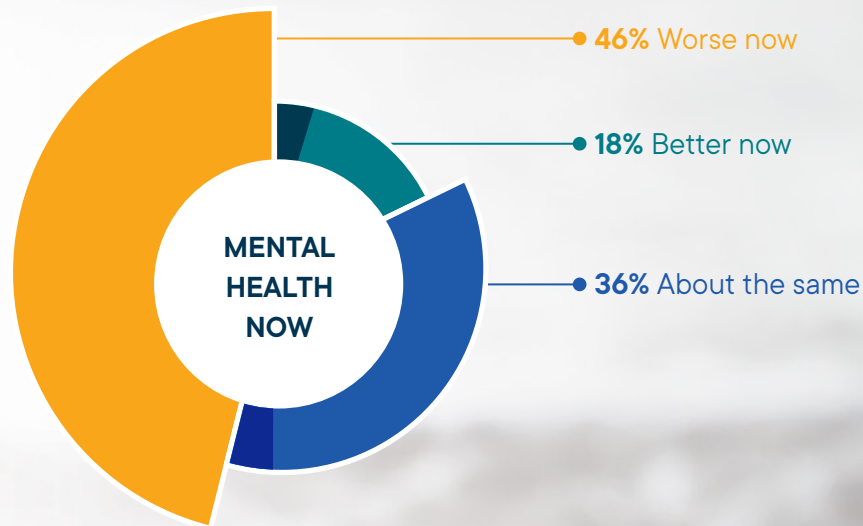


Figure 8. Mental health now compared to one year ago (n = 3212).

“

*“My mental health has significantly worsened due to several major factors. First and foremost, I’ve been a victim of domestic violence, which has had a profound and lasting impact on my life. The incidents have left me feeling trapped and traumatised, making it incredibly difficult to rebuild my sense of safety and stability.*

*Additionally, being robbed by my partner in various ways has compounded my struggles, leaving me in a deep financial hole that feels impossible to escape. The weight of the debt and stress is crushing.”*

— 25-year-old woman from New South Wales

.....

*“[Financial hardship] has depressed us both to the point of not wanting to live at times. Somehow, we get past those horrible thoughts and push forward.”*

— 58-year-old woman from Victoria

## Wellbeing status

- **66%** identified their mental health and emotional wellbeing as one of their greatest challenges of the past year
- **46%** reported their mental health was worse now compared to a year ago
- **44%** reported experiencing poor mental health

Emotional and psychological coping strategies played a role in how people navigated financial hardship. Some respondents described crying, praying, sleeping excessively or mentally withdrawing as ways to cope with stress, while others reported actively avoiding awareness of their financial problems as a means of emotional self-protection.

“

*“I pray to God to help me. I go on, depend on my faith that I will be able to, but end up crying alone a lot. I pray every day that God will help me.”*

— **58-year-old man from South Australia**





“

*“During challenging times, what gives me hope... [are] the small victories I achieve each day. I try to focus on the positives, like progress in my recovery or finding new opportunities, and remind myself that tough situations are often temporary.*

*Additionally, I find inspiration in stories of others who have overcome similar challenges, which motivates me to keep pushing forward.”*

**— 57-year-old woman from Victoria**

.....  
*“I am a very religious person, and I am a big believer in God. Prayers are very powerful. I pray every day, and so I have faith in God that my current difficult situation will turn around and my situation will improve and become much better in the future.”*

**— 54-year-old woman from  
New South Wales**

## Connection between financial hardship and social isolation

- **63%** reported often feeling lonely
- **60%** mentioned that their financial hardship stopped them from spending time with family and friends
- **59%** identified loneliness and social isolation as one of their greatest challenges over the past year
- **44%** said they did not have any family or friends they could turn to when they need help
- Poor mental health was more than **twice** as prevalent among those who frequently felt lonely

## Sustaining hope through difficult times

Despite facing overwhelming hardship and significant challenges across many aspects of their lives, respondents demonstrated remarkable resilience and resourcefulness in navigating adversity. While many of the difficulties they faced were structural and systemic in nature, respondents still found ways to face these challenges with strength and perseverance.

