

Perceptions of Poverty:

*An Insight into the Nature and Impact of
Poverty in Australia*



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Perceptions of Poverty: An Insight into the Nature
and Impact of Poverty in Australia

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Chapter 1 - Introduction: The Salvation Army's journey with people and poverty

A brief insight into the nature of poverty in Australia and The Salvation Army's work with those experiencing poverty.

Chapter 2 - Life and its struggles: What is poverty?

A description of poverty in Australia and of its impact on real people and an explanation of how the rising cost of living, combined with other personal and structural factors, results in people turning to The Salvation Army for help.

Chapter 3 - Factors that contribute to poverty

A discussion of the contributing factors to poverty and an examination of some of the systemic issues relating to unemployment and underemployment, housing affordability, disability and educational options. Includes an exploration of the personal factors that contribute to financial hardship such as grief and loss, family breakdown, failing health and a poor start in life.

Chapter 4 - Who are the poor in Australia?

Provides an outline of the specific groups of people in our society who are particularly vulnerable and experience persistent and severe poverty—specifically Indigenous people, single parents, the elderly and increasingly the working poor.

Chapter 5 - Community perceptions of the poor

A look at the findings of a recent Roy Morgan survey commissioned by The Salvation Army to examine the understanding and attitudes of people within the broader Australian community towards poverty and those who experience it.

Chapter 6 - Life in the margins: What does it mean to be poor?

An exploration of the impact and social stigma of poverty using the findings of surveys of Salvation Army staff and focus group discussions with people who use Salvation Army services. The chapter also focuses on the notion of social inclusion and explores the importance of social connectedness to physical, mental and emotional wellbeing.

Chapter 7 – Pathways out of poverty

Looks at how Australians perceptions and attitudes toward poverty are shaped, and how we might create an inclusive society where everyone has the opportunity to realise their hopes and dreams. Includes details of the ten critical areas The Salvation Army believes need to be addressed if poverty is to be systematically addressed and prevented.



Chapter 1:

The Salvation Army's journey with people and poverty

A brief insight into the nature of poverty in Australia and The Salvation Army's work with those experiencing poverty.

HOME

(PLEASE) PLEASE



SALVATION

ARMY

BRITISH COLONIES

WHITECHAPEL-BY-THE-SEA

SUBURBAN VILLAGES 12 MILES FROM TOWN

THE

ONY

EMIGRATION FOR DOMESTIC SERVICE TO THE

CRIME
DRINK
SHAME

THE

'But even when presenting the dreary picture of our social ills, and describing the difficulties which confront us, I speak not in despondency but in hope.'

—William Booth (1890)

The Salvation Army has provided support to people experiencing poverty and social disadvantage for over 130 years. Most Australians are familiar with The Salvation Army's Red Shield logo and know something of the work we do to try to make things easier and brighter for people when things get tough.

Across Australia over one million people turn to The Salvation Army for help each year. Many face serious financial concerns and don't know where else to turn. Some are embarrassed by their situation and find it difficult to ask for help. Some are emotional and naturally very anxious about the future. Others are relieved to talk through the issues with someone outside their immediate circle.

Our aim is to provide a compassionate and non-judgmental service that gives people the opportunity to be heard, as well as a helping hand to face their problems.

We understand the impact that poverty can have on an individual's sense of worth and dignity. We regularly see how the stress of constantly juggling bills and trying to make ends meet can send people into a downward spiral of hopelessness. However, we also see how lives are turned around when people are given the help they need in times of crisis.

A fundamental goal of The Salvation Army is to alleviate poverty and to develop a culture whereby communities reach out to people who feel alienated or isolated because of poverty, loneliness or a sense of hopelessness.

The Salvation Army currently works in 122 countries across the globe and as such we are familiar with the abject poverty that is apparent in parts of South America, Africa, India, the Philippines and many other countries. There, poverty means living in unsanitary conditions, not having enough to eat and little or no access to basic education.

Poverty in Australia is less obvious. Australia is a developed country with social welfare policies and programmes designed to support the most disadvantaged within our community. Yet, at our Salvation Army service centres, we are seeing the need deepen and the level of disadvantage increase — in our provision of crisis and transitional accommodation to people who are homeless; in our provision of food vouchers and assistance paying bills to people experiencing serious financial hardship; and in our provision of support to more than 12,000 young people each year who are homeless or at risk of becoming homeless and have no family support networks to rely on. Across the board, the need is increasing.

The Salvation Army operates a range of social services from over 900 locations across Australia which gives us a good understanding of social disadvantage and issues of social concern in all states and territories.

The widening gap between rich and poor

In Australia, there is an increasing conviction that the rich are getting richer and the poor are getting poorer, creating an imbalance in the distribution of wealth. In 2007, the richest 200 people in Australia had a combined wealth of \$128.6 billion, up 27% from 2006.¹

Salvation Army Community Support Services all report that it is becoming more difficult for individuals and families to make ends meet. The rising cost of living, increasing property prices and lack of affordable housing all combine to exacerbate the financial stress that many low-income families experience.

DID YOU KNOW?

Statistics on income distribution reflect the inequality present in Australia: the top 20% of income earners receive 50% of total income in Australia, while the bottom 20% earn a mere 5%.²

Economic downturn

The Global Financial Crisis (GFC) has had a significant impact with an additional 80,000 Australians seeking help from The Salvation Army last year. Speaking on behalf of The Salvation Army on ABC News Radio, Major Peter Sutcliffe said, 'The economic downturn was simply the tipping point for many families. The most vulnerable and disadvantaged members of our community are not only the first to be impacted by an economic downturn but often the last to recover from its added impact, and, that's what's happening. People are finding that the economy is starting to turn around but they're still struggling to come out on top'.³

Perceptions of Poverty provides insight into the impact of poverty in Australia in the early 21st Century. It includes the stories of real people who struggle on a daily basis to keep their head above water and pay the essential household bills.

Some of these stories paint a distressing picture but—like William Booth, the Founder of The Salvation Army—we don't want to convey a spirit of despondency. Rather we want to focus on how to bring about hope.

The Salvation Army's founding vision

In 1890, William Booth, wrote a famous text entitled *In Darkest England and the Way Out* in which he wrote about the social conditions in England around the turn of the 20th Century.

He named poverty, homelessness and unemployment as the three great social evils of the day and the early Salvation Army set about addressing these issues in a practical way. Their vision was to transform lives and improve opportunities for people who were enmeshed in poverty and hopelessness.

They established labour exchanges to help people who were unemployed. They set up places where people could go to for food and shelter. They ran social enterprises which gave people work and helped them to develop new skills. They had plans to set up a 'poor man's bank' which would provide small loans to workers to buy tools and consequently set themselves up in a trade. They developed the concept of a 'poor man's lawyer' to provide legal assistance to poor and disadvantaged people. They established a household salvage brigade which was essentially a recycling initiative designed to turn household waste into saleable or re-useable goods, and they lobbied government and big business to improve the conditions and systems and structures that kept people poor.

1 Henry N, (2008), 'A Fair Australia', The Australian Collaboration, Albert Park p2

2 ACOSS Fact Sheet 211 (2002), Strawberry Hills, NSW.

3 May 2010, <http://www.abc.net.au/news/stories/2010/05/28/2912066.htm>

These pragmatic solutions were designed to give people a hand up and this is a hallmark of The Salvation Army throughout the world today. By responding to people in need with practical assistance and positive reinforcement of their individual value and worth, we aim to help them to achieve their full potential and realise their hopes and aspirations. Believing in people helps them to believe in themselves.

The observations made by the early Salvation Army about poverty resonate with us today, more than 140 years later. Despite Australia's economic growth and prosperity, there are still 105,000 people who are homeless on any given night and thousands of families who cannot afford the basic necessities of life.

Similarly, the findings of *The Henderson Poverty Report* of 1973 are just as poignant now, almost 40 years later. It commented, 'If poverty is seen as a result of structural inequality within society, any serious attempt to eliminate poverty must seek to change those conditions which produce it. Although individual members of society are reluctant to accept responsibility for the existence of poverty, its continuance is a judgment on the society that condones the conditions causing poverty.'⁴

DID YOU KNOW?

*The Australian Council of Social Services (ACOSS) estimates that there are over two million Australians who do not have an acceptable standard of living and go without the bare necessities: housing, work, education, health care and community services.*⁵

4 Henderson R,(1973) cited in The Salvation Army Australia Southern Territory Submission to the 2003 Senate Community Affairs Committee. Inquiry Into Poverty.

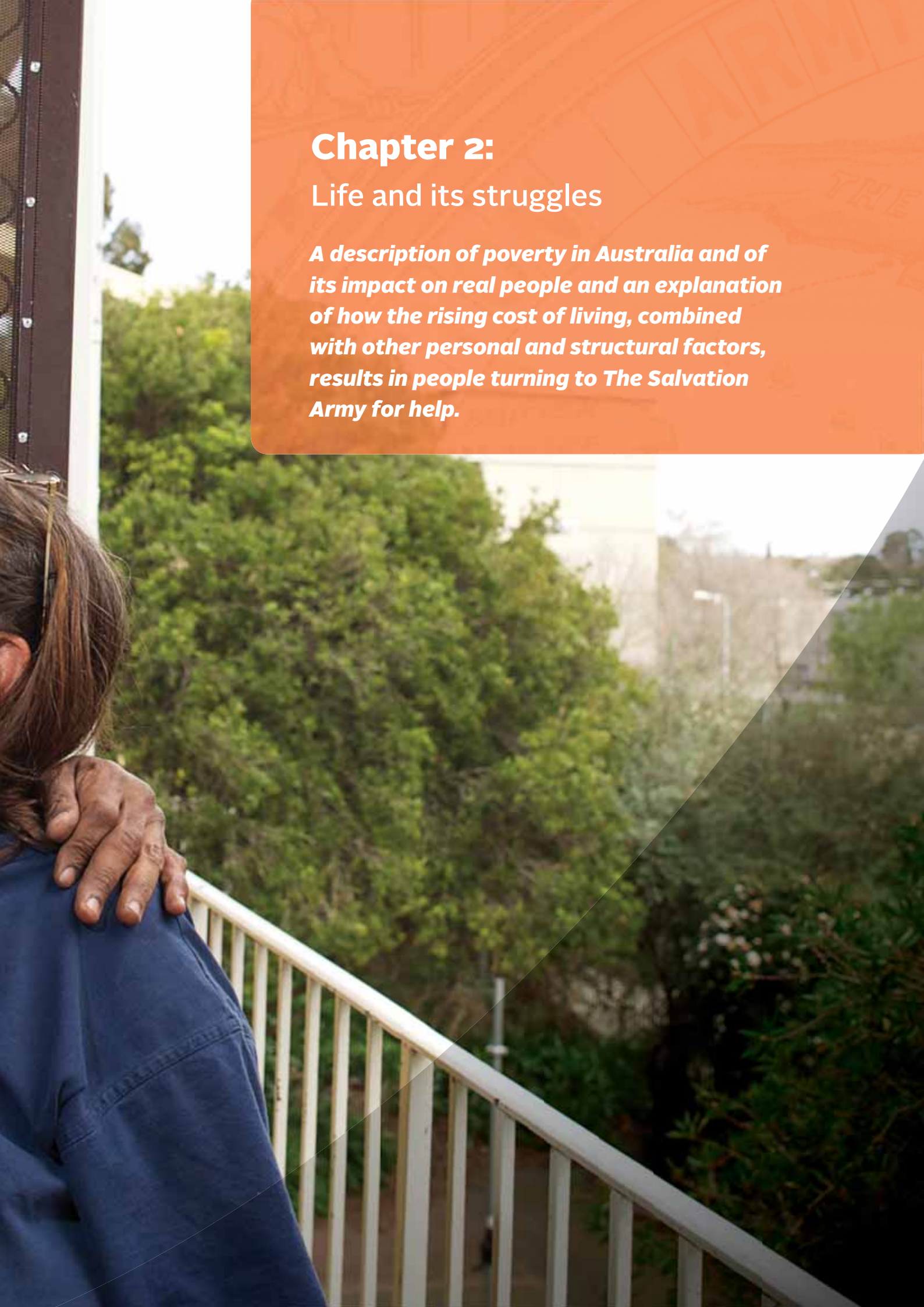
5 http://acoss.org.au/images/uploads/944__essentials_final_pack.pdf



Chapter 2:

Life and its struggles

A description of poverty in Australia and of its impact on real people and an explanation of how the rising cost of living, combined with other personal and structural factors, results in people turning to The Salvation Army for help.





DOMESTIC SERVANTS

EMIGRANTS

THE COLONISTS

TO THE COLONISTS

DOMESTIC SERVANTS

FARM

COLONISTS

CARPENTERS

WOMEN WORKING IN THE CITY

BAKERY

BUILDING

COBBLING

WORKMEN RESTORED TO MASTERS

CHILDREN RESTORED TO PARENTS

WOMENS NIGHT SHELTER

DANCE

FA

CARPENTERS

WOMEN WORKING IN THE CITY

'The laws of supply and demand, and all the rest of the excuses by which those who stand on firm ground salve their conscience when they let their brother sink ... often enough are responsible for his disaster. Coffin ships are a direct result of the wretched policy of non-interference with the legitimate operations of commerce.'

—William Booth (1890)

What is poverty?

Poverty is described as the state of being without means or resources. In effect, poverty is about the deprivation of essential goods and services that are generally accepted as the standard of living enjoyed by the broader community.

The United Nations considers a person to be in absolute poverty if his or her consumption or income level falls below a minimum level necessary to meet basic needs. Absolute poverty is defined as 'a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information'.⁶

Whilst we do not consider Australia to be a poor country, there is no doubt that there are some people in this country who experience absolute poverty. The type of poverty referred to by the United Nations is evident in some Indigenous communities in Australia. In fact, Dr. Daniel Etyaale—a World Health Organisation representative who visited Australia as a guest of the Fred Hollows Foundation in 2002—said that 'the impoverishment that he saw in the Northern Territory was quite similar to the impoverishment he was used to seeing in rural Africa'.⁷

Child poverty in Australia is of particular concern with approximately 12% of children (aged 0-17) in Australia living in relative poverty. Poverty can have an adverse effect on a child's emotional and social development. Research on child poverty suggests that 'children who grow up in low-income families can lack the experiences and opportunities that their peers enjoy: for example, going on an extended school trip, proper diets, space to play or do homework, holidays or winter coats. Children who fall far behind their peers, particularly for prolonged periods of time, are at risk of social exclusion and limited aspirations'.⁸

DID YOU KNOW?

Australia's child poverty rate falls in the middle of the international rankings. In 2007, UNICEF's report on child poverty in OECD countries revealed that Australia had the 14th highest child poverty rate.⁹

6 http://www.un.org/esa/socdev/nyin/documents/ydiDavidGordon_poverty.pdf

7 http://www.hollows.org/Australia/Daniel_Etyaale/

8 Child Poverty Unit UK (2009) 'Ending Child Poverty: Making it happen' p2

9 UNICEF Innocenti Research Centre, 'An Overview of Child Well being in Rich Countries', 2007, p. 6.

The World Bank states that 'Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom.'¹⁰

The Salvation Army knows from experience that there are people in Australia who fit this description of poverty. People who can't find a job, people who are not able to get the medical attention they need, people who have lost hope and live one day at a time.

