



LEGISLATIVE ASSEMBLY
FOR THE AUSTRALIAN CAPITAL TERRITORY

SELECT COMMITTEE ON COST OF LIVING PRESSURES IN THE ACT
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Submission Cover Sheet

Inquiry into Cost of Living Pressures in the ACT

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Submission to the ACT Legislative Assembly's Select Committee on Cost of Living Pressures in the ACT

March 2023



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Our commitment to inclusion

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

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

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion: <salvationarmy.org.au/about-us>

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

More information about The Salvation Army is at **Appendix A**.





Executive Summary

On the ground, The Salvation Army has seen cost of living pressures, and financial hardship as a major issue throughout Australia for many years. The current cost of living pressure is more intensified, and is broader in impact than before. The rising cost of living is now the leading reason people come to our emergency relief services. Approximately a third of people accessing The Salvation Army's emergency relief services identified it as the reason they need help.

The Salvation Army has approached this submission with the experience of these people front and centre and firm belief that the economy serves the community—not the other way around. Our overwhelming observation is that:

The cost of living crisis is hurting us all, but it is not hurting us equally.

People who were struggling before the current inflation increases due to low incomes, insecure employment, or the inadequacy of welfare payments are now facing extreme hardship. The rate of non-discretionary inflation has been masked by more muted discretionary consumption price rises, and hides the reality that it is becoming more and more expensive to be poor in Australia.

These cost of living pressures have long and short-term implications upon individuals, who are forced to go without, make up for their income shortfall through debt. These steps cause ripple effects upon children and young people, impacting their health, education and career attainment throughout their lives.

The Salvation Army's focus is always upon those who are experiencing the most significant disadvantage in every crisis. There is a prevailing misconception that there is not poverty in the ACT. The Salvation Army wishes to make it very clear that this is inaccurate. Despite high standards of living for many Canberrans, the prevalence of poverty in the ACT is alarmingly frequent, and disconcertingly hidden—or worse—ignored.

Within the context of the Australian Capital Territory, we believe housing policy is the critical area where the Territory government can take action. The provision of social and affordable housing can act to reduce pressures on housing affordability at all points of the housing continuum to reduce the short-term hardship, and long-term implications of the current period of inflation.

The Salvation Army has made **7** recommendations for the Select Committee on cost of living pressures in the ACT to consider as part of its inquiry. A summary of these recommendations follows on the next page.



Summary of Recommendations

Recommendation 1

1.17 The Salvation Army recommends that the ACT Government encourage the Commonwealth Government to regulate Buy Now Pay Later Loans (BNPL) in a comprehensive manner, similar to that of other sources of consumer credit.

Recommendation 2

1.22 The Salvation Army recommends that the ACT Government take a long-term view of the implications of the current cost of living pressures upon individuals, including upon child development.

Recommendation 3

1.25 The Salvation Army recommends that the ACT Government consider how the Future of Education Equity Fund can be designed to provide financial support for those Canberrans on limited incomes at a point where it is most needed.

Recommendation 4

2.10 The Salvation Army recommends that the ACT Government make addressing the shortfall of social and affordable housing as the centrepiece of any future housing strategy.

Recommendation 5

2.11 The Salvation Army recommends that the ACT Government set an ambitious goal for increasing the supply of affordable and social housing stock.

Recommendation 6

2.13 The Salvation Army recommends that the ACT Government improve communication regarding the Growing and Renewing Public Housing program request for expressions of interest to assist community housing providers to deliver affordable and public housing.

Recommendation 7

2.16 The Salvation Army recommends that the ACT Government ensure that approaches to its OneLink information and connection service are answered and individuals are directed to effective supports in a timely manner.



1 Cost of Living Crisis

Long running, but intensified

- 1.1 As a major provider of social services, The Salvation Army sees the impact and implications of financial hardship on the community. Individuals' incomes being dwarfed by the cost of necessities is not a new situation. The Salvation Army's submission to the Senate Committee on Community Affairs inquiry into the Extent and Nature of Poverty¹ provides a holistic analysis of the persistent issue of financial hardship.
- 1.2 Recent inflation and cost of living trends, however, have exacerbated these hardships, and increased their depth and breadth throughout Australia.
- 1.3 In 2022 The Salvation Army conducted research with people who accessed our emergency relief services around their experiences of financial hardship. The results paint a stark picture of the current struggles that people who have come to our services experience:
 - 92 per cent of respondents listed government income support benefits as their main source of income, plainly showing that the government income support currently used is not sufficient.
 - Over four in five (82 per cent) said that they had found it difficult to meet necessary living expenses, such as housing, utilities, food, and health care, in the past 12 months, and 89 per cent struggled to pay one or more of their essential bills over the 2022 Christmas period.
 - 77 per cent of respondents worried they would be unable to afford enough food in the 2022 Christmas season. This represents a rise of 6 percentage points from results in the same period in 2021.
 - Three in four respondents (75 per cent) said that managing financial stress and difficulties was one of their greatest challenges in the past 12 months.
 - More than half (55 per cent) of respondents will struggle to pay one of their essential utilities, and 39 per cent reported that paying rent or their mortgage was a cause of significant stress.
 - Four in five (83 per cent) indicated that the rising cost of living would significantly and negatively impact them over Christmas 2022.
 - Half (50 per cent) were worried about their mental health at Christmas and a further one in three (34 per cent) were worried about their physical health or illness at Christmas.²
- 1.4 Since November 2022 'increased expenses' as a result of the rising cost of living has been the most prevalent issue identified by community members seeking emergency relief in every

¹ This submission can be accessed from the Senate Committee's inquiry homepage at:

<https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Cost_of_Living/costofliving/Submissions>.