“

*“I just sit at home and do nothing, go nowhere, see no one. I have no friends and feel very lonely and unhappy. I am sick of what is happening, as I see no future. It will just get worse. This is not living a life, it’s a sentence.”*

— **75-year-old woman from Tasmania**

.....  
*“[Economic hardship] has made me less social and caused me much embarrassment, making me invent untrue excuses to family and friends about why I couldn’t attend gatherings due to my financial situation.”*

— **60-year-old man from South Australia**

## Building resilience and hope

When asked what gave them hope during difficult times, respondents identified a range of sources that helped sustain them, including:



**Family, friends and community** – providing emotional support, motivation and a sense of purpose through close relationships



**Faith and spiritual beliefs** – drawing hope from religious or spiritual convictions, belief in a higher power or purpose, prayer and participation in church or faith-based communities



**Charities and professional support** – access to programs, referrals, practical and emotional support from organisations



**Personal mindset and resilience** – self-driven optimism, positive thinking or the belief that better times lay ahead



**Pets and animals** – source of comfort, offering companionship, emotional reassurance and a sense of responsibility in caring for them

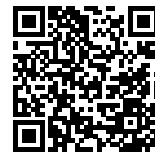


**Hobbies, interests and creativity** – engaging in activities such as music, art, design, reading and writing

## How the Salvos help

2024

- The Salvos deliver a broad range of programs, activities and events to support community engagement and social, emotional and spiritual connections



**Watch:** learn more about the Salvos No Wrong Door: transforming lives in the Sutherland Shire



**Read more about:** the Salvos providing free healthcare for Tasmanians doing it tough

# Impact of the Salvos

“

*“Without the Salvos, I would be living in my car on the street with my kids and pets. My kids and I wouldn’t have been able to eat some weeks, nor would I have had help navigating housing.”*

**— 37-year-old man from Queensland**



## Impact of the Salvos

People are increasingly seeking support from welfare programs, local food banks and community organisations, hoping to find relief and a path toward stability during tough times. These support networks provide essential relief, helping community members meet their immediate needs when their own resources are insufficient.

The Salvos provides a raft of services to support people experiencing hardship. Our Doorways emergency relief program provides food, financial assistance, material aid and case work to help people managing on limited incomes get by. Doorways also makes referrals to our other support services, such as Moneycare financial services who provide free confidential financial advice and support for managing debts and other financial challenges, and No Interest Loans program, increasing the financial resilience of those in hardships. The Salvos provides critical services to people and a safety net, so no one struggles alone.

### OUR RESEARCH REVEALED:



**90% of all respondents reported that without the assistance they received from The Salvation Army, they would have been unable to manage their financial situation**

“

*“The Salvos helped me find my current home, helped with food, helped with gifts when I am financially down and out, and also not made me feel ashamed or embarrassed to ask for help.”*

**— 30-year-old woman from Queensland**

## Supporting our communities

When respondents were asked about the impact The Salvation Army had on them and their families over the past year, many respondents frequently highlighted the crucial role of both material and emotional support, including:



**Material support** – groceries, meals and food hampers, helping to prevent or alleviate hunger. Others received financial relief to assist with bills or housing costs, as well as material support through tangible items beyond food such as clothing, furniture, appliances and other household necessities.



**Emotional and social support** – kindness, respect, spiritual guidance and compassionate listening provided by The Salvation Army's staff, describing how these interactions helped reduce feelings of stress, fear and isolation. For many, the reassurance and care they received were just as valuable as the tangible assistance, offering a sense of connection and dignity during times of hardship.

“

*“I belong to the local Salvation Army church and can access financial assistance and food assistance when needed. I rely on my parents a lot for financial and emotional support and transport to some medical appointments.”*

— 52-year-old woman from  
New South Wales

.....