The European Union's definition of poverty describes the social alienation brought about by an inability to actively participate in society because of a low income and says, 'the poor are those whose resources (material, cultural, and social) are so limited as to exclude them from the minimum acceptable way of life in the Member States in which they live'.¹¹

Poverty in Australia

'ACOSS defines poverty as a relative concept used to describe the people in a society that cannot participate in the activities that most people take for granted. While many Australians juggle payments of bills, people living in poverty have to make difficult choices – such as skipping a meal to pay for a child's textbooks.'¹²

In Australia poverty is measured in relative terms against a minimum level of income considered necessary to meet basic needs, known as the poverty line. These are based on a benchmark established by the *Henderson Poverty Inquiry* of 1973. The benchmark income was the disposable income required to support the basic needs of a family of two adults and two dependant children. Poverty lines for other types of family are derived from the benchmark using a set of equivalence scales. The poverty lines are updated to periods subsequent to the benchmark date using an index of per capita household disposable income.¹³

The Melbourne Institute of Applied Economics and Social Research publish a quarterly newsletter called *Poverty Lines* which updates the Henderson Poverty Line taking into consideration changes in the average income level of all Australians and changes in purchasing power and comparing this to the various types of Centrelink payments made. The updated poverty line for Australia in the March Quarter 2010 was '\$754.10 per week for a family comprising two adults, one of whom is working, and two dependant children'.¹⁴ The income for a married couple with two children who are receiving the Newstart Allowance (a Centrelink payment for people who are unemployed and seeking work) is \$97.00 per week below the poverty line, whilst the Newstart payment for a single adult with no dependant children was \$118.00 per week below the poverty line.¹⁵ There is no doubt that people who are receiving Centrelink benefits as their primary source of income are doing it tough in today's economic climate and The Salvation Army is seeing an increase in the number of people seeking help to pay basic household bills. We are also witnessing an increase in the number of people attending our centres that provide meals indicating that there is a growing number of people who need support in obtaining nutritious meals.

10 web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTPOVERTY/O,,contentMDK:20153855~menuPK:373757~pagePK:148956~piPK:216618~theSitePK:336992,00.html

11 UNICEF Innocenti Research Centre, 'An Overview of Child Well being in Rich Countries', 2007, p.6

12 Australian Council of Social Service - ACOSS (2009) 'Poverty and its Causes', The Australian Collaboration

13 Poverty Lines Australia (Mar Qtr. 2010) Melbourne Institute of Applied Economic and Social Research, University of Melbourne.

14 Poverty Lines Australia (Mar Qtr. 2010) Melbourne Institute of Applied Economic and Social Research, University of Melbourne.

15 Poverty Lines Australia (Mar Qtr. 2010) Melbourne Institute of Applied Economic and Social Research, University of Melbourne.

Supply and demand

William Booth's words on the laws of supply and demand and what he called the 'wretched policy of non-interference' suggest that the operation of the market economy often puts profit before people. The Salvation Army sees this firsthand, such as landlords exploiting the shortage of housing and charging exorbitant rates for unsatisfactory accommodation.

The lack of public housing in Australia has resulted in an increased demand for private rental accommodation and the laws of supply and demand mean that property owners can demand high rents. A number of people visiting Salvation Army service centres have told us that they are paying over 60% of their income in rent. Their rental accommodation is often not well maintained and landlords are reluctant to pay for general repairs. This causes further stress to families who are already in a difficult situation.

Real Life: Jess' Story

Michael and Jess and their five children arrived in Australia from Sudan in January 2009. Michael was able to secure some casual work but his work hours were reduced and consequently his income decreased significantly.

The financial strain took its toll on their marriage and Michael walked out of the family home. Jess came to The Salvation Army for help to buy food for herself and the children and we discovered that she was living in a house that did not have heating or hot water. The landlord had refused to do anything about it and Jess felt like she was in a powerless position.

Fortunately, Salvation Army workers were able to advocate on Jess' behalf to get the heating and hot water service fixed, but there are many people who are unaware of their rights or how to get help with problems that seem beyond their control. They go on trying to live and raise their children in appalling conditions.

Boarding house accommodation

Salvation Army workers have observed a trend in the growth of unregistered boarding houses, particularly in inner suburban areas, where unscrupulous landlords rent small rooms with inadequate facilities to homeless people.

We have interviewed a number of people who constantly move around, in and out of substandard accommodation. They spoke of landlords who continually take advantage of the homeless, charging high rents for low standard rental accommodation in the inner city. These people told us that they would rather remain on the streets than subject themselves to living in such squalor.

In one inner city suburb people pay as much as \$150 per week for a single room. Some landlords attempt to cram two and sometimes three people into a single room, charging each of them \$150 for the week. We have also heard of instances where homeless people are accommodated in passageways in unregistered boarding houses and are still charged \$150 per week rent.

This type of exploitative behaviour can occur when the demand for a product or service outstrips the supply and vulnerable people feel they have no other options but to pay up.



Chapter 3:

Factors that contribute to poverty

A discussion of the contributing factors to poverty and an examination of some of the systemic issues relating to unemployment and underemployment, housing affordability, disability and educational options. Includes an exploration of the personal factors that contribute to financial hardship such as grief and loss, family breakdown, failing health and a poor start in life.





SPECIAL CAMPAIGN

FOREIGN LANDS
EMIGRATION TO CANADA, U.S., Etc.
EMIGRATION TO ALL PARTS OF THE WORLD

CO-OPERATIVE FARMS

DESTITUTION
DESPAIR
DEATH

SMALL FARM ALLOTMENTS
5 ACRES AND A COW

WORK IN THE PROVINCES

NEW YORK

TO THE COLONY

BUILDING
WORKMEN
TO MASS

CHILDREN RE

'While recognising that the primary responsibility must always rest with the individual, we may fairly insist that society, which by its habits, its customs, and its laws, has greased the slope down which these poor creatures slide to perdition, shall seriously take in hand their salvation.'

—William Booth (1890)

Apart from the very obvious poverty experienced by Indigenous Australians, poverty has remained largely hidden in Australia. With the Global Financial Crisis, however, came the emergence of new groups of people who are beginning to experience poverty.

Salvation Army Community Support Services report an increase in the numbers of people* seeking financial assistance who had never expected to need help from The Salvation Army. These include families who own their homes and are experiencing serious mortgage stress and families who have lost their homes because of rising interest rates. They are often families that have at least one main income earner. They have managed their finances quite well in the past but the pressure of the rising cost of living makes managing mortgage repayments, school expenses and sometimes car loans increasingly difficult to maintain.

Real Life: Terry and Joan's Story

Terry and Joan have three school aged children. Until recently, they ran their own successful cleaning business and owned their own home. The Global Financial Crisis had a significant impact on their business and work diminished. This meant they had less money to meet day-to-day expenses. They got behind with mortgage payments and ended up having to sell their home.

People in poverty face many challenges in daily living often as a result of circumstances beyond their control such as the economic climate or unanticipated tragic events that can exacerbate financial hardship. The following are real life examples of people who have sought help from The Salvation Army in the past year whose stories illustrate the factors which contribute to poverty including:

- low income
- loss of business
- unexpected bills particularly medical expenses
- unemployment and underemployment
- grief and loss
- limited educational opportunities
- housing affordability
- addictions
- discrimination
- disability
- family breakdown
- old age and failing health
- poor start in life

* Real names have been changed to protect privacy.

Loss of business

The Global Financial Crisis has had a significant impact on many small businesses throughout Australia. Salvation Army services have seen an increase in families seeking help because the economic downturn has resulted in reduced demand for the services their family businesses provide. Many of these families try to keep going by borrowing money from their extended family or friends or taking out additional loans. When the situation does not improve they find themselves in a very difficult situation with compounding financial worries, including reduced income and mounting bills.

Real Life: Bill and Marg's Story

Bill and Marg are in their early 40s. They have three children under the age of six (including twins) and Marg is pregnant with their fourth child. Marg is a stay at home mum and Bill is a self-employed bricklayer. They are paying \$250 per week rent as well as paying off a car loan and all the usual expenses associated with running a household, e.g. utilities, telephone, water rates, petrol etc.

They were doing quite well until a recent downturn in the building trade. The slow down in the building industry together with defaulting bill payers saw their income plummet. They also had a series of business expenses to accommodate including payment for supplies that were ordered before the building downturn. Things became worse in March when Bill suffered a heart attack making him unable to work for at least six months.

Bill and Marg were trying to make ends meet using Centrelink benefits and found that they needed a little extra support to ensure enough food for their children.

This family never expected to need support from The Salvation Army. Until recently they had been self-sufficient and considered themselves to be doing quite well. It doesn't have to take much for people to find themselves in a desperate situation.

Unexpected bills

Many families who are managing to keep their heads above water find themselves in a difficult position because of a sudden turn of events. It could be a family illness that creates additional, unplanned medical expenses, or unexpected expenditure replacing household items such as the washing machine or refrigerator, or having to find substantial amounts of money to pay for emergency car repairs.

For many families on low incomes there is no money left over at the end of each pay period to save and consequently these unexpected bills mean that the family's resources are stretched to breaking point.

Real Life: Elisabeth's Story

Elisabeth came into a Salvation Army service centre feeling very distressed and emotional and unsure where to turn.

Elisabeth is married to Jack and they have two children. Their 16 year old son was diagnosed with cancer and has been in and out of hospital for some time placing an enormous emotional and financial strain on the family. The family lives in private rental accommodation. Jack works but is in a low paying job.

The high cost of rent, together with the added burden of their son's ill health, has created financial distress for this family. They are not entitled to receive a Health Care Card and so pay full price for medication.

Eventually the family was unable to pay the power bill and the utility company was threatening to cut the power off. Elisabeth came to The Salvation Army for help and spoke of the challenge of trying to manage with all the extra bills living on a low wage.

Elisabeth is not alone in having difficulty paying her power bill. The *Australian* newspaper reported in May 2010, 'Surging power prices are forcing the "working poor" to join pensioners and welfare recipients in seeking help to pay their bills'.¹⁶ The article discussed the rising power prices across various states in Australia. It stated that 'power prices are set to surge by as much as 42% over three years in NSW, where an annual increase of up to 13% will occur from 1 July 2010. Queenslanders will also have to pay up to 13% extra for electricity from 1 July 2010. Power bills in South Australia will rise five% next financial year and in Western Australia, average bills will rise between 16% and 25% over the next three years, depending on the retailer'.¹⁷

Unemployment and underemployment

While Australia's unemployment rate is not as high as the USA or Great Britain, there are still over 600,000¹⁸ families who are impacted by unemployment. It is also estimated that there are over 800,000¹⁹ people or 7.7% of the workforce who are underemployed. 'Since February 2008 the amount of Australians in full time work has decreased from 7.693 million to 7.660 million in February 2010, ABS figures show. Part time work, meanwhile, has increased from 3.035 million to 3.311 million.'²⁰ Less income exacerbates the struggle to maintain a decent standard of living.

Real Life: Malcolm and Betty's Story

Malcolm and Betty have a 13 year old son, Josh, who is intellectually disabled and has recently been diagnosed with bipolar disorder. Malcolm is employed as a limousine driver on a casual, on call basis. His income has reduced significantly due to low demand for his services.

Adding to the stress of trying to live on a reduced income are the costs the family incurs as a result of their son's illness. For instance, they have a malfunctioning reverse cycle air-conditioner that won't operate in the energy saving mode. Their son has behavioural issues associated with his illness and keeps turning the air-conditioner on, causing their electricity bill to rise markedly.

Faced with an astronomically high electricity bill Malcolm and Betty try to make extra payments to the utility company when finances allow, but the high cost of living and Josh's medical bills have put them in a very difficult position.

Labour experts have raised concerns that the short work week which employers introduced to save jobs and help them navigate the Global Financial Crisis has created more working poor as more people are now underemployed. Dr Campbell from RMIT University noted, 'what's happened in this downturn is you're seeing unemployment going up and underemployment going up, then unemployment started to dip but underemployment is still high'.²¹

16 Bitá N, (May 2010) The Australian Newspaper, 'Working Poor seek help to pay for power'

17 Bitá N, (May 2010) The Australian Newspaper, 'Working Poor seek help to pay for power'

18 ABS Data –April 2010 <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6202.0>

19 <http://www.randstad.com.au/about-randstad/world-of-work/australian-underemployment-increasing.html>

20 <http://www.smh.com.au/small-business/trends/australias-underemployment-rate-growing-experts-20100326-r1a5.html>

21 Blackwell E, (June 2010) The Daily Telegraph 'Short work week creating working poor'

Jobless Families

Another area of social concern in Australia is the issue of jobless families. According to Organisation of Economic Cooperation and Development (OECD) research, Australia has one of the highest levels of joblessness among families with children. In fact, 'across OECD countries, on average, only around 30% of poor families with children are jobless... In Australia, however, around 70% of poor children live in jobless families'.²² These figures equate to one in seven children growing up in a family where no-one works. Consequently these children are likely to grow up in poverty and will experience an economically deprived childhood. Psychologist and author, Gina O'Connell Higgins, believes that growing up in abject poverty can be traumatic for children and says, 'low-income status can be considered intrinsically abusive as it exposes children and adolescents to many other associated stressors'.²³

DID YOU KNOW?

*In 2009, 15% of children aged 0-15 years in Australia lived in a jobless household. 67% of these children lived in a one parent household.*²⁴

Grief and loss

We know that the impact of grief and loss can have a serious effect on a person's ability to function. The pain, sadness and loneliness experienced following the loss of a loved one can affect all aspects of life.

Real Life: Colin's Story

Colin lost both his parents within the space of three months. He had been the full time carer for his mother when she was in the latter stages of Alzheimer's and for most of this time did not receive any Centrelink benefits or assistance from home care services because he was unaware that these services existed. Aside from the time he cared for his mother full time, Colin had never been out of work.

Since the death of his parents, Colin has experienced depression and as often happens when people are in a state of grief, he didn't attend to the utilities bills promptly. In fact he incurred larger bills because he left the TV and lights on for company during the long lonely nights. He also had a personal loan of \$16,000 to repay which he had borrowed to pay for his parents' funerals. The company Colin worked for closed down and he lost his job.

He maintained a positive attitude and was convinced that he would soon have work again. However, as time went on, and after several unsuccessful job applications, Colin's financial situation deteriorated drastically and he had trouble meeting the repayments on the personal loan.

He had had no idea where to turn to for help. When he did learn that help was available, he was convinced that there were more needy people than himself and was reluctant to ask for help.

Finally, when things got too difficult, he phoned his energy provider to see what he could do and was directed to The Salvation Army. By this time his household bills had mounted and were considerably overdue.

When Colin came to see us, he was embarrassed and apologised for asking for assistance. We were able to help with the utility bills and provide him with a food voucher. Colin told us that he was more grateful than he could express for the financial assistance which would give him the ability to make a fresh start.

Receiving support from The Salvation Army gave Colin renewed hope and within two hours of leaving our centre he applied for a job at the local council. He also discovered that his personal loan had a three months income protection clause - effectively relieving him of making payments for this period and allowing him to catch up.

22 Whiteford P, (2009) 'Social Inclusion - Family Joblessness in Australia,' Commonwealth of Australia, Canberra. p 4

23 O'Connell Higgins G.(cited in Payne, R.K, et al) (2009) 'Bridges out of Poverty' Hawker Brownlow Education, Moorabbin, Victoria p 129

24 Australian Social Inclusion Board) (2010) 'Social Inclusion in Australia: How Australia is Faring', Commonwealth of Australia. Canberra p 26

There are many people who are totally dependent on their immediate family and have no support networks outside the family home. The loss of family in these situations is particularly distressing and is likely to totally disrupt the individual's way of life. This is particularly the case for people with a lifelong disability.

Real Life: Ken's Story

Ken is 46 years old and has lived at home with his parents all of his life. He has an intellectual disability, has never been employed and doesn't know many people. Ken's mum died five years ago and Ken and his dad continued living in their rental property. However Ken's father passed away in October 2009 and Ken had difficulty managing his finances. Rent payments were taking up the greater part of his Disability Support Pension and he had little money left over.

Ken came to The Salvation Army for help after he got into arrears with his rent and the large utility bills started to mount up. Whilst Ken had financial management problems he also needed help to work through his grief.

The Salvation Army was able to help Ken to better manage his financial situation and helped him to find cheaper accommodation. We were also able to provide assistance with grief counselling and helped Ken to connect with social support groups.

Limited educational opportunities

Education plays an important role in creating opportunities for the future. Research confirms that 'low education levels are linked to unemployment and subsequently the risk of living in poverty. Families with low education levels often cannot afford to better educate their children and so give them a better chance of a job:

People who have not completed high school have an unemployment rate of 11.3% compared with 3% of people with a bachelor degree.