*“Just having someone who cares is amazing, and [the fact] I can get a feed there while getting assistance is lifesaving some days. Thank you for your work.”*

— 47-year-old man from Western Australia

.....

*“The occasions that I have reached out to the Salvos, while being embarrassing for me personally, you have always treated me with kindness, respect and dignity. All of which is a blessing in itself.”*

— 71-year-old man from Western Australia

## Measuring our impact

The Salvation Army has developed a national Outcomes Measurement framework to measure and track the progress and change for people we serve, as well as the impact of our services.

In FY24, people reported positive progress after engaging with Doorways emergency relief.



**98% reported improved life circumstances**



**94% reported improved individual capability**



**94% reported improved wellbeing or spirituality**



**59% reported improved social connectedness**

## Making a difference

### FROM FIVE-STAR SERVICE TO FRONTLINE SUPPORT

**Salvation Army Doorways caseworker, Karen, has always loved working with people and giving her all. But in the past seven years, she has seen lives transformed and hope grow in a way she could never have imagined in previous roles.**

While working on the frontline with people in need can bring heartbreak and stress, it also brings a depth of satisfaction and joy for Karen. Her journey as a case worker reflects the spirit of The Salvation Army's values — values she now claims as her own.

Leaving a marketing management role at a five-star hotel, Karen has spent the last six years working as a trained Doorways caseworker, providing service with a smile to “no paying customers” at a Salvation Army corps (church and centre) in Western Australia.

Reflecting on her journey, Karen says empathy, compassion, non-judgement and professionalism are essential for those struggling financially, emotionally or spiritually.

“It is more important now [than in my past career] because [those we serve] are in hardship and trauma. So that warm, welcoming, safe space [and heart is so important]

“What it has taught me and truly touched me about being in this role at The Salvation Army is that I am blessed to have our community members trust us enough to share their stories and their traumas. And to allow us to journey alongside them and be their beacon of hope, in any way possible, as they work towards their goals and dreams.

“Many [community members] have inspired me with how far they have come amid all they have had to face and deal with. That, to me, has kept me in this role for all these years and what I look forward to when heading into work each day.”

### JOURNEYING WITH A COMMUNITY IN NEED

Karen believes to make a good case worker means being “warm, welcoming and an active listener” with a calm approach to the various challenging situations at hand.

And that warmth matters more than ever, as the cost-of-living and housing crises push more people into hardship, family violence and unsafe or unstable living situations.

These uncertain times are what make every day different for Karen. While there are scheduled bookings for community members, there are also “walk-ins” — people often in desperate circumstances, not knowing where else to turn.

From mental health to homelessness, each day brings a new need.

“That’s what makes [this role both] interesting and challenging,” she says.

### WHAT MAKES THE SALVOS DIFFERENT

Karen says the Salvation Army's Doorways program is unique because it offers “a whole umbrella” of wrap-around services, which enables a community member to have a sense of belonging when many have nowhere or nobody to turn to.

Doorways offers emergency food relief and case management. Karen also helps run The Salvation Army's Positive Lifestyle Program (PLP), focused on self-awareness, anger management, depression, loneliness, grief and more.



“There’s also a cafe, the op shop... church and community engagement activities. These include cooking classes, arts and crafts, food aid, Moneycare [providing free financial counselling] and youth services for those who need it.”

Karen and her team have also partnered with Hair Aid to offer haircuts every six weeks to community members who are struggling financially or with isolation. Hair Aid and Centrelink come on site to offer services to community members.

“And it is wonderful because [there is such a mix of people], some who are sleeping rough, [there are] senior citizens or just any community member who can’t afford going to the hairdressers,” Karen explains.

“When they sit there and the hairdressers have a conversation with them ... you just see the sudden change in their posture as they come out because they [feel seen].”

Karen says it is remarkable that a haircut can make such a difference to a person’s dignity, and that the service acts as an introduction to the centre and other Salvos programs.