In 2004, 97.5% of the 236,000 new jobs created went to people with skills and either a university degree, a TAFE diploma or equivalent work experience.²⁵

The OECD report, *Education at a Glance*, verifies that 'that the longer individuals spend in education, the more likely they are to be in employment and to earn more'.²⁶ In May 2006 close to one in five young adults in Australia had not completed Year 12 or a Certificate III vocational qualification.²⁷ Clearly these young people will be disadvantaged in the labour market.

During a Poverty Week Forum at the University of Sydney in 2004, Professor Tony Vinson said, 'few things are as strongly connected with social disadvantage and poverty as limited or deficient schooling. So much so that it matters little how you retrace the lives of the poor—individually, or in terms of neighbourhoods of concentrated poverty, or the institutions in which we lock people up—the path almost invariably leads to an earlier unsuccessful passage through schooling'.²⁸

A report from UNICEF emphasises the critical need for young people to finish school and then transition into further training or work saying, 'school leavers who are neither in training nor employment are clearly at greater risk of exclusion or marginalisation'.²⁹

There are a significant number of young people who are not able to succeed at school for a range of reasons. Some young people lack the cognitive skills to study, some experience bullying and others have behavioural issues which cause them to be expelled. One of the ways we can assist these young people is through alternative schooling and personalised support, which effectively engages them and builds their confidence and self-esteem.

25 ACOSS (2005) 'Causes of Poverty Fact Sheet' Strawberry Hills, NSW

26 OECD (2007) 'Education at a Glance', Paris, p.6

27 Dusseldorp Skills Forum (August 2007) 'It's Crunch Time – Raising Youth Engagement and Attainment', Dusseldorp Skills Forum & Australian Industry Group, p. 11

28 National Youth Commission, (2008), 'Our Homeless Youth – A Report of the National Youth Commission Inquiry into Youth Homelessness.' NYC, Melbourne. p 108

29 UNICEF Innocenti Research Centre, 'An Overview of Child Well being in Rich Countries', p20

Real Life: Bradley's Story

Bradley became disengaged from mainstream education due to his personal battle with mental health issues. He came into a Salvation Army alternative schooling programme and we were able to help him to gain access to mental health services. Bradley commenced in the education programme whilst continuing with mental health counselling.

During this time, he became a victim of a violent crime and had to attend subsequent legal appointments and court hearings. He attended these with the support of his youth worker and while his legal incident made his journey more difficult, the support of the staff and the flexibility of the programme enabled him to continue on and achieve his dream of completing Grade 10.

Bradley's determination resulted in him getting an A+ grade in his final assessment and he has now gone on to complete a higher level TAFE course.

Housing affordability

Australia is experiencing a housing affordability crisis. Homelessness Australia, the national peak homeless advocacy body, has found that 'the number of public housing dwellings has fallen by 30,000, from 372,000 in 1996 to 341,000 in 2006, leaving 180,000 households to languish on waiting lists'.³⁰ Furthermore the increase in private rental costs has resulted in over 600,000 families and single people experiencing housing stress.³¹ Homelessness Australia concludes that housing un-affordability results in increased homelessness.

The National Youth Commission noted that 'homelessness is the most extreme form of poverty. In turn, living in poverty is one of the structural factors that leads to becoming homeless'.³² According to the 2006 Census data there are approximately 105,000³³ Australians who were identified as homeless; this is equivalent to just over 1 in every 200 Australians. There are 22,000 young people between the ages of 12 and 18 years, who are recorded as being homeless. Furthermore it is estimated that there are 16,375³⁴ Australians who are referred to as 'primary homeless' which means they are sleeping rough in improvised dwellings such as cars, parks or shop doorways.

In June 2010, Salvation Army services noted that the number of homeless people seeking support had risen 'by 65% across New South Wales over the past financial year... [Similarly] the St Vincent de Paul Society says it's never seen so many homeless people living rough on the streets'.³⁵

The rising cost of housing in Australia is also creating mortgage stress for people trying to buy their own home. Mortgage stress occurs when homeowners are paying more than 35% of their income in mortgage payments.

It is very difficult for people on low incomes to save enough money to qualify for a mortgage and buy their own home. The waiting lists for public housing are so long (sometimes two to three years) that many low-income earners are reliant on private rental accommodation and struggle under the burden of high rental costs.

30 www.homelessnessaustralia.org.au/UserFiles/File/Homelessness%20&%20Affordable%20Housing%20for%20web.pdf

31 www.homelessnessaustralia.org.au/UserFiles/File/Homelessness%20&%20Affordable%20Housing%20for%20web.pdf

32 National Youth Commission (2008), 'Our Homeless Youth – A Report of the National Youth Commission Inquiry into Youth Homelessness.' NYC, Melbourne p9

33 Chamberlain C, Mackenzie D, (2008) 'Counting the Homeless' ABS Catalogue No. 2050.0, Commonwealth of Australia, Canberra. p34

34 Chamberlain C, Mackenzie D, (2008) 'Counting the Homeless' ABS Catalogue No. 2050.0, Commonwealth of Australia, Canberra. p26

35 <http://www.abc.net.au/am/content/2010/s2940660.htm?site=sydney§ion=audio>

DID YOU KNOW?

In 2005-06 approximately one in five lower income households spent more than 30% of their income on housing, with 4.9% spending more than 50%.³⁶

In most capital cities and provincial towns across Australia there is very little crisis accommodation available and long term affordable housing for single men in particular is very difficult to access.

Real Life: Jack's Story

Jack is a single man, around 60 years of age. He is in receipt of the Disability Support Pension and had been staying in crisis accommodation at The Salvation Army's Red Shield Men's Hostel in Alice Springs.

One of the key goals for the hostel is to help disadvantaged and homeless men to move into permanent accommodation. However, there is a desperate lack of affordable stable accommodation in Alice Springs. The average waiting list for affordable housing through Territory Housing is at least two years. The cost of private rental for a single unit can be anywhere from \$240 to \$600 per week. Emergency housing is very limited and most people who can't get into a hostel stay in a caravan park where even a powered site can cost up to \$210 per week.

A one bedroom unit became available to Jack to rent in the town of Alice Springs, at the lower end of the market (\$270 per week). Jack was keen to move into this property and his application was accepted. When he examined his finances, however, he realised that he would only have \$80 left to buy food, pay power and water bills, buy clothing etc. after paying the rent. Realising he could not afford to rent the unit he told the real estate agency that he would have to pass.

Jack is still residing at the Alice Springs Men's Hostel and is likely to be there for another five years until his Territory Housing place becomes available.

DID YOU KNOW?

In 2009, the Real Estate Institute of Northern Territory reported that the median weekly rent for a two-bedroom unit increased in every Territory region, with the median weekly rent increasing by:

- 19.4% in Darwin to \$430
- 15.0% in Palmerston to \$368
- 21.7% in Alice Springs to \$353
- 8.8% in Katherine to \$310.³⁷

³⁶ Vinson T (lead author - Australian Social Inclusion Board) (2009) 'Social Inclusion: A Compendium of social inclusion indicators. How's Australia faring?' Commonwealth of Australia. Canberra.

³⁷ http://www.budget.nt.gov.au/papers/econ/9.residential_property.pdf

Addictions

The Salvation Army has extensive experience working with people struggling with addictions, whether to gambling, alcohol or drugs. Many of the people with addictions we help have experienced trauma or pain at some stage in their life and have turned to alcohol or drugs as a way of self-medicating. For others, the pressures of life bring a sense of desperation and fear and consequently substance misuse becomes an escape from a hard and painful reality. Relief is only temporary, however, and addictions bring substantial problems that are likely to have a shattering impact on all aspects of the individual's life.

Real Life: Ben's Story

Ben's addiction started through prescribed medication. He quickly became dependent on medication and as the costly habit took hold, Ben found himself struggling to meet his rental obligations. Fortunately Ben sought help early and is now in a rehabilitation program and determined to overcome his addiction.

Poverty can hit hard whilst battling the cycle of addiction and often means the loss of stable accommodation, family breakdown, damaged friendships and the breakdown of support networks, job loss as well as ongoing health problems. Poor hygiene and inadequate nutrition exacerbates health problems and as health deteriorates, medical costs mount up. For some people, the addiction suppresses the urge to eat and this can lead to a range of health complaints.

We have talked to a number of people about their addictions and often they speak of the need to regain their lives, find themselves and find inner healing for the pain they have inflicted on themselves and those around them. When a person hits rock bottom in life, they need a hand from someone to help them get back up again. Friends and family generally try to be supportive but over time they scatter, not knowing how to deal with the impact of addiction.

For some people the downwards spiral of drug addiction can have devastating consequences on the whole family.

Real Life: Alice's Story

Alice says, 'I was in a hole that most people couldn't even imagine you could get out of. I had a really bad drug problem. I'd lost my children to welfare. I was working as a prostitute. Things were really bad'.

The first step to helping Alice get her life back on track was for her to admit she'd fallen off the rails in the first place.

'I didn't want help there for a while. I thought that everything was fantastic and I couldn't really see that I had a problem.

'When you live in that kind of life that's all you live for; you wake up, you use drugs, you go to bed, you wake up. It's like a vicious circle that just keeps going and going.

'You don't honestly think you've got a problem until you start to lose your family. I lost my mum, my dad and my children. That was when I began to think maybe I did have a problem'.

Alice says she started to realise her life was out of control when her family stopped being able to trust her and the day her kids were taken into care really brought it home that she had to make a change.

'It was like living in hell', says Alice about the day her children were taken away.

'To get a knock on the door and there being people you don't know and police officers and they came in with a piece of paper and basically said, "we're taking your kids". All I had to do was sign a piece of paper. If you don't sign it, you're breaking the law and they're going to take them anyway.

'I remember the night that that happened, the easiest thing for me to do—and I'm disgusted now looking back—I went and I took drugs, because it was my way of coping with it.'

Alice sought help and her life is turning around.

Discrimination

There are many groups in our society who are victims of prejudice and discrimination. They include Indigenous people, people from different ethnic and cultural backgrounds, ex-prisoners, long term unemployed people, homeless young people and sole parents. All of these groups can experience poverty as a result of discrimination in finding ongoing employment and obtaining safe, secure and affordable housing.

People who come to Australia as refugees are a particularly vulnerable group. They arrive with very few belongings, don't have family support networks and in some cases are dealing with the trauma of losing their loved ones in conflict or worrying about family members left behind. They are starting life again in a new country and often struggle to find full time employment and acceptance in their new home.

Many people from Africa have come to Australia as refugees in recent years and now there are over 300,000 Africans living in Australia.³⁸ A report released by the Australian Human Rights Commission in June 2010 demonstrates how difficult life can be for new arrivals in Australia. They face discrimination on a number of levels including finding a job, in the workplace, trying to get housing and even walking down the street. During the consultation for this report people said, 'the big problem is that, even if there is work or even if there are some houses, it is people and how they think about Africans, that is a bigger problem. We get told that we cannot be trusted, that we are lazy. This is much harder to fight than looking for houses'.³⁹

The Salvation Army works closely with refugee communities across Australia and we have seen the evidence of emerging poverty amongst these groups of people because of the difficulty they have in finding employment.

Real Life: Philip's Story

Philip came to Australia from Sierra Leone. He describes the day he arrived in Australia as being the best day of his life. He and his family are so happy to be living here and they want to build a life here and be good citizens.

Philip has had a very difficult time trying to find a job. Although he is very capable and keen to work, he says, 'I face racism sometimes in applying for work. People see my name, know I am from Africa and won't give me a chance'. He also told us of the racism he experiences in other areas of life, like when people on the bus put their bags on spare seats so that they don't have to sit next to him.

Despite all of this, Philip is very optimistic and thankful for the support, love and encouragement he and his family have been given by the kind people they have met during their time in Australia.

The Salvation Army has also seen examples where people are discriminated against in regard to housing. From the evidence we have seen, it would appear that some landlords and real estate agents form opinions of how African people might behave as tenants, based on misinformation and prejudice. Inability to secure affordable housing creates additional uncertainty and pressure for many refugee families.

38 Australian Human Rights Commission, (2010) *'In our own words- African Australians: A review of human rights and social inclusion issues'* Sydney.

39 Australian Human Rights Commission, (2010) *'In our own words- African Australians: A review of human rights and social inclusion issues'* Sydney. p8

Real Life: Samira's Story

Samira is 22 years old and arrived in Australia from Sierra Leone five years ago. Samira had been living with her partner in Australia but left the relationship because of conflict and has been living temporarily with a friend. She is currently travelling for more than four hours a day to get to work.

She has completed numerous applications for rental accommodation and has been denied each time. She has other Australian born, non-African friends, who have had no difficulty in renting properties and usually manage to rent the first property they find.

Samira is connected to a Salvation Army youth program and she shared her frustration and disappointment at not being able to rent her own place. She feels her race and colour are the reason that she is having so much difficulty renting a flat.

People who experience discrimination when they are looking for employment can very quickly become demoralised and lose hope. The longer people are unemployed, the more difficult it becomes to re-enter the labour market. Their confidence can be eroded, their skills diminished and the motivation to keep trying becomes seriously compromised. Most employers prefer to employ highly skilled, confident and motivated people who they believe will add value to their business. Ex-prisoners in particular, find it very difficult to find employment when they have completed their prison sentence. Most of them feel that employers discriminate against them when they apply for jobs.

Real Life: Steve's Story

Steve is 35 years old and has good employment skills in both the building trade and in mechanical engineering. He is long term unemployed and hasn't had a permanent job for several years. He is fit and able to work but believes that his prison record is his main barrier to employment. Steve says, 'Whenever employers hear I have a criminal conviction they are not interested in giving me the job. I'm trying but how do you get a break?'

Disability

People with disabilities experience additional costs related to their disability. This can include having to purchase medical aids and equipment or pay for special adjustments in their home. Often they have the added expense of medication that is not covered by Medicare or they might have to buy special foods or dietary supplements which can be expensive. There is also the cost of transport which often includes taxis. All of these additional expenses contribute to the financial struggle and often people with disabilities have to make a number of personal sacrifices because of their limited income.

Real Life: Les' Story

Les is an aged pensioner and his hearing is deteriorating. He has been issued with a government subsidised hearing device, however he has great difficulty hearing people when he is in a crowded room. He enquired about getting a higher level device which would enable him to participate in normal conversation and was told it would cost over \$2000 for the new hearing device. Les cannot afford this and so tries to make do with his government subsidised hearing aid. He feels frustrated and distressed by his situation.

In March 2004, the Parliament of Australia Senate Community Affairs Committee released a five hundred page report on poverty and hardship called '*A hand up not a hand out: Renewing the fight against poverty*'. The report contained evidence provided by over 270 submissions on the issue of poverty. The Committee acknowledged that whilst Australia has enjoyed economic growth and prosperity, 'there is substantial evidence to suggest that this has not been shared equally and that the level of poverty and disadvantage has continued to increase'.⁴⁰ The Committee noted that 'a particularly vulnerable group are people with disabilities and their carers and it has been observed that "poverty is disability's close companion"'.⁴¹

Family breakdown

Family breakdown can be a very distressing time for everyone concerned and is likely to have a significant emotional and financial impact on the whole family. In some instances, women and children have become homeless as a result of family breakdown, particularly when there is family violence and the woman and children have no option but to flee the family home. The Salvation Army provides family support services and safe accommodation to assist women and children in these circumstances and works closely with them to address the fear, trauma and pain that they often experience.

Financial concerns can become more significant when a family splits up. It is more difficult to manage the costs associated with accommodation, food and clothing for a family trying to survive on one income.

Furthermore, the impact of family breakdown particularly for children can be very traumatic and sometimes leads to ongoing emotional stress and anxiety.

Real Life: Ashley's Story

Ashley is a 19 year old mum. She has a five year old son and, until recently, was living with her parents. Ashley's parents had a very bitter falling out and tried to bring Ashley and her son into their dispute, demanding that Ashley take sides.

The stress of being caught up in her parents separation became too much and Ashley left home. She initially stayed with various friends for one or two nights.

Ashley was diagnosed with depression and medication was prescribed but because of her erratic lifestyle and unstable accommodation she often forgot to take it.