## **THERE ARE STILL CHALLENGES**

Karen’s love for people and joy in seeing life transformations is obvious, as she smiles brightly when reflecting on her work. But the role comes with challenges, which she felt keenly when she first began at Doorways.

“To be able to switch off, I think sometimes was my challenge,” she recalls of when she first started.

She’d often ask her colleagues, “How do you all do it?”

Karen received a few tips, but the one that stuck with her was “when you leave your office, and you shut that door, you’re moving on to your private life”.

And despite the challenges, Karen is energised and excited by the outcomes of the Doorways work and the lives that are strengthened and transformed.

## **ENDLESS BLESSINGS AND HOPE**

Karen is often moved by the strength and resilience of the community members she works with and humbled by the opportunities to journey with people in their darkest times.

“I [supported] Shell\*, a single mum with a couple of kids who came out of an abusive relationship,” she explains.

Karen helped Shell develop a case plan, set goals and make referrals to other specialist services for additional support.

“Shell was terrified of ending up on the streets with her kids, but she still came to each case work session full of gratitude for the support that was extended to her and knowing she had a safe, welcoming place to come to and have people who were compassionate and caring.

“We worked together on ensuring a safety plan was in place for Shell and her kids, applying for much needed financial support, as well as a referral for family violence counselling. Women’s refuges were full, and Shell was placed on a waitlist. So, we focused on getting Shell on the priority processing waitlist for social housing and worked alongside The Salvation Army’s Street to Home program to secure Shell some stable accommodation. Shell was in tears of joy when she got the news!”

Karen also supported Shell to look and apply for work.

“Shell was keen on securing employment during school hours so she could have an income. We worked on Shell’s resume and explored a range of jobs she could apply for. Shell was thrilled when she got a part-time role in a local company so close to her kids’ school,” recalls Karen, reflecting on some of the truly remarkable transformations that occur through Doorways.

“Shell came back to thank us. She said she could never express in words what a positive transformation her life had taken and how happy and safe her kids were feeling, too. Shell continues to drop by from time to time, letting us know how she is doing. She always expresses how grateful she and her kids are, and how her local Doorways centre holds a special place in her heart. Shell shared how she wanted to give back for the support received and has started volunteering in one of the Salvos stores — so she, too, can be of service and support to The Salvation Army,” Karen continues.

“I feel so blessed that she and her kids are doing well.”

## **KAREN’S JOURNEY**

When Karen reflects on her journey, she says that she initially never thought about the parallels between her hotel management skills and case work. Today, she can look back and draw a comparison.

“They both involve a service flow, the way I see it,” she says. “From point of entry into the Doorways site to point of exit.

“Where possible, this is where a holistic wraparound service enables that, too — for example being greeted when they enter The Salvation Army site and offered a cuppa and something to eat.

“All of this makes it a one-stop shop type of experience for our community members, and the greatest joy is seeing how much more uplifted in spirits they feel when they leave the site compared to when they walk in.

“Our community members can feel they are outcasts or unwanted in society, who are looked down upon and we are able to make them feel otherwise as we get the chance to meet them where they are at each day in a non-judgmental, trauma-informed care approach with empathy and compassion.

“Many have shared with me that just being in a safe space with people who treat them with dignity and respect, and to feel they are just as worthy of support as any other person in society, is in itself transforming for them.

Karen admits she’s a self-confessed “people person”.

“I love people from all walks of life,” she says. “But there is a special feeling when someone — and it could be any of us — is at one of the lowest points in their life, and we are able to walk with them, offer skills, hope, encouragement and faith. To see a family find their feet and blossom is such a privilege.”

“I hope donors and supporters of The Salvation Army understand what a gift they are giving, not just to a person or family, but to children and the broader community — and the flow on into generations. The feeling of richness and investment is deeper than any I have experienced in a career in five-star hotels.

“It is such a blessing.”