When Ashley was living with her parents she had a part time job but she found it difficult to manage on her own and had to cut back her working hours as she didn't have anyone to help her care for her son.

She began to drink on weekends and after one particularly scary weekend where she lost control and pulled a knife on one of her friends, she realised she was not coping.

Following the family breakdown, Ashley lost her job, her child care, her accommodation and her support network. She came to The Salvation Army for help and is now being supported in the task of rebuilding her life.

40 Senate Community Affairs References Committee (2004), '*A hand up not a hand out: Renewing the fight against poverty- Report on poverty and financial hardship*' Commonwealth of Australia, Canberra p364

41 Senate Community Affairs References Committee (2004), '*A hand up not a hand out: Renewing the fight against poverty- Report on poverty and financial hardship*' Commonwealth of Australia, Canberra p364

Old age and failing health

As people get older, health concerns become more prominent. This, combined with a significantly reduced and fixed income and sometimes lack of family networks, increases the risk of poverty amongst the aged in our community.

Real Life: Eve's Story

Eve is 80, single and lives alone in an inner city suburb. She has no immediate family or any support networks. Eve's children live in New Zealand and although she tries to maintain contact with her daughter, the high cost of telephone calls makes it difficult.

She is isolated, housebound and has limited mobility due to health and weight issues. She doesn't have transport and trying to get to medical appointments causes her great stress. She finds it very difficult to make ends meet.

She contacted The Salvation Army because she needed a new washing machine. Her current one was broken and she had piles of dirty laundry building up. She was keen to maintain her independence and manage her own affairs. The Salvation Army was able to help her to purchase a new washing machine and we were also able to provide a sense of community for this lonely, elderly lady.

Older people are often susceptible to failing health and the lack of support networks and limited mobility can contribute to loneliness and isolation. Sometimes older people can be vulnerable to unscrupulous sales people who exploit their insecurity and convince them to purchase unwanted and inappropriate goods and services.

Real Life: Agnes' Story

Agnes is 65 years old. She recently had a serious fall that left her with back and hip pain. She was unable to care for her invalid husband and he was moved to a nursing home. As a result, Agnes' income was significantly reduced as her husband's part of the pension is now used to pay for his care. Agnes came to The Salvation Army seeking help to pay her telecommunication bill which was over \$1000. She had been threatened with having her phone service suspended.

It turned out that Agnes' telephone contract, which she didn't fully understand, meant that she was on a very expensive plan which was well beyond her means. Agnes needs access to the telephone as her health is poor and she also wants to maintain contact with her husband and his carers.

The Salvation Army workers were able to advocate on behalf of Agnes to ensure that her telephone service was not cut off and to renegotiate a payment plan which suited her budget.

Life is difficult for Agnes in other ways too. Her lack of mobility means that she cannot get to see her husband regularly as public transport is difficult to negotiate and even though taxi fares are subsidised, the travel costs eat into her budget.

Agnes feels depressed and lonely as she doesn't see her husband as often as she would like to. She feels that she is a burden to her family and doesn't want to impose on them by asking them to drive her around.

Poor start in life

All children deserve an opportunity to grow up in a healthy, happy environment free of abuse and fear. Sadly, for an increasing number of children in Australia, this is not the case. They are subjected to emotional and physical abuse, neglect and sometimes sexual abuse.

The number of cases reported to Child Protection authorities has increased substantially over the past 10 years. In 2007/08 there were more than 55,000 substantiated cases of child abuse and neglect recorded, almost double the number recorded in 2000.⁴² The National Youth Commission noted that young people who experience trauma and abuse during childhood are particularly vulnerable to becoming homeless.⁴³

However, not all cases of child abuse and neglect are reported to Child Protection authorities. Some children live in their own terror and try to get by as best they can.

Real Life: Melinda's Story

Melinda (17) and her younger sister Lucy (14) have grown up with their mother who has struggled with addictions and mental health issues for many years. Their father is a chronic alcoholic who has been in jail several times. Lucy was sexually abused by her mother's partner when she was only 12 years old. Their mother's addiction and mental state caused her to become more erratic and she couldn't care properly for her children. Often there was no food for the girls. Melinda felt responsible for the family and quit school at 15.

Their mother suffered a mental breakdown and the girls were left to their own devices for six weeks while she was undergoing treatment. Melinda was 16 at the time and the trauma of this experience led her to develop a chronic marijuana habit. She also suffered from severe depression.

Shortly after returning from hospital the girls' mother told them that she was moving out with her new partner and there would be no room for the girls. Overnight she moved to an area with no public transport which made it impossible for the girls to visit her.

Melinda and Lucy couldn't find suitable accommodation together. Lucy was placed with a relative and Melinda began couch surfing with friends. She continued to smoke marijuana and was eventually arrested and charged with drug related offences. Fortunately for Melinda she was given a suspended sentence.

Melinda came to The Salvation Army for help when she had used all her strength and resources trying to keep herself afloat. She seemed completely defeated.

Melinda is only 17 years old and for the past few years she has had to take on adult responsibilities. At one stage Melinda said to The Salvation Army worker, 'I don't want to have to grow up this fast'.

Melinda is now connected to an accommodation service. Her main goal is to gain custody of her younger sister once she turns 18 years and to make a home for them both.

The stories outlined in this chapter give insight into the issues which contribute to poverty and the impact this has on the lives of individuals and their families.

The causes of poverty are many and varied and many people find themselves in financial difficulties through circumstances beyond their control.

Financial hardship can deprive families of the basic necessities of life, children of educational opportunities, young people of job opportunities, elderly people of social supports and people with disabilities of dignity and independence.

42 <http://www.theage.com.au/national/size-of-child-abuse-problem-horrific-20090428-am2a.html>

43 National Youth Commission (2008), 'Our Homeless Youth – A Report of the National Youth Commission Inquiry into Youth Homelessness.' NYC, Melbourne. p 8





Chapter 4:

Who are the poor in Australia?

Provides an outline of the specific groups of people in our society who are particularly vulnerable and experience persistent and severe poverty—specifically Indigenous people, single parents, the elderly and increasingly the working poor.



DESTITUTION
DESPAIR
DEATH

CHARITY

Given by Public Charities £10,500,000
 Approximate Amount of Private Charity £7,000,000

over 10,700 children died through violence or neglect last year
 There are known to be 3000 Sweetens dens in which 5000 children are employed

DESTITUTION

In London alone

Workhouses	51,000
Asylums	33,000
Hospitals	300,000
Homeless	222,000
Starving	387,000
Next door to starvation	
Very poor	
Total	993,000

THE POOR

In Great Britain there are over 100,000 poor people without a home at all. The floor low cost of Temper Relief per annum £10,500,000

Pauper Lunatics 78,366
 One out of every 6 persons in London are pauper in the Hospitals Asylums & Workhouses
 15,000 poor little children go hungry in Board Schools in London

MISERY

In Workhouses 190,000
 Out Door Paupers 968,000
 Out of Work in London 20,000
 Great Britain 100,000
 Three Millions of People in the Ocean of Misery

CH
DI
SH

PROSTITUTION

In London over 30,000
 In Great Britain
 Besides an Army more poor women increase their

CRIMINALS

In Prison...
 Juvenile Thieves
 Reputed known to
 Last Year
 155,000 persons
 & there were 711.

DRUNKENNESS

Millions
 in Drunkenness making
 The Largest Fortune
 out of the Drunk trade
 Drunkards die every
 becomes of the Dr
 These are Half
 in Great Bri

DRINK

One Hundred and
 Persons convicted
 One Year.
 One Hundred and
 Licensed Drink
 One Billion Gallon
 Spirits consumed
 Great Britain.
 DRINK BILL...

'It is better to keep a man out of the mire than to let him fall in first and then risk the chance of plucking him out.'

—William Booth (1890)

William Booth's words highlight the need for developing preventative measures that help people avoid poverty traps. The tragedy in Australia today is that the economic climate, the rising cost of living and an inadequate and out of date social security system, create situations that cause people to 'fall into the mire'.

Bills mount up, extra charges are imposed on overdue accounts and the problem starts to compound. People can quickly be drawn into a vicious cycle of borrowing money to make ends meet and then having more debt to repay. Very soon the situation spirals out of control.

DID YOU KNOW?

The Newstart Allowance is just \$231 per week which is \$120 per week less than the pension rate for a single adult. Payments for a single full time student living independently (regardless of age) are \$162 per week less than the pension.⁴⁴

Finding ways to keep people 'out of the mire' makes good sense and we know that if people get the crucial help they need when things start to become shaky, they may never need help again. Governments talk about prevention and early intervention programmes which are designed to help people to avoid becoming entrenched in poverty. Initiatives such as Financial Counselling, Money Management education, the Good Shepherd 'No Interest Loan Scheme (NILS)[®]' and Matched Savings Schemes are very helpful, but the need is growing and the assistance available is not keeping up with demand.

Furthermore, what can we do to help those groups of people who are already stuck in the mire of poverty?

⁴⁴ Australian Council of Social Service(2010) ACOSS Paper 163 'Out of the Maze: A Better Social Security System for People of Working Age', Strawberry Hills, NSW p1

Australia's most vulnerable

Indigenous people

The Indigenous population in Australia is relatively small; it is estimated at 517,200 or 2.5% of the total population.⁴⁵ Yet the level of Indigenous poverty and disadvantage is significantly greater than that encountered in the broader community. Indigenous Australians experience poverty at alarming levels. In fact most social commentators acknowledge that 'Indigenous Australians are the most disadvantaged and poorest sector of Australian society'.⁴⁶

The Australian Government's *Closing the Gap* report describes a growing young Indigenous population that faces a number of demographic challenges not faced by non Indigenous people. The report also details the unacceptable levels of disadvantage in living standards, education, health and employment experienced by many Indigenous people.⁴⁷

Poverty impacts on health and wellbeing. According to the Australian Institute of Health and Welfare's *Australia's Health* report, 'Indigenous people are generally less healthy than other Australians, die at much younger ages, and have more disability and a lower quality of life'.⁴⁸ A report from the Fred Hollows Foundation states that, 'Few Australians are aware of the extent of the ongoing crisis in Indigenous health or realise that the health of Indigenous Australians is on a par with, or worse than, the populations of many developing countries'.⁴⁹

The life expectancy of Indigenous Australians is approximately 17 years lower than the overall Australian population born at the same time. In fact, 'Aboriginal and Torres Strait Islander peoples have life expectancies that compare very unfavourably with Indigenous men and women in Canada, New Zealand and the United States'.⁵⁰

The poverty, deprivation and discrimination experienced by Australia's Indigenous people in this country is totally unacceptable. In 2001 The Salvation Army issued a Statement of Reconciliation which acknowledged, 'that Australia's indigenous people have sustained grievous and unacceptable discrimination throughout these latter years of their vast history - as from the time of white settlement. That the original inhabitants of this land have been denied the full extent of their birthright in terms of personal dignity, adequate health, and a place to "grow"'. The Statement of Reconciliation noted, 'It is time to repent of the past and nurture a new beginning. Let us, therefore, open our heart and our hands to this purpose, seeking a unity before God in a spirit of true fellow-citizenship'.⁵¹ In a country as wealthy as Australia we need to do more to address Indigenous disadvantage.

Single parents

Single parent families experience particular difficulties including financial concerns, emotional tensions and family upheaval. Sole parents talk about the persistent pressure and anxiety of raising children alone particularly when they have limited extended family support. As well as the financial stress of managing on a single income, single parents often experience personal and emotional turmoil as they adjust to their changed life circumstances, particularly those who have been in a relationship for many years.

DID YOU KNOW?

*Most single parents are middle-aged separated mothers, not single teenagers. Less than 3% of single parents are teenagers. Most are 30 to 50 years old and were previously married.*⁵²

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- 45 Australian Bureau of Statistics (ABS) (2007) 'Population Distribution, Aboriginal and Torres Strait Islander Australians Cat. 4705.0', Commonwealth of Australia Canberra
- 46 Hunter, B (1999) 'Three Nations, not one; Indigenous and Other Australian Poverty', Centre for Aboriginal Economic Policy Research, Working Paper 1/1999, Canberra. p1
- 47 Department of Families, Housing, Community Services and Indigenous Affairs, (2009) 'Closing the Gap on Indigenous Disadvantage: The Challenge for Australia', Commonwealth of Australia Canberra
- 48 Australian Institute of Health and Welfare (2010). 'Australia's health 2010. Australia's health series no. 12. Cat. no. AUS 122'. Canberra: AIHW p xi
- 49 Indigenous Health in Australia, the Fred Hollows Foundation
- 50 Vinson T (lead author - Australian Social Inclusion Board) (2009) 'Social Inclusion: A Compendium of social inclusion indicators. How's Australia faring?' Commonwealth of Australia. Canberra. p 73
- 51 <http://www.salvationarmy.com.au/action/NOTEMPLATE?s=0,pURL=official-statement-on-reconciliation-in-australia>,
- 52 Australian Council of Social Service (2005) ACOSS Info 389 – September 2005 'Facts about single parent families and welfare', Strawberry Hills, NSW p3

Single parent families experience significant material deprivation. According to the Australian Council of Social Services, '43% of Parenting Payment (Single) recipients lacked a decent and secure home, 57% could not pay a utility bill in the last 12 months, 56% lacked \$500 in emergency savings, 54% could not afford necessary dental treatment, 24% could not afford up to date school books and clothes, and 40% could not afford a hobby or leisure activity for their children'.⁵³

The Australian Bureau of Statistics confirms that; 'compared with other family types, one-parent families are considered to be at a higher risk of disadvantage' in respect to income, housing, employment and social participation.⁵⁴

Financial stress is a significant issue for single parent households. The *Household Expenditure Survey of 2003-2004* found that around:

- 40% of single parent families sought financial help from friends and family
- 20% sought assistance from welfare or community groups
- 18% could not pay car registration/insurance on time
- 14% pawned or sold something
- 12% went without meals
- 8% were unable to heat home.⁵⁵

Changes were made to the supporting parenting payments in the 2005/06 Commonwealth Budget, when it was announced that single parents would transfer from the Parenting Payment to the Newstart Allowance when their youngest child turns eight years old. The Newstart Allowance is about \$100 per fortnight less than the Parenting Payment so if the person does not find employment by their child's eighth birthday, their income is significantly reduced.

Relationship breakdown

There are many factors which contribute to relationship breakdown and it is often difficult to identify the specific cause. Generally the dysfunction and/or conflict in the relationship reaches a point where one person in the relationship leaves or the decision is made to split up. Research conducted by Relationships Australia in 2008 revealed that '37% of women cited financial stress as the cause of marital misery'.⁵⁶

Problem gambling, drug addiction or addiction to alcohol adds to financial and emotional stress and is a significant contributor to relationship breakdown.

Real Life: Sandra's Story

Sandra is a 40 year old woman with two teenage children who separated from her husband after 18 years of marriage. Her husband was unemployed and had a gambling problem. The relationship became increasingly difficult and the marriage came to an end.

Most of the utility bills/rent were recorded under her husband's name and he failed to make any payments. When he moved out of the family home he left all the unpaid bills with Sandra. She has several health problems and has been in and out of hospital and had to resign from her job due to her illness.

The rental property Sandra lives in is very expensive and she is looking for a more affordable place to rent, but she needs to discharge the debts before she can move on.

53 Australian Council of Social Service, (April 2010) 'ACOSS Family Payments Fact Sheet' Strawberry Hills, NSW.

54 Australian Bureau of Statistics, (2007) 'Australian Social Trends: One Parent Families' Commonwealth of Australia, Canberra. p 1

55 Australian Bureau of Statistics, (2007) 'Australian Social Trends: One Parent Families' Commonwealth of Australia, Canberra. p 10

56 <http://www.brisbanetimes.com.au/news/queensland/financial-stress-main-cause-of-divorce-for-women/2008/10/14/1223749983243.html>

The emotional strain of single parenting

Single parents often talk about the stress of managing a household and raising children with limited support. It is particularly difficult when they don't have a family network to call on to look after the children or help out on the odd occasion.