\*This is a true story with name changed for privacy

# Conclusion

A hand is shown holding a group of colorful paper cutouts of people holding hands, symbolizing community and support. The cutouts are in various colors including red, blue, and white. The background is a soft, out-of-focus blue and white.

“

*“Regularly being short of money for basic necessities is a constant problem. Keeping the roof over my head and the power on has been my number one priority above all else, as I recently had cancer treatment.”*

**— 54-year-old man from Queensland**

This research report details some of the key challenges faced by people accessing The Salvation Army's Doorways emergency relief services over the past year. Like many Australians, housing affordability has become a critical issue for respondents, as rising property prices and rental costs place significant strain on those already facing financial hardship.

Finding and maintaining somewhere safe, secure and affordable to live was one of the greatest challenges respondents faced in the past year. Many low-income individuals and families in our research found it increasingly difficult to pay their rent or mortgage on time, fell behind in their repayments and were gravely concerned about losing their home and becoming homeless. This was a harsh reality for one in seven respondents who had no permanent place to call home.

The data showed most respondents were living below the poverty line and faced daily challenges to survive. Experiences of financial hardship and the increasing pressure of the cost of living have created strain for many individuals and families.

Money was reported as a major source of stress in people's lives. Nearly all respondents experienced financial stress and endured hardship over the past year, with many losing sleep due to worries about their finances. Financial pressure reportedly took a toll on many respondents, negatively impacting their mental health. Many reported living week to week, without a safety net nor family and friends to rely on for help. Most of those surveyed reported having limited-to-no savings for emergencies, with many accruing debts to cover rising bills.

Notably this year, people reported using "Buy Now Pay Later" services for essentials such as food, medicines or to pay for their utilities or transport. Some resorted to skipping meals, rationing medication or simply turning their power off to save electricity. It is clear why many struggled to maintain a basic standard of living, forcing some households to make impossible choices between paying the rent and putting food on the table, or simply going without.

While the report highlights significant challenges for respondents, many noted experiencing positive changes after engaging with Doorways emergency relief services and case work. In fact, most respondents shared their gratitude and appreciation for the support they received from the Salvos, acknowledging that they would not have managed financially without this assistance. Respondents shared a sense of relief in accessing support, finding help when they needed it most and a reprieve from their ongoing financial challenges.

The Salvation Army remains deeply committed to supporting all Australians experiencing hardship and disadvantage. The Salvos will continue to walk alongside people in need to make a meaningful impact in their lives.



**Watch: learn more about the Salvos and the work we do**



**Get involved with the Salvos**



**Find out more about the Salvos**



**Donate to the Salvos**

# Appendices

## Method

### QUESTIONNAIRE DESIGN

In late 2024, an online survey was conducted via the Qualtrics platform to explore the challenges faced by community members receiving assistance through The Salvation Army's Doorways emergency relief program. The survey examined household income and essential spending, housing circumstances, experiences of financial hardship, challenges over the past year, mental health and wellbeing and the impact of The Salvation Army's support. It included a mix of multiple-choice and open-ended questions.

### QUESTIONNAIRE DISTRIBUTION

The survey was distributed via text message to 25,000 community members who had accessed emergency relief services in the previous three months. Participation was voluntary and confidentiality was ensured. Invitations and reminders were sent in two waves: the first in mid-October to 15,000 community members; and the second in late October to an additional 10,000 community members.

### DATA ANALYSIS

Survey responses were matched with demographic data collected during The Salvation Army's emergency relief assessments, including age, gender, postcode, residency status and country of birth. Data cleaning and analysis were conducted using IBM SPSS Statistics. Responses from individuals who answered fewer than half of the survey's topic areas were excluded, resulting in a final sample of 3587 community members. The response rate was approximately 14 per cent, which is consistent with similar online surveys distributed via text message.

## Limitations

Although this project represents an empirical attempt to examine the experiences of community members and their families, all findings reported here should be interpreted considering the following research limitations.