Real Life: Jacqui's Story

Jacqui is a single mum raising three children. She has a job, although trying to manage running a household and caring for the needs of three children on a low income makes life a struggle at times. This is how she tells her story.

'My life has taken some rather dramatic turns over the years. From a secure, stable and loving upbringing in a Christian home, to experiencing broken relationships over the years, a marriage breakdown which led to divorce and broken friendships, and most recently the death of my husband. Once again I am having to battle the elements of single parenting—the overwhelming grief and loneliness, the fear of what the future holds. The advice given was “You have done this before as a single mum, you can do this again”. That was helpful I'm sure!!!

But to me this is so different. With my marriage breakdown my boys had regular contact with their father with visitation (which was an adjustment in itself) but with my daughter she has lost her dad who was everything to her. She now relies on me to fill that void in her life—a big ask and some days exhausting and stressful. My family are so supportive and helpful but live so far away. I am proud and would rather struggle than ask for help but there have been times when the finances have been stretched to the limit.

Thankfully I have a home of my own but with only a low income, maintaining the financial burden that comes with a house can be difficult and I have found that there are three specific times in the year when we struggle more than usual—winter, Christmas and the beginning of the year with additional costs for schooling/uniforms etc.

Grief has added an extra dimension to my lifestyle, as my way of coping with this has seen me fill my days with work and activities. And all those impulsive shopping purchases just because! The list could go on and on.

Thankfully I realise that it is part of the process of getting through but I wish someone had taken my credit card off me during these moments of adjustment.

I endeavour to deal with my grief, budget better and save for a rainy day. This is good in hindsight but how was I to know that appliances around the house would suddenly need replacing, plumbing to be repaired, car expenses to cover? So once again I feel the pressure of juggling the bills, providing adequate food on the table and covering all those additional extra expenses that continue to crop up when you least expect it. The physical, emotional and financial pressure can be so overwhelming.

I know it will get better but living in the moment sees the stress levels escalate with the result that I feel under the pump, emotional and exhausted. Thankfully I can say that being a Christian is what keeps me going, stabilises me and allows me to have hope for the future.

DID YOU KNOW?

ACOSS noted in 2008, 'Most sole parent families live on low-incomes – over 70% are in the bottom 40% of Australian households ranked by income. It is well known that sole parent families on social security payments face a high risk of poverty. \$550 per week is usually not enough to meet basic living costs for a family of three. Around two thirds of sole parent families rent their homes and it is now common for rents for three bedroom properties in capital cities to exceed half this income (\$275 pw).'⁵⁷

57 Australian Council of Social Service (2008) 'ACOSS Fact Sheet', Strawberry Hills, NSW

The financial stress of single parenting

Over 50% of single parent families live in rented accommodation⁵⁸ and the high cost of rent increases the financial pressure on families. Sometimes these financial pressures can limit the educational opportunities for children from low-income families. According to a study completed by Richard James of the Centre for the Study of Higher Education, 'students from low-income families are almost three times less likely to study at university than students from high-income families'.⁵⁹ The research shows that 'students from low-income families had comprised only about 14.5% of university students since 1991, despite representing 25% of the population'.

Real Life: Elaine's Story

Elaine is a 45 year old woman with two teenage children aged 17 and 18 who still live at home. She had been happily married and financially secure. Her husband had a good job and a substantial income and they planned together for their children's future.

Several years ago Elaine's husband left and she found she had to apply for Centrelink benefits to keep herself and her two children. Elaine has received very little financial support from her ex-husband.

Elaine then completed a computer course and was able to gain employment in a clerical position. Her income is just above the limit to get income support from Centrelink and she does not meet the eligibility criteria for a pensioner concession card. Elaine lives in a privately rented house and the rent has increased twice in the last two years. She is currently paying almost 50% of her income in rent.

Elaine's oldest child has had to defer his university course due to lack of money and has just started part time employment in the hospitality field. Her younger child has left the education system and is looking for a full time job.

Elaine finds that no matter how hard she tries she cannot manage to pay all her bills. She is constantly juggling. This has resulted in her feeling depressed and anxious.

The Salvation Army was able to assist in paying the rent as, at one stage, she was facing eviction. She has tried to find cheaper accommodation but there is a major housing shortage in her area.

The stress and anxiety around finances is causing an enormous strain within the family unit and Elaine is worried that her oldest child will not be able to go to university. She worries so much about the future for her children. Her life—once stable and secure—has become a constant struggle.

58 Australian Bureau of Statistics (ABS) (2006) 'General Social Survey: Summary Results', Canberra

59 Ferrari J, The Australian Newspaper, (21st September 2007), 'Battler kids less likely to go to uni'

Elderly people

Australia's population is ageing quite rapidly. 'On 30 June 2006, an estimated 2.7 million Australian residents were aged 65 years or over, more than half of whom were aged 65–74 years.'⁶⁰ It is anticipated that over the next 10 years or so, there will be an increasing number of older Australians requiring financial support and increased care. The Australian Social Inclusion Board has noted that 'aged persons are at a higher risk of poverty (two to three times higher) than the whole population rate'.⁶¹

DID YOU KNOW?

*On 30 June 2006, an estimated 2.7 million Australians were aged 65 years or over, accounting for 13% of the Australian population compared with 12% in 1996. It is the population aged 85 years or over, however, which has grown most rapidly, reaching 322,000 people in 2006, and projected to grow to about 576,000 by 2021.*⁶²

A Report from the Organisation of Economic Cooperation and Development (OECD) in 2009 stated that 'nearly 27% of over 65's in Australia have incomes below the OECD poverty threshold (half of median household income). Only Ireland, Korea and Mexico of the 30 OECD countries have higher old-age poverty rates.'⁶³ That means one in four people over the age of 65 in Australia live in poverty. The report suggests that the 'relatively low level of the age pension' is to blame for the high poverty level. It says, 'Equivalent schemes in other OECD countries are worth 25% more (compared with national average earnings) than the age pension in Australia'.

The Age Pension Payment Rates in Australia were increased in March 2010 to \$644.20 per fortnight for a single person and \$485.60 each per fortnight for couples.⁶⁴ This represented an increase of around \$100 per fortnight for singles and around \$74 a fortnight for couples. The increases were seen as recognition that aged pensioners are economically disadvantaged and had been neglected for some time.

The increased prevalence of illness in old age and the associated costs of medication, medical bills and equipment all contribute to the disadvantage of older people in Australia. Some also have the added responsibility of supporting other family members, which contributes to financial pressures. For instance, an increasing number of older people are responsible for the primary care of their grandchildren. In fact, the the Australian Bureau of Statistics found that in 2006/07 there were '14,000 grandparent families in which the grandparents were guardians or main carers of co-resident children aged 0 to 17 years'.⁶⁵

60 Australian Institute of Health and Welfare, (2007) 'Australia's welfare', Canberra. p 82

61 Vinson T (lead author - Australian Social Inclusion Board) (2009) 'Social Inclusion: A Compendium of social inclusion indicators. How's Australia faring?' Commonwealth of Australia. Canberra p xi

62 Australian Institute of Health and Welfare, (2007) 'Australia's welfare 2007' Cat.no AUS 93, Canberra. AIHW p 144

63 Organisation for Economic Cooperation and Development OECD (2009) 'Pensions at a Glance- Retirement Incomes in OECD Countries', Paris

64 http://www.centrelink.gov.au/internet/internet.nsf/payments/age_rates.htm

65 Australian Bureau of Statistics (ABS) (2008) 'Family Characteristics and Transitions Survey 2006-07', Canberra. p 8

Real Life: Mary's Story

Mary is an aged pensioner who desperately needed a cataract operation. She was unable to pay for the surgery and so went onto the public hospital waiting list. Typically there is a two year wait for this kind of surgery in Mary's area.

Mary is the primary support person and driver for her daughter and her daughter's two children who both have health problems. Mary was finding it increasingly difficult to see when driving and couldn't get assistance to pay for the cataract operation.

She came to The Salvation Army for help and we were able to assist her in paying for the medical attention she needed. Mary's eye condition was much more serious than she first thought. The doctors confirmed that if Mary had left it any longer to seek medical help, she would have lost her sight in that eye.

It is unacceptable that because of a lack of finance Mary might have gone blind. Whilst we were able to assist Mary, we are concerned that there are other people in our community whose health deteriorates unnecessarily because of their limited ability to pay for timely medical interventions.

People living with a disability

People living with a disability are particularly disadvantaged both financially and socially. They are often caught in a poverty trap because of the costs associated with their disability and the inability to gain and maintain suitable employment. A report prepared by the National People with Disabilities and Carer Council stated that 'the extraordinary gap between the level of income support and the cost of disability was seen as restricting the ability of people with disabilities both to live independently and to enjoy a decent standard of living'.⁶⁶

Work undertaken by Professor Peter Saunders, Director of the Social Policy Research Centre, using data collected in the 1998-99 *Household Expenditure Survey* to examine the relationship between disability and poverty, concluded that 'poverty rates are higher' and 'both the incidence and severity of hardship increase with disability'.⁶⁷

The World Health Organisation estimates that disabled people make up 10% of the population which equates to around 650 million people. The World Bank notes that disabled people account for 15-20% of the world's poorest people.⁶⁸

As well as experiencing financial strain, people with disabilities and poor mobility often suffer loneliness and feel socially isolated.

Real Life: Jim's Story

Jim is an older man who lives alone. His property is large and costs a lot to maintain. He receives a Disability Pension and because of physical limitations has to pay for someone to mow the lawns and keep the garden tidy. Jim is a recovering alcoholic and finds it very difficult to socialise; he is extremely shy and his only company is his devoted little dog. Jim is so dependant on his dog for emotional com-fort he will often go without food himself to ensure his dog is fed. He comes to The Salvation Army for financial and social support.

66 Commonwealth of Australia, (2009) *'Shut Out: The Experience of People with Disabilities and their Families in Australia'*, Canberra. p35

67 Saunders P, (2006), *'The Costs of Disability and the Incidence of Poverty'* Social Policy Research Centre, University of NSW, Sydney. p 16

68 <http://www.addc.org.au/disability-facts/>

Changes to the Disability Support Pension assessment were made in the Commonwealth Budget in May 2010, and this is likely to make it more difficult for people to qualify for the pension. As a result people who do not meet the new assessment will be paid the Newstart Allowance which is a lower amount than the Disability Support Pension. *The Age* newspaper reporting on these changes made the point that, 'on the disability pension a single person can live a frugal life on \$350 a week. On Newstart, a single person is plunged into poverty on \$231 a week.'⁶⁹

Real Life: John's Story

John is 45 years old and had a serious workplace accident over 12 months ago. Unable to work, John approached Centrelink and was advised he would receive the Newstart Allowance despite the requirement of this allowance to regularly apply for jobs. John has regular rehabilitation sessions and medical appointments but has been told he must prove that he is unable to work before a Disability Support Pension application can be considered.

John has lodged his application for the pension along with a medical report from his doctor. It will be several weeks before he will know the outcome. This uncertainty has added to the physical and emotional pressure John has felt since his accident.

The working poor

There are an increasing number of people in Australia who can be classified as the working poor. These are people who maintain regular employment but who remain in relative poverty because their wages are so low.

The 2004 Senate Inquiry into poverty heard evidence to suggest 'that over one million Australians are living in poverty despite living in a household where one or more adults are in employment... The rise of the "working poor" as this group has come to be known demonstrates that they are the new face of poverty in post-industrial Australia. The prevalence of working poor households in poverty is due simply to low-wage employment.'⁷⁰

Research suggests that 'conservatively, around 14%, or more than one in ten, full time adult Australian workers are low paid'.⁷¹ The industries and occupations which have a higher concentration of low paid workers include hospitality, retail and health and community services.

In 2003/04, journalist Elisabeth Wynhausen, took a year off from her job with a major newspaper to experience life as a minimum wage worker. She worked in several industries including hospitality, retail; in an egg-packing factory and in a nursing home. She documented the experience in her book, *Dirt Cheap: Life at the wrong end of the job market* in which she writes about the struggle of working in very physically demanding and at times demeaning jobs and trying to make ends meet on a very low wage. On one occasion, after paying board, purchasing groceries, petrol and a newspaper and paying to get into the local swimming class for her weekly exercise, Elisabeth had only \$7.00⁷² left from her weekly earnings.

In each of the six jobs she worked during the 12 month period, she found it consistently difficult to pay for the basics—food, rent, transport etc. Despite budgeting very carefully there was no scope to pay for unexpected expenses let alone entertainment or little luxuries.

Ms Wynhausen summarised the year she spent working in low paid jobs by saying, 'such experiences helped to replace my illusions with something much more profound: a gut-wrenching understanding of what it is to spend your working hours unappreciated, underpaid and unseen'.⁷³

69 Horin A, *The Age* Newspaper (May 2010) 'It needs to make it easier, not harder, for people on disability pensions to find part-time work'

70 Senate Community Affairs References Committee (2004), 'A hand up not a hand out: Renewing the fight against poverty- Report on poverty and financial hardship', Commonwealth of Australia, Canberra. p xviii

71 Pocock B, (2009) Occasional Paper: 'Low-paid workers, changing patterns of work and life, and participation in vocational education and training: A discussion starter, National Centre for Vocational Education Research (NCVER), Adelaide. p7

72 Wynhausen E, (2005), *Dirt Cheap: Life at the wrong end of the job market*, Pan Macmillan, Sydney. p70

73 Wynhausen E, (2005), *Dirt Cheap: Life at the wrong end of the job market*, Pan Macmillan, Sydney. p 237

Real Life: David's Story

David is 29 years old. David is the sole bread winner while his partner finalises her nursing studies at university. They have a one year old child.

Whilst David is in a full time job, his income is relatively low and the family live week to week, struggling to pay for power, rent, car registration and child care expenses. David gave up smoking recently and uses nicotine replacement therapy to help him overcome his addiction. Since quitting smoking however, David spends just as much on nicotine replacement therapy as he did on cigarettes. The constant financial struggle is taking its toll on David's family. David says, 'low-income earners need a break'.

Structural causes of poverty

The structural causes of poverty are particularly evident where there is persistent and chronic poverty experienced by specific groups in society and relate to economic, political and/or social failings. Structural issues such as the slow down in the economy, rising interest rates and the increased cost of housing, power and essential food items combined with limited income increase the financial hardship experienced by many families.

Furthermore, in parts of Australia, there are communities that lack access to basic resources such as housing and health services. There are also groups who are subjected to discrimination, prejudice and victimisation and this contributes to social and financial deprivation.

Whilst there are personal factors which contribute to poverty, we need to acknowledge and endeavour to address the structural causes so that all Australians can fully participate in community life and benefit from the prosperity that this country has experienced over the past 20 years and more.

The Australian Social Security System

Australia's Social Security System provides for payments to be made to eligible people through Centrelink. There are a range of different payment types for different groups of people and these benefits and pensions are expected to provide financial support when people need help during different life transitions. However, according to a report by the Australian Council of Social Service (ACOSS), 'the Social Security System is not working for jobless Australians. It leaves people in poverty: for example the Newstart Allowance for single adult is just \$231 per week'.⁷⁴

ACOSS also contends that the Australian Social Security System 'is based on an unfair and outdated distinction between "the deserving and undeserving poor". People classed as "unable to work" get pension payments while those classed as "able to work" receive allowance payments that are typically \$120 per week less. The system forces people with disabilities to "prove" that they are unable to work and they face the risk of transfer to a lower payment if they find a job'.⁷⁵

DID YOU KNOW?

*A study released by ACOSS in 2004 concluded that Australia spends less on social security payments than most wealthy countries. 'In 1998 we spent 10% of Gross Domestic Product on social security, less than the 16 countries surveyed by the OECD bar the US, Ireland and Japan.'*⁷⁶

74 Australian Council of Social Service(2010) ACOSS Paper 163 'Out of the Maze: A Better Social Security System for People of Working Age', Strawberry Hills, NSW p1

75 Australian Council of Social Service(2010) ACOSS Paper 163 'Out of the Maze: A Better Social Security System for People of Working Age', Strawberry Hills, NSW. p1

76 http://acoss.org.au/images/uploads/info_360_social_spending.pdf





Chapter 5:

Community perceptions of the poor

A look at the findings of a recent Roy Morgan survey commissioned by The Salvation Army to examine the understanding and attitudes of people within the broader Australian community towards poverty and those who experience it.

'Brought it all on themselves, you say? Perhaps so; but that does not excuse our assisting them. You don't demand a certificate of virtue before you drag some drowning creature out of the water; nor the assurance that a man has paid his rent before you deliver him from the burning building.'

—William Booth (1890)

Australians pride themselves on their concern for others less fortunate than themselves and, in general, we do pitch in to support our fellow citizens during the hard times. The community response to the Victorian Bush Fire Appeals in 2009, as well as the response to the various appeals aimed at assisting people who were affected by the floods in Queensland and New South Wales, are evidence of our sense of compassion and concern.

Does this compassion extend to people who experience the daily struggle of trying to make ends meet on a limited income? Do we have a tendency to blame the victim and judge them harshly if we think that they have made poor choices in life?

William Booth's words signify how a compassionate society should respond to people in need. We should be prepared to assist and not simply sit in judgment about how they might have ended up in difficulty.

Responding to need in a non-judgmental way gives people hope and helps them to get back on their feet. It gives them a feeling that people do care and this is the type of encouragement that we all need when we reach the depths of despair and are ready to give up.

Perceptions of Poverty: A community survey

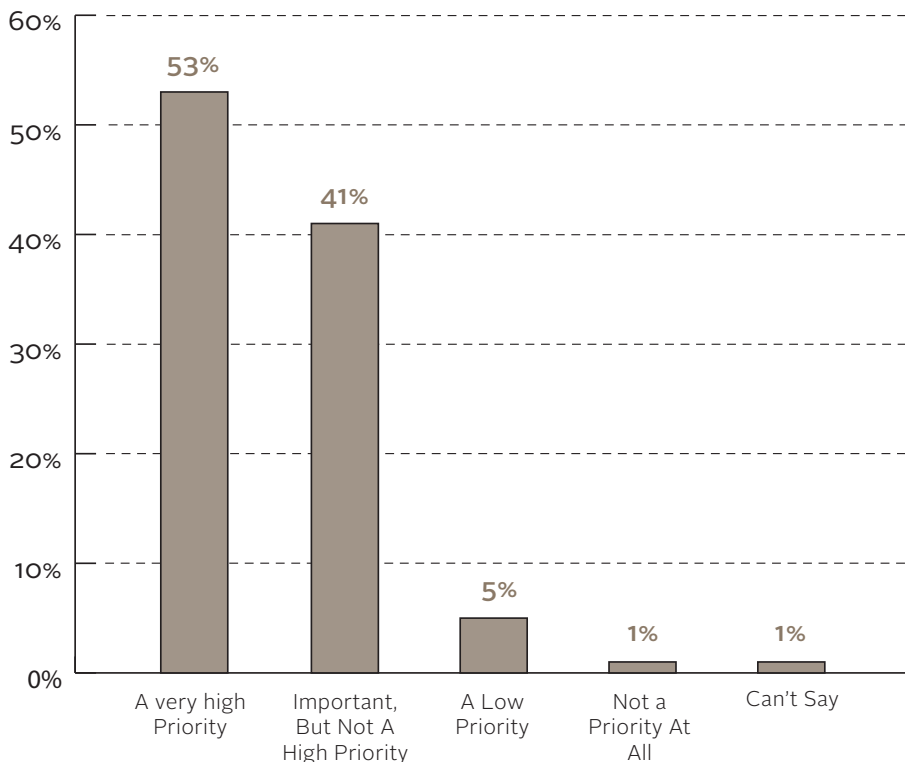
To get a sense of how the Australian community views people who experience poverty, The Salvation Army commissioned Roy Morgan Research to survey people from a wide cross section of the community about their perceptions of poverty. The survey included a representative sample of 669 Australians aged 14 years and over. The survey asked a series of questions which encouraged people to give their opinions on whether Australia needs to do more to address poverty; how they felt about people who experience poverty; what they consider to be the key effects of poverty and whether or not Centrelink benefits should be increased for different groups of people.

Importance of taking action to reduce poverty in Australia

People who responded to the survey were firstly asked for their opinion on how important it is for Australia to take action to reduce poverty.

More than half (53%) of respondents said that taking action to reduce poverty should be a very high priority. Only 6% of respondents saw taking action to reduce poverty as a low priority or not a priority at all. Women (64%) were more likely than men (40%) to say that taking action to reduce poverty should be a very high priority. Men (8%) were more likely than women (3%) to say that taking action to reduce poverty should be a low priority.

Chart 1: Importance of Taking Action to Reduce Poverty



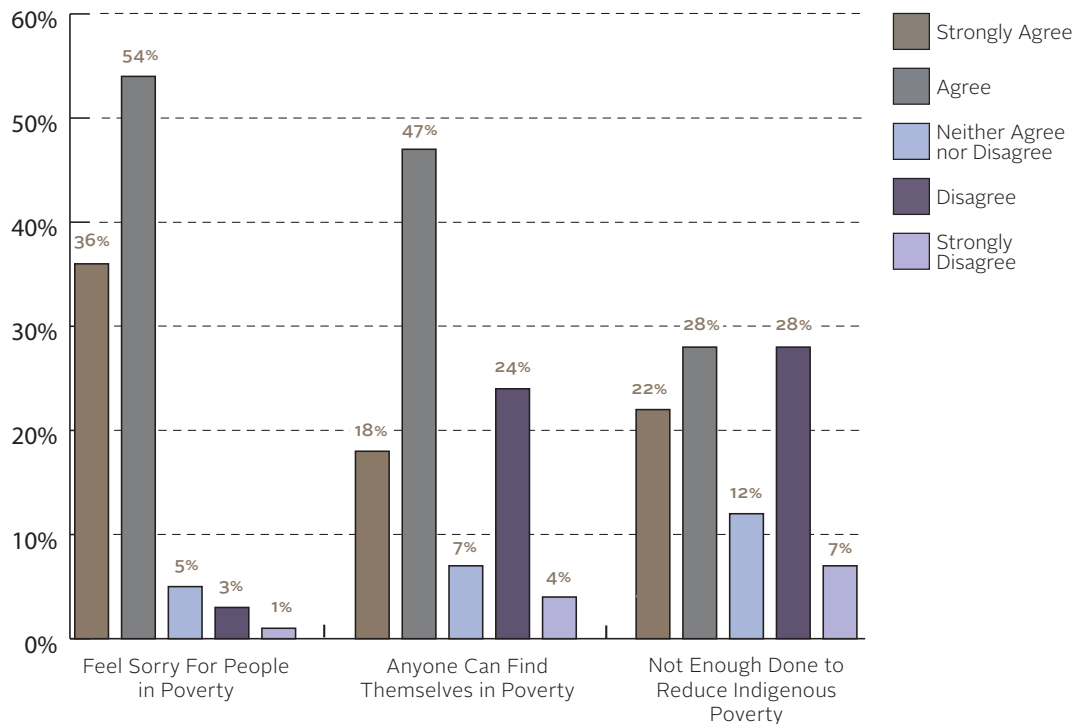
Community attitudes to people in poverty

A series of seven statements about poverty were put to respondents, in random order, to try to determine people's general attitude to poverty. These statements included both positive and negative viewpoints about poverty and were:

- 'I feel sorry for people who are living in poverty.'
- 'People who are living in poverty have generally brought it upon themselves.'
- 'In the long run, increasing welfare and other benefits actually increases poverty.'
- 'Just about anyone can find themselves living in poverty – all it takes is some bad luck.'
- 'There are plenty of opportunities in Australia – nobody needs to live in poverty.'
- 'Not nearly enough has been done to reduce poverty in aboriginal or Indigenous communities.'
- 'Nobody who has a job can really claim to be living in poverty.'

It is important to note that three of the statements were phrased in a positive sense and four statements in a negative sense. A high mean score in relation to a positive statement indicates a generally sympathetic attitude toward the poverty-related issue. In contrast, a high mean score in relation to a negative statement would indicate a generally unsympathetic attitude toward the poverty-related issue.

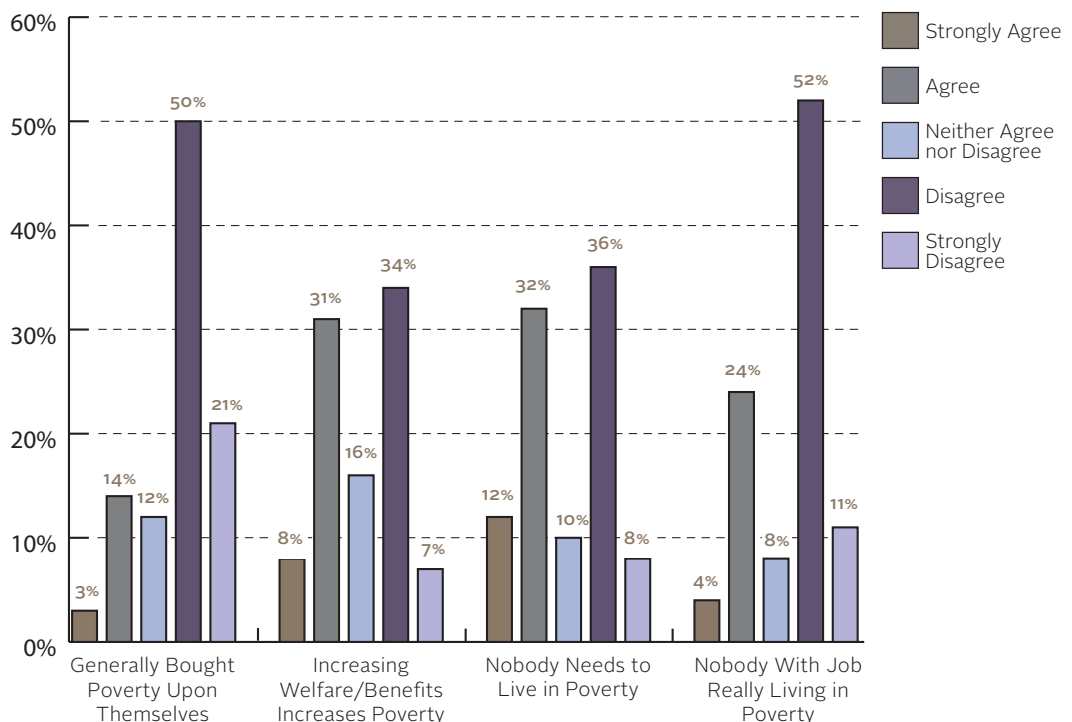
Chart 2: Positive statements about poverty



The statement that received the strongest and most consistent level of support was 'I feel sorry for people living in poverty'. Whilst this response indicates a generally sympathetic attitude towards people experiencing poverty, the survey found that the responses to the negative statements about poverty e.g. 'In the long run, increasing welfare and other benefits actually increases poverty' and 'There are lots of opportunities in Australia—nobody needs to live in poverty' were quite evenly divided indicating that there is a high level of polarisation within the community on these issues.

In regard to both of these statements, men were more likely to agree, and women to disagree, though the relative proportions of those strongly agreeing, strongly disagreeing or neutral were close to identical.

Chart 3: Negative statements about poverty



Community attitudes toward the level of Centrelink benefits

The survey also examined people’s attitudes toward the level of welfare or Centrelink benefits. Respondents were asked to nominate the degree to which they believed the level of welfare/Centrelink benefits paid to each of five recipient groups should be varied.

The recipient groups were:

- Unemployed
- Students
- Disability Support pensioners
- Sole parents
- Aged pensioners

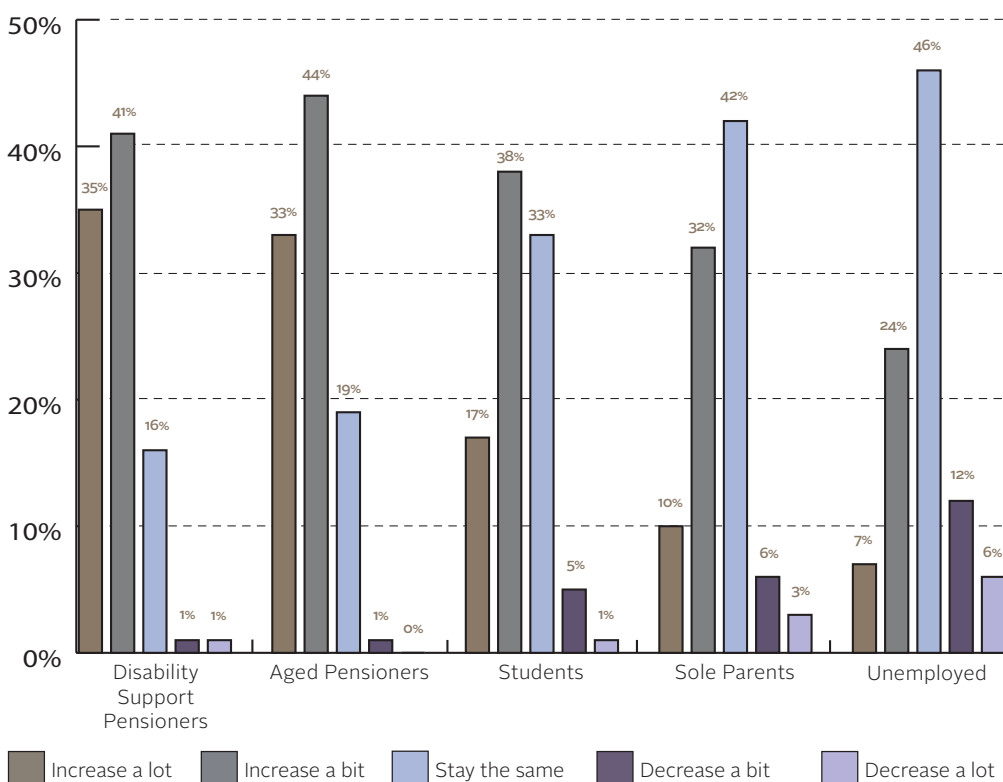
The response categories were:

- Increase a lot
- Stay the same
- Decrease a lot
- Increase a bit
- Decrease a bit

On average, there was support for increasing the current benefit level of all recipient groups. However, the degree of support varied between the recipient groups.

- Disability Support and Aged pensioners received the greatest level of support for an increase and the lowest level of support for a decrease in benefits, with close to identical results across all response categories.
- The level of support for an increase in benefits for the remaining recipient groups then decreased reasonably consistently in the following order:
 - Students
 - Sole parents
 - Unemployed
- As the level of support for each of these three groups declined, the proportion of respondents favouring a decrease in benefits paid to that group increased. However, in each case, the number of ‘Stay the same’ responses also increased at close to or more than the same rate.

Chart 4: Attitudes toward the level of benefits paid



These responses suggest that there is a greater degree of sympathy towards aged and disability pensioners within the general community than there is for the unemployed or sole parents.

Perceived effects on individuals or families living in poverty

Respondents were asked about what they felt might be the main effects on individuals or families living in poverty in Australia. The effect mentioned most often by respondents was 'Causes individuals to be stressed/depressed' (25.4%), with only six other response codes receiving more than a 10% response rate.

The responses included:

- Homelessness/nowhere to live (16.9%)
- Hungry/not enough food (16.9%)
- Can't afford medical care (14.1%)
- Causes families to break apart/causes family stress (13.2%)
- Can't afford school excursions, books, uniforms etc. (11.3%)
- Poor diet/low quality food (10.2%)



Chapter 6:

Life in the margins:

What does it mean to be poor?

An exploration of the impact and social stigma of poverty using the findings of surveys of Salvation Army staff and focus group discussions with people who use Salvation Army services. The chapter also focuses on the notion of social inclusion and explores the importance of social connectedness to physical, mental and emotional wellbeing.