### REPRESENTATIVENESS

Representative analyses were conducted on several key demographic variables, including state or territory of residence, gender and age, to assess how closely the survey sample reflected the broader population of community members who accessed The Salvation Army's Doorways emergency relief services.

The results of the analysis indicated that the sample was broadly representative by state or territory of residence, except the Northern Territory, which was underrepresented in the current sample. However, the sample was not representative in relation to gender and age. These differences should be considered when interpreting the findings of this report, as certain experiences and challenges — particularly those related to age and gender — may be over or under reflected in the results due to the demographic composition of the sample.

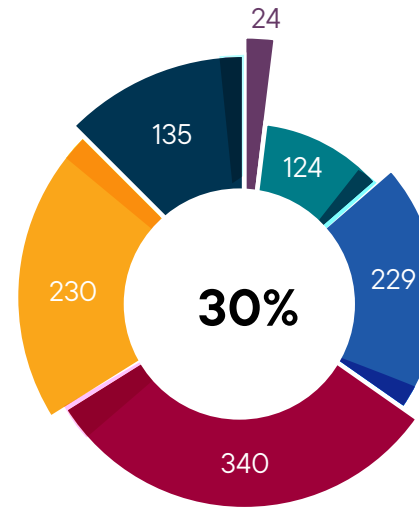
## Demographics

The following is a demographic breakdown of the 3587 respondents who completed the survey.

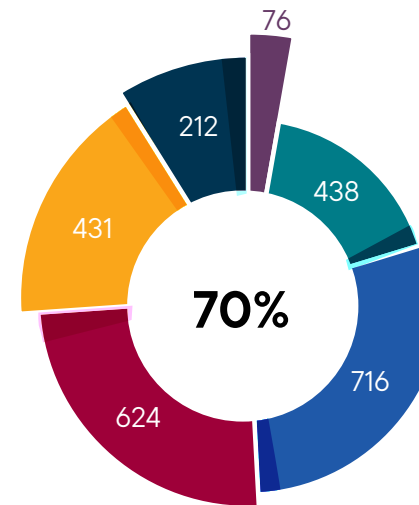


Figure 9. Residence by state or territory (n = 3587).