TO MASTERS POOR MANS

THE COUNTRY

CHILDREN
POOR MANS METROPOLIS

CHILDREN RESTORED
TO PARENTS

BANK

BOYS INDUSTRIAL HOME

WOMENS NIGHT SHELTER

HOUSEHOLD SALVAGE BRIGADE

LABOUR BUREAU

COMPELLING THEM TO COME IN

RESUE HOMES

HOMES FOR THE HOMELESS

SLUM
CRUSADE

PRISON

BLACK MARKS

OUTRAGE

BETTING

UNEMPLOYED

STARVATION



'It is against stupidity in every shape and form that we have to wage our eternal battle. But how can we wonder at the want of sense on the part of those who have had no advantages, when we see such plentiful absence of that commodity on the part of those who have had all the advantages?'

—William Booth (1890)

There is plenty of evidence of William Booth's observation in Australia. For example, politicians and commentators sometimes refer to unemployed people as 'dole bludgers' or asylum seekers are referred to as 'queue jumpers'. Often when derogatory labels are used, the criticism is based on prejudice which is usually misinformed and often fuelled by fear and misunderstanding. Personal prejudice leads to assumptions about other people's circumstances and judgment without considering the facts of each situation.

We cannot know how people feel unless we share their experience. There is an old Indian saying that states 'walk a mile in my moccasins then you will know my journey'. The Salvation Army Community Support Services provide food vouchers, assistance with payment of utility bills and other assistance to people who experience financial difficulties. Through these services Salvation Army workers get to know people and their journey.

In order to better understand what they see daily in their work, a survey was conducted of Salvation Army front line staff earlier this year. Staff were asked a series of questions to help define what poverty looks like for the people who come for emergency assistance. These are some of the comments they made:

- 'People are continually called on to make hard decisions that involve robbing Peter to pay Paul, which in reality comes down to deciding whether to eat or pay the rent.'
- 'Parents are not able to buy winter clothes for children.'
- 'Often families are unable to buy gifts for birthdays.'
- 'There is not enough money to pay for power or food in many cases.'
- 'In total the cost of living has increased for singles as well as families. When they do get a bit extra their rent goes up so they see very little of it.'

DID YOU KNOW?

Each year, two million Australians will rely on food relief and around half of them will be children. These children often go to school without breakfast or to bed without dinner.⁷⁷

How do people experiencing poverty feel?

We know that poverty can have a significant adverse impact on the emotional health and wellbeing of families. A survey conducted by The Salvation Army in 2009 of people who come for financial assistance found that:

- 52% said they felt depressed
- 5% stated that they turned to gambling to try to increase family income.

Some of the comments that people made during this survey included:

- 'The cost of food has become so high that I rarely eat meat and live more on fruit and vegetables and eggs. I haven't been able to pay my utilities on time for more than six months. My rent has gone up by more than \$250 per month in the last twelve months meaning that I can no longer make the payments in one pay and have to call the agents every month saying that I will pay it over two fortnight's pays.'
- 'I plan any new expenses, like house repairs, well ahead so I can budget carefully but have been knocked a little sideways by unexpected illness and related expenses. In the current economic times there is little leeway if the unexpected occurs. Electricity is a worry in winter, so expensive. I am determined to be self-sufficient though, look after myself by budgeting carefully.'
- 'I rent with my daughter. When she gets married, I will find it difficult to rent on my own. This is stressing me out.'

Impact of the Global Financial Crisis

We read daily reports of how the Global Financial Crisis (GFC) has affected the economy and the adverse impact that the GFC has had on business. However, little is written about the effect on individuals and families.

The Salvation Army conducted a survey of people using our Community Support Services asking about the personal impact of Australia's current economic situation on them in 2009 and again in 2010. The 2010 survey results indicate that:

- 55% of people visiting Salvation Army Community Support Services believe they are worse off or a lot worse off because of the financial situation
- 52% have cut down on basic necessities
- 54% have cut down on luxuries
- 34% of clients are 'pessimistic or very pessimistic' about the next 12 months
- 26% of clients have experienced new conflict in their family because of the worsening conditions
- 17% of clients said they have moved to 'more affordable housing'
- 45% of clients felt stressed about the future
- 52% of clients felt depressed about their own situation.

Stigma and shame

One of the most demoralising aspects of not having enough money is the stigma that people feel when they have to turn to a charity for help. Many people tell us they never thought they'd need to come to The Salvation Army for help and often they feel embarrassed and dispirited.

We have all heard the slogan a 'hand up not a hand out' and this is what people who come to The Salvation Army need. They are not looking for a hand out they just need a little support during particularly difficult times and that support can make a tremendous difference.

There are many Salvation Army officers, employees and volunteers who are where they are today because either they or their families sought and received help from the local Salvation Army when they were at their lowest ebb.

It's impossible to quantify the impact that a simple act of humanity has on the person receiving help, but our evidence suggests that most people respond positively and want to give something back to the community when they are back on their feet.

Treating people with dignity and respect is a fundamental value for The Salvation Army, as is our belief in the inherent worth of every person. We also believe that everyone has their own unique skills and abilities. Sometimes these skills and abilities are hidden under a blanket of hopelessness that can descend when people experience poverty.

By lifting the blanket of hopelessness, we shine the light of hope into individual lives and circumstances and help people to recognise and realise their own potential.

Poverty, social inclusion and social connectedness.

In 2007, the Australian Government embraced the concept of social inclusion as a policy framework to address poverty and social disadvantage in Australia. A social inclusion approach provides the opportunity to go beyond the issue of financial hardship and economic disadvantage and focus on all facets of community engagement and social connection. It encourages the consideration of a range of factors which enable people to fully participate in community and to take advantage of the benefits of living in a prosperous country such as Australia.

The concept of social exclusion first emerged in France in the 1970s as a new way of understanding poverty and social alienation. Over the years, much has been written about social exclusion which is commonly defined as, 'a complex and multi-dimensional process that involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in society, whether in economic, social, cultural, or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.'⁷⁸

The social inclusion policy context states that everyone should have access to 'the resources (skills and assets, including good health) and capabilities to: participate in education and training; participate in employment, unpaid or voluntary work including family and carer responsibilities; connect with people, use local services and participate in local, cultural, civic and recreational activities; and influence decisions that affect them'.⁷⁹

Social connectedness is one important part of social inclusion and means feeling part of the community. There are a number of ways for people to feel part of their community—it involves feeling accepted and respected for who they are, being able to participate in community life and being able to do the things that most of us take for granted like shopping, going to the movies, having holidays and family outings. However research suggests that 'nearly 16% of Australian households cannot afford to participate in social activities such as family holidays, having a night out or having family or friends over for a meal'.⁸⁰

Humans are very social beings and so having friends and family and sharing time together is a very important, and enjoyable, part of life. The National Survey of the Mental Health and Wellbeing, confirms that 'interaction with other people is vital to human development. Social relationships and networks can act as protective factors against the onset or recurrence of mental illness and enhance recovery from mental disorders'.⁸¹

There is much research to confirm the critical aspect of social connection in relation to mental health and wellbeing. 'Belonging to a social network of communication and mutual obligation makes people feel cared for, loved, esteemed and valued. This has a powerful protective effect on health. Supportive relationships may also encourage healthier behaviour patterns'.⁸²

Did YOU KNOW?

*Studies have consistently demonstrated people who are socially isolated or disconnected from others have between two and five times the risk of dying from all causes compared to those who maintain strong ties with family, friends and community.*⁸³

78 Levitas R, Pantazis C, Fahmy E, Gordon D, Lloyd E, Patsios D, (2007) 'The Multi-Dimensional Analysis Of Social Exclusion', University of Bristol, United Kingdom, p9

79 The Social Inclusion Unit, Department of the Prime Minister and Cabinet, (2009), 'The Australian Public Service Social Inclusion policy design and delivery toolkit' Commonwealth of Australia, Canberra. P3

80 Saunders, P (2003), cited in Vic Health (2005) "Social Inclusion as a determinant of mental health and well being" Mental Health Unit

81 Australian Bureau of Statistics (2007) 'National Survey of Mental Health and Well Being: Summary Results', Commonwealth of Australia, Canberra. P15

82 Wilkinson R & Marmot M 2003, 'Social Determinants of Health: The Solid Facts'. 2nd edition World Health Organisation, Geneva.

83 Berkman LF & Glass T (2000) 'Social integration, social networks, social support & health. in: Social Epidemiology', eds Berkman LF, Kawachi I; Oxford University Press, New York

As part of our research into the perceptions of poverty, people on low incomes told us that having a social life is not an option simply because they can't afford to go to the movies or access any other form of entertainment. People who connected with Salvation Army Community Support Services also told us that they can rarely afford anything that is brand new. Most of their clothes are second hand either purchased from thrift shops or passed on to them by family or friends.

Of real concern is the fact that children growing up in low income families, often miss out on school social events such as school camps or outings because their parents simply cannot afford these extras. There is evidence to suggest that persistent deprivation and disadvantage can damage a child's social and emotional development, particularly when their peers seem to have greater advantage.

Do people feel excluded? What Salvation Army staff said.

We also canvassed Salvation Army staff to ascertain what they had observed of people experiencing financial hardship. The level of deprivation became very apparent in the comments they made.

- 'People do feel excluded by others who are not so poor. People judge them saying it's their own fault. Sometimes people do make poor choices but we need to understand that there are much bigger issues at work. There are structural and economic barriers that are hard for individuals to overcome.'
- 'Children from poor families are reluctant to go to school without lunch or wearing scruffy shoes or inappropriate clothing. Sometimes children experience bullying from other children because of their appearance and this can contribute to low self-esteem. Often these children don't want to go out or participate in activities due to embarrassment.'
- 'Parents feel distressed that they are not able to financially support their children's participation in sport or other types of clubs. The cost of club membership, uniforms and travel to and from activities all adds up and puts additional strain on the household budget.'
- 'There is a definite social stigma attached to poverty. People are unable to actively participate in the community to the extent that others can and they feel like they do not have a voice.'
- 'Prolonged periods of poverty can seriously impact a person's self-esteem, particularly if they have no family networks or support systems. They might feel inferior to those who are able to have a social life, that they will be looked down on or considered useless or not worth bothering with as they usually are unable to attend social events. They quite often feel frustrated that they need to ask for help instead of being independent.'
- 'People sometimes feel housebound and not able to go out. They don't have friends outside their home and don't participate in social activities. They lose confidence and withdraw from interaction with others.'
- 'Adults suffer reduced social contact as a result of their appearance. They might feel they are wearing "poorer looking" clothing. Sometimes their presentation results in them feeling discriminated against when they are looking for work. Transport is often a problem as the upkeep on a car is very expensive and public transport is either inaccessible or quite costly.'
- 'Housing options are significantly diminished, particularly for low-income families who are forced to live in the outer suburbs—on the fringe of cities—where housing is more affordable but transport is less accessible and more costly. This makes getting around very difficult.'
- 'Some people become totally isolated. They can't afford to go out anywhere. Even just to hop on a bus and go downtown costs a couple of dollars, let alone going for a coffee or out to lunch with friends.'
- 'Some people are unable to contact friends when they want to chat because the cost of telephone is unaffordable.'
- 'It's very difficult having to continually visit government agencies and charities and be treated in a manner that is paternalistic and sometimes less than respectful e.g. constantly having to line up for services, waiting in the hope that a worker will understand your situation.'
- 'People on low incomes often can't afford to visit a dentist and live with teeth missing, which is an obvious badge of poverty.'

- 'Sometimes people feel shamed by their situation. With parts of our society doing extremely well, the gap between "struggle street" and "main street" widens. People often feel the hopelessness of bridging the gap and resort to drugs and alcohol.'
- 'The way society is structured, there is a sense that money buys tickets to everything, including love, care, warmth, marriage, normality, food, health, optimism, education, security, identity and belonging.'

These comments reflect the impact that financial hardship has on the emotional health and well being of individuals and families. Research confirms that 'mental health may be impacted by individual or societal factors, including economic disadvantage, poor housing, lack of social support and the level of access to, and use of, health services'. Studies have shown that 'people of lower socio-economic status have a higher prevalence of mental disorders, particularly depression, and certain anxiety disorders'.⁸⁴

According to the *Living is for Everyone (LIFE) Framework*, produced by the Department of Health and Ageing, the factors which contribute to individual health and wellbeing include:

Self-image	Sense of self includes: Self-esteem; secure identity; ability to cope; and mental health and well being.
Behaviour	Social skills include: Life skills; communication; flexibility; and caring.
Spirit	Sense of purpose includes: Motivation; purpose in life; spirituality; beliefs; and meaning.
Heart	Emotional stability includes: Emotional skills; humour; and empathy.
Mind	Problem solving skills includes: Planning; problem solving; help-seeking; and critical and creative thinking.
Body	Physical health includes: Health; physical energy; and physical capacity'. ⁸⁵

The key protective factors for ensuring good mental health include having a feeling of belonging and social connectedness and having a strong spiritual or religious faith or a sense of meaning and purpose in life.

Despair and despondency

The *National Survey of the Mental Health and Wellbeing* conducted in 2007 revealed that almost half the total population (45.5%) in Australia experience a mental health disorder at some point in their lifetime. Furthermore, the survey showed that over three million Australians (20% or one in five people) experienced mental disorders in the previous 12 months.⁸⁶

Mental health is a state of emotional and social wellbeing and the prevalence of mental health problems—in particular 'depression' which is the most common mental health problem—is of great concern. Symptoms of depression might include loss of confidence, feelings of hopelessness and despair, pessimism, sadness and social withdrawal. The *Australia's Health 2010* report notes that in 2008-09 doctors provided '12.3 million prescriptions for antidepressants',⁸⁷ clearly indicating that a significant number of people in this country feel they are not coping well.

When people reach the depths of despair, sometimes they want to end the pain and contemplate taking their own life. The rate of suicide in Australia is quite alarming with the latest figures showing that over 2100 people died in 2008 by suicide. The number of people who die by suicide is higher than the national road toll and represents six people dying each day, or one person every four hours.

There is evidence to suggest that, in addition to financial poverty, there is a poverty of hope which is quite widespread within the Australian community. We need to do more to improve the general well being of our citizens.

84 Australian Bureau of Statistics (2007) '*National Survey of Mental Health and Well Being: Summary Results*', Commonwealth of Australia, Canberra. p 12

85 Department of Health and Ageing, (2007) *LIFE: A Framework for prevention of suicide in Australia*, Commonwealth of Australia, Canberra. p 13

86 Australian Bureau of Statistics (2007) '*National Survey of Mental Health and Well Being: Summary Results*', Commonwealth of Australia, Canberra. p 7

87 Australian Institute of Health and Welfare (2010). '*Australia's health 2010. Australia's health series no. 12. Cat. no. AUS 122*'. Canberra: AIHW. p 380



One of the ways in which we can do this is to encourage and facilitate a stronger sense of community and social networks. Researchers note the importance of 'providing emotional support, companionship and opportunities for meaningful social engagement', and confirm that 'social networks have an influence on self-esteem, coping effectiveness, depression, distress and sense of well being'.⁸⁸

Spirit of hopefulness

When people become dejected and disillusioned, they often give up trying to improve their situation. It all seems too hard. In addition, the constant sense of rejection and feeling like a failure can cause people to lose hope for the future.

William Booth was acutely aware of the impact of the constant struggle to survive on the emotional wellbeing of individuals and he talked about the importance of cultivating and maintaining a spirit of hopefulness and aspiration.

It is hope that keeps human beings going - hope that tomorrow is going to be brighter, hope that things will get better, hope that our dreams will become reality. It is aspiration that urges us to keep trying and believing that we will succeed. Having a spirit of hopefulness and aspiration is critical for everyone and more particularly for people who are on the brink of giving up.

88 Berkman LF & Glass T (2000) 'Social integration, social networks, social support & health. in: *Social Epidemiology*', eds. Berkman LF & Kawachi I; Oxford University Press, New York



Chapter 7:

Pathways out of poverty

Looks at how Australians perceptions and attitudes toward poverty are shaped, and how we might create an inclusive society where everyone has the opportunity to realise their hopes and dreams. Includes details of the ten critical areas The Salvation Army believes need to be addressed if poverty is to be systematically addressed and prevented.



TEMPERATURE WOULD BE BETT

BAKERY

CHILDREN RESTORED

WOMEN'S HIGH

SHELTERS

WOMEN'S HIGH

LARGE SQUARE

SALVATION

WANT

DRUNKENNESS

BETT

3000 000 IN THE SEA

STARVATIO

'If you are to do [people] any good, you must give them another chance to get on their feet, you must build stepping-stones across the bog to enable them to safely reach the other side.'

—William Booth (1890)

The Salvation Army interacts with approximately one million people each year. Some of these people have complex needs, some are homeless, some are in financial crisis, some have experienced violence, some are impacted by substance abuse, some are having temporary financial difficulties and need a hand up.

All of them want a better life for themselves and their loved ones. Some of them may only connect with The Salvation Army for assistance once in their life but others need longer term support. Many need the contact with The Salvation Army to compensate for the lack of love and acceptance they have experienced in their lives.

The encouraging fact is that the human spirit can be very resilient and if people get the help they need at critical times in their life, they will be able to move forward and achieve their hopes and dreams.

Some of the findings in relation to poverty show that, 'relative poverty is not necessarily an enduring status'.⁸⁹ Having a positive attitude and caring supportive networks creates the motivation to keep going no matter how difficult things may seem. Most people experience very dark times in their lives, when all hope seems gone, times when they feel a little lost. It takes courage and persistence to find their way back.

Coping with personal tragedy

Tragedy can befall anyone and those that do experience it can be overwhelmed by feelings of powerlessness and hopelessness, particularly when the tragedy involves serious illness or the loss of a loved one.

Real Life: Walter's Story

Walter had been a successful businessman when his wife of 35 years, Marjory, was diagnosed with a particularly aggressive cancer. Walter was devoted to his wife and nursed her for the few months that she had left to live. Marjory died six months after her initial diagnosis.

Walter was absolutely distraught when Marjory died and started drinking to numb his pain and loneliness. Walter's continued drinking and neglect of his business and other personal affairs started to close in on him. His business was failing but Walter didn't care, such was his grief.

One day, after drinking, Walter ran his car off the road into a ditch. He wasn't hurt but walked away leaving his car and all of his possessions behind. He ended up homeless, sleeping on the banks of a river at night and drinking whatever he could get his hands on such as casks of wine, cheap sherry and methylated spirits. He was literally drinking himself to death until the death of his drinking companion shocked Walter enough to bring him back from the brink. He sought help from The Salvation Army and found his way back to life.

89 Vinson T (lead author - Australian Social Inclusion Board) (2009) 'Social Inclusion: A Compendium of social inclusion indicators. How's Australia faring?', Commonwealth of Australia. Canberra. p12

William Booth wrote about the metaphorical stepping stones of social development and inferred that without them it can be very difficult to get across the barriers to a better life—particularly for people who have been denied opportunities in life.

Shaping perceptions

Our perceptions of poverty are shaped by our own experiences and our place in life. Some of us may have experienced poverty and can empathise with people who are doing it tough while others can't understand what it's like to go without. There are others who tend to judge people and blame them for their plight.

People respond differently to the things that life throws and a caring society tries to support people when they are down. William Booth, the founder of The Salvation Army made a number of observations about the horses which pulled the cabs in London in the late 1800s which he called *The Cab Horse Charter*. He noted that, 'when in the streets of London a Cab Horse, weary or careless or stupid, trips and falls and lies stretched out in the midst of traffic, there is no question of debating how he came to stumble before we try to get him on his legs again. When he is down he is helped up, and while he lives he has food, shelter and work.'⁹⁰ Booth's compelling words motivated his team to make sure that people who were submerged in poverty in the United Kingdom in the late 1800's could access the same basic essentials of life that were afforded to the Cab Horse.

The *Cab Horse Charter* still speaks to us today and encourages us to help people up when they are down. Instead of sitting around debating why or how people came to be in need, we need to look at how we can create opportunities for all people in this country to have food, shelter and work.

Don't Judge Harshly

Author unknown

Pray don't find fault with the man who limps or stumbles along the road,
 Unless you have worn the shoes he wears or struggled beneath his load.
 There may be tacks in his shoes that hurt, though hidden away from view
 Or the burden he bears placed on your back might cause you to stumble too.
 Don't sneer at the man who's down today unless you have felt the blow
 That caused his fall, or felt the shame, that only the fallen know.
 You may be strong, but still the blows, that were his,
 If dealt to you in the self same way at the self same time
 Might cause you to struggle too.

The generosity of the broader community enables The Salvation Army to be there to support people at their time of need in a very practical way.

Many people, who have been helped by The Salvation Army often feel inclined to give something back when they are in a better situation. There are others who say, 'We used to give to the Salvos; now they are giving back to us'.

For many people, their experience of poverty is a temporary setback and they are able to bounce back quickly. For others, a lifetime of disadvantage means they have lost their footing on the ladder and the climb back up is a little tougher and longer. The important thing is for people not to give up hope—there is help available and there are people who want to see them succeed and attain their hopes and dreams.

⁹⁰ Booth, W. (General) (1890) *'In Darkest England and the Way Out'*, Salvation Army Publications and Supplies, London. p 27.

A 2006 Roy Morgan Survey found that 91% of respondents thought that a 'fair go' was an important Australian value.⁹¹ In this so called lucky country of Australia, where we pride ourselves on a fair go for all, we need to do something about the extreme poverty we see in this country and make sure that children growing up in families experiencing poverty are given every opportunity to complete their education and develop the confidence and skills to ensure that they have a good future and enjoy a decent standard of living.

We need to own our common humanity. We need to look out for our neighbours, in particular the elderly and other vulnerable people, and be there to lend a helping hand.

If we apply the golden rule found in the Bible, 'Treat others as you would have them treat you' (Matthew 7:12 CEV), Australia will become a place of greater fairness and justice, where people live in harmony and safety.

Preventing and addressing poverty

Perceptions of Poverty has provided an insight into the nature of poverty in Australia as well as the factors that contribute to poverty, and the consequences of poverty. The Salvation Army firmly believes that whilst financial hardship can happen to anyone, we need to develop proactive policies and measures to ensure that poverty does not become an entrenched status for any individual or group within our society.

We acknowledge that governments are continually developing policies and programmes designed to support people experiencing poverty and social disadvantage. In particular, the Australian Government has a focus on developing strategies to address homelessness and a laudable vision of halving homelessness by 2020.

The Salvation Army has identified 10 key issues that we believe need to be addressed in order to prevent poverty and provide a pathway out for people experiencing persistent and ongoing exclusion and financial hardship whether through individual circumstances or systemic failures.

- 1 **Underemployment** – Recognising that employment creates a pathway out of poverty, The Salvation Army notes the OECD *Employment Outlook Report* which states that Australia, 'despite having a lower-than-average unemployment rate, overall slack in the labour market is actually higher than the OECD average. This includes a large pool of underemployed workers, comprising full time workers who have been asked to work part time during the downturn and so-called "involuntary" part-timers who could not find a full time job; as well as many people who have given up looking for work.'⁹²

The Salvation Army recommends that an examination of the full extent of underemployment be commissioned and that strategies be developed to reduce underemployment and address any financial disincentives to taking up full time employment.

- 2 **Review of the Social Security Payment System** – The Australian Social Security System is complex and doesn't provide adequate support to people in need during critical life transitions. The Salvation Army endorses the ACOSS call for a 'root and branch' reform of the system of social security payments for people of working age (18 to 64 years), including Newstart Allowance, Disability Support Pension and Parenting Payment.⁹³

- 3 **Disability** – The Salvation Army notes the Australian Government's *Shut Out Report* which highlights the need to provide lifetime care and support for people with disability. We concur that the system of support for people with disabilities needs a complete overhaul. We fully endorse the process of undertaking a thorough assessment of options to develop a 'national disability insurance scheme'⁹⁴ through the Productivity Commission Inquiry.

91 Henry N, (2008), *A Fair Australia*, The Australian Collaboration, Albert Park p1

92 Organisation for Economic Development and Cooperation -OECD, (2010), *Employment Outlook 2010: How does Australia Compare?* Paris.

93 Australian Council of Social Service(2010) ACOSS Paper 163 *'Out of the Maze: A Better Social Security System for People of Working Age'*, Strawberry Hills, NSW

94 Commonwealth of Australia, (2009) *'Shut Out: The Experience of People with Disabilities and their Families in Australia'*, Canberra. p 36

- 4 Mental health funding and focus** – The Salvation Army notes the prevalence of mental illness amongst people who are homeless and disadvantaged within our community. Many of these people are unable to access appropriate services and end up on the streets or in prison as a result of their poor mental health. The Salvation Army concurs with Professor Patrick McGorry's five-point plan which calls for the development of a 10 year Action Plan and expansion of mental health services across Australia.
- 5 Indigenous poverty** – The Salvation Army has a firm belief in the inherent worth and capacity of every human being. We agree with Professor Mick Dodson's sentiment that 'change involves capacity building, empowering individuals to maximise their potential, creating sustainable employment and creating lasting partnership between communities, government and the corporate sector'.⁹⁵ To this end, we encourage governments to continue to work in partnership with Indigenous communities to address the gross injustice of Indigenous poverty. The Salvation Army recommends an expansion of those programmes which encourage community development and community involvement in addressing the issues. The Salvation Army also supports the *Eight Priorities for Aboriginal and Torres Strait Islander Children and Families 2009* proposed by the Secretariat of National Aboriginal and Islander Child Care, specifically that 'governments need to work more flexibly and supportively with Aboriginal and Torres Strait Islander agencies across all areas of the community sector'.⁹⁶
- 6 Child Poverty Strategy** – The Salvation Army is very troubled that 12% of children living in Australia are growing up in poverty. We are conscious of the flow on effects that poverty has in terms of limiting a child's social and emotional development. The Salvation Army strongly advocates that the Australian Government develop a National Child Poverty Strategy which reinforces the intrinsic value of each child and contains a range of measurable strategies designed to ensure that all children have access to adequate housing, education, health care, material supports and personal care to ensure that they are able to thrive emotionally, physically, socially and academically.
- 7 Educational options for disengaged young people** - The critical role of foundational education for all individuals cannot be overstated. All children have a fundamental right to education and we have a responsibility to ensure that those young people who are at risk of early school leaving have access to supports which will keep them connected to a learning environment. It is our experience that if a young person drops out of school early, their life and employment opportunities are greatly reduced. Consequently young people who have learning difficulties or those who struggle at school need to be provided with higher levels of assistance and personalised approaches which aim to keep them at school or in appropriate alternative education.
- The Salvation Army strongly supports education models which proactively engage disconnected young people and create learning environments that are conducive to the individual learning styles of these young people. We call on the Australian Government to ensure that these models of education are adequately funded and linked into an integrated network of support.
- 8 Skill development for single parent families** – There is significant research which demonstrates that sole parents, many of whom are women, become entrenched in poverty as a result of being unable to find sustainable, well-paying employment that allows them to juggle their caring responsibilities. A growing number of single parent women end up in low-paid, part time employment and therefore find it nearly impossible to break the cycle of poverty.
- The Salvation Army recommends that the Australian Government adopt a programme which looks beyond entry level job placement and focuses on skill enhancement and career development for single parents. We believe this will enable single parents to develop long-term career plans and provide the opportunity for career advancement into higher paying jobs.

⁹⁵ Dodson, M (2002) cited in 'Early Learnings Telstra Foundation Research Report Vol 2:2005 Indigenous Community Development Projects' edited by Dr. Darryl Higgins, Australian Institute of Family Studies p 9

⁹⁶ <http://www.snaicc.asn.au/policy/default.cfm?loadref=67>

9 Financial literacy and individual capacity building - The Salvation Army acknowledges the Australian Government's focus on financial counselling and the development of financial literacy skills. The Salvation Army would like to see an expansion of programmes which develop individual capacity including financial counselling, family support and parenting programmes.

10 Capacity development for the emergency relief sector – The Salvation Army has been delivering Emergency Relief (ER) services for the past 30 years. We recognise that the provision of ER support in some instances only offers a bandaid support to people who present in chronic financial crisis.

The Salvation Army sees a need for a new approach to emergency relief engagement that seeks to build the capacity of individuals by providing a range of integrated services and supports to develop financial literacy, self efficacy and connectedness. A case management approach based on empowering and supporting the individual to develop a positive life plan will address the underlying issues which may have led to the financial crisis.

We believe there is a need to increase the funding to ER services across Australia to enable these programmes to offer more intensive and integrated supports which will engage on a longer term with individuals who are otherwise at risk of becoming entrenched in intergenerational poverty.

Appendix 1

The Salvation Army Community Services

Family & Children's Services

- Positive Parenting
- Supported Play Groups
- Family day care, child care and after-hours care
- After school and holiday child care
- Camps for disadvantaged children
- Residential care for children
- Foster care

Homelessness Services

- Refuges for women and children
- Crisis accommodation for families
- Hostels for homeless men, women and youth
- Supported accommodation
- Transitional accommodation
- Street to home program

Rehabilitation Services

- Alcohol and drug detoxification
- Alcohol, drug and gambling rehabilitation and counselling
- Work therapy in industrial and rural centres

Youth Services

- Youth care accommodation centres
- Hostels for teenage boys and girls
- Youth outreach for street kids

Community Services

- Emergency assistance with food, clothing, furniture and advice
- Professional individual and family counselling
- Visitation services
- Visits to hospitals, nursing homes and the housebound

Counselling

- Telephone counselling
- Professional individual and family counselling
- Financial counselling

Court & Prison Support

- Court and prison chaplains
- Support for those on court bonds or community service orders

Employment Plus

- Employment training and preparation
- Employment placement and follow up

Family Tracing Services

- Help to find missing family members

Emergency & Disaster Welfare

- Support and practical assistance at disaster scenes
- Chaplaincy support to Emergency Service Personnel

Chaplaincy

- Hospital chaplains
- Youth chaplains
- Chaplains for emergency and defence services
- Chaplains to aged care services

Migrant & Refugee Services

- Counselling and personal support
- Financial, legal and material aid
- Language classes

Aged Care

- Aged Care hostels and nursing homes
- Day care programmes
- Retirement Villages

Disability Services

- Hostels/independent living units for intellectually disabled people
- Programmes to support people experiencing mental illness

Salvo Stores

- Recycling used clothing and furniture
- Sales of low cost household items

Appendix 2

The Salvation Army Programme Headline Statistics 2009

- Approximately 1,000,000 people assisted each year.
- The Salvation Army operates over 900 social services & programmes nationally and employs over 7500 employees.
- Over 100,000 people p.a. assisted by Community Support Services. Over 5000 assistances with food or food vouchers given to people in need every week. Thousands of blankets distributed every year.
- Over 100,000 meals for the hungry every week.
- Over 10,000 people assisted with addiction issues (alcohol, drugs or gambling) each year.
- Over 12,000 young people assisted by Youth Support Services each year.
- Over 34,000 contacts with young people through street outreach and drop-in centres each year.
- Approximately 1000 crisis beds used per night. Over 6000 non-crisis beds (Transition Housing, Long Term, resident-funded services) per night.
- Support provided to over 71,500 job seekers and over 27,000 employers with over 22,500 job seekers placed in employment by Employment Plus.
- Over 40,000 contacts made by Prison and Court Chaplains each year.
- Over 4,000 women helped by 30 Domestic Violence services each year
- Over 6,000 people assisted by Migrant and Refugees Services each year.
- Over 6,000 people assisted by Financial Counsellors.
- Over 900 people re-connected to their family by our eight Family Tracing services.
- Over 3,000 people assisted in drought-affected areas.
- Over 4,000 Victorians assisted with financial, in-kind and personal assistance in the 4-7 Feb 2009 bushfire-affected areas, and over \$9.7m of bushfire relief assistance to-date, including over \$2m in community projects. Six specialist recovery services are currently active as at the end of 2009.
- Over 50,000 people assisted with hospitality, in-kind and personal assistance in disaster-affected situations.

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