## GENDER AND AGE



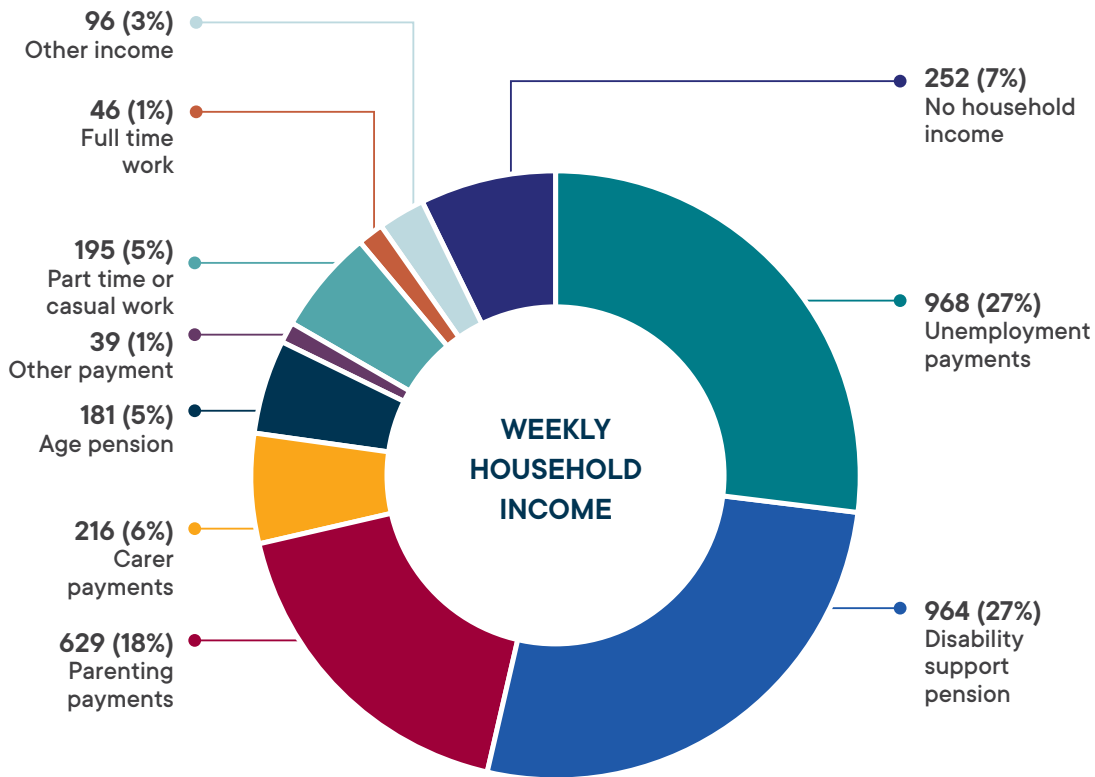
Men



Women

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+

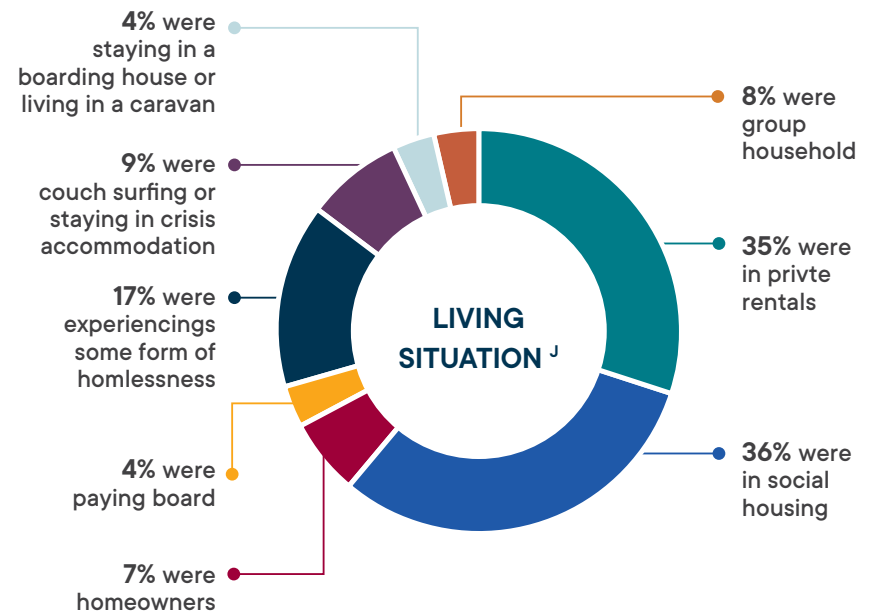
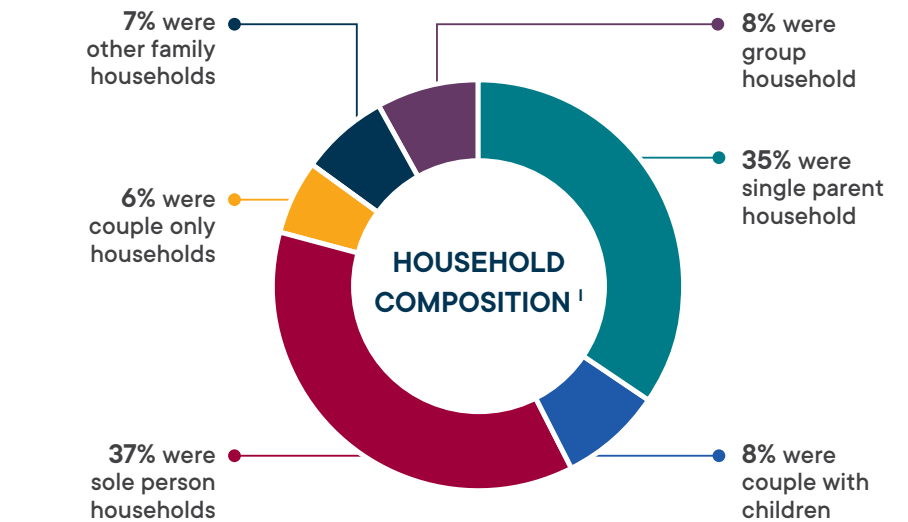
Figure 10. Age and gender (n = 3579).



**\$520 median household income per week, equates to 29 per cent of Australian national median income**

Figure 11. Income source (n = 3586).

i Total may not add to 100% due to rounding  
 j Total may not add to 100% due to rounding



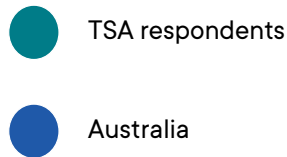
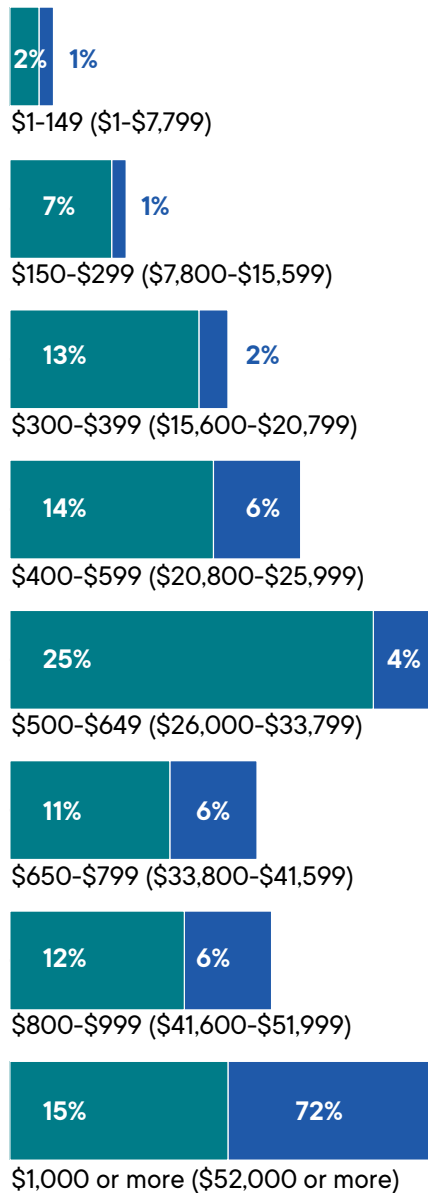


Figure 12. Weekly household income ranges (annual income in brackets) among Salvation Army respondents (n = 3015) and the Australian population (n = 8,466,857).



### DISABILITY STATUS

41% identified as persons with a disability or chronic health condition that affects daily life



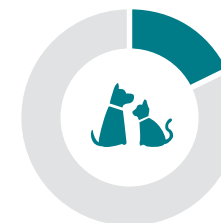
### LGBTQIA+ STATUS<sup>k</sup>

5% of respondents identified as members of the LGBTQIA+ community



### RELIGION

17% identified as having a faith or religious affiliation



### PETS

18% had one or more pets

<sup>k</sup> Encompassing individuals who are lesbian, gay, bisexual, transgender, queer, intersex, asexual, and individuals who identify with other minority sexual orientations, gender identities and gender expressions.

## RESIDENCY AND CULTURAL BACKGROUND



96% were Australian citizens or permanent residents



82% were born in Australia



18% were born overseas



95% spoke English as their primary language



9% self-identified as culturally and/or linguistically diverse

## FIRST NATIONS



24% identified as Aboriginal and/or Torres Strait Islander



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