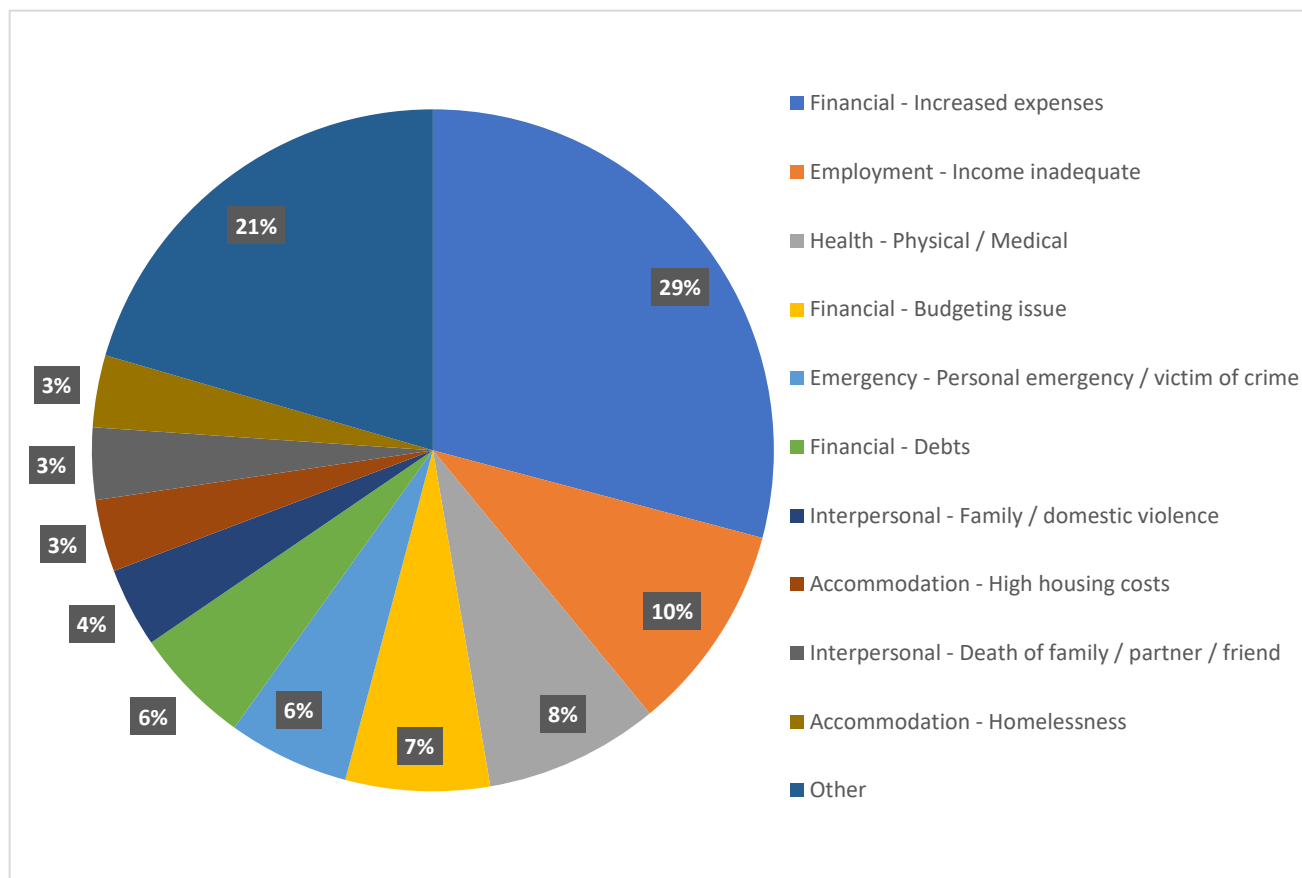
² The Salvation Army. (2022). *Fallen on Hard Times this Christmas: Christmas Research Report December 2022*.

https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/Christmas_Research_Report_2022_V3.pdf.



state and territory. In the ACT, 29 per cent, almost one in three people, seeking assistance are now identifying cost of living as the reason they are seeking help.

Graph 1: The Salvation Army Doorways Emergency Relief – Main Reason for Seeking Assistance in 2022-January 2023 ACT



1.5 Recent research by the Property Council of Australia found that voter anxiety surrounding the cost of living was the top result for 41 per cent of respondents, and more than 77 per cent of respondents found the cost of living to be one of their top three causes of concern.³

Unequal Impact

1.6 Critically, the cost of living crisis is affecting us all, but it is not affecting us equally.

1.7 Our experience has been that people who were already experiencing hardship are being faced with impossible decisions. Rising prices among non-discretionary spending have routinely been higher than discretionary spending, further illustrating that those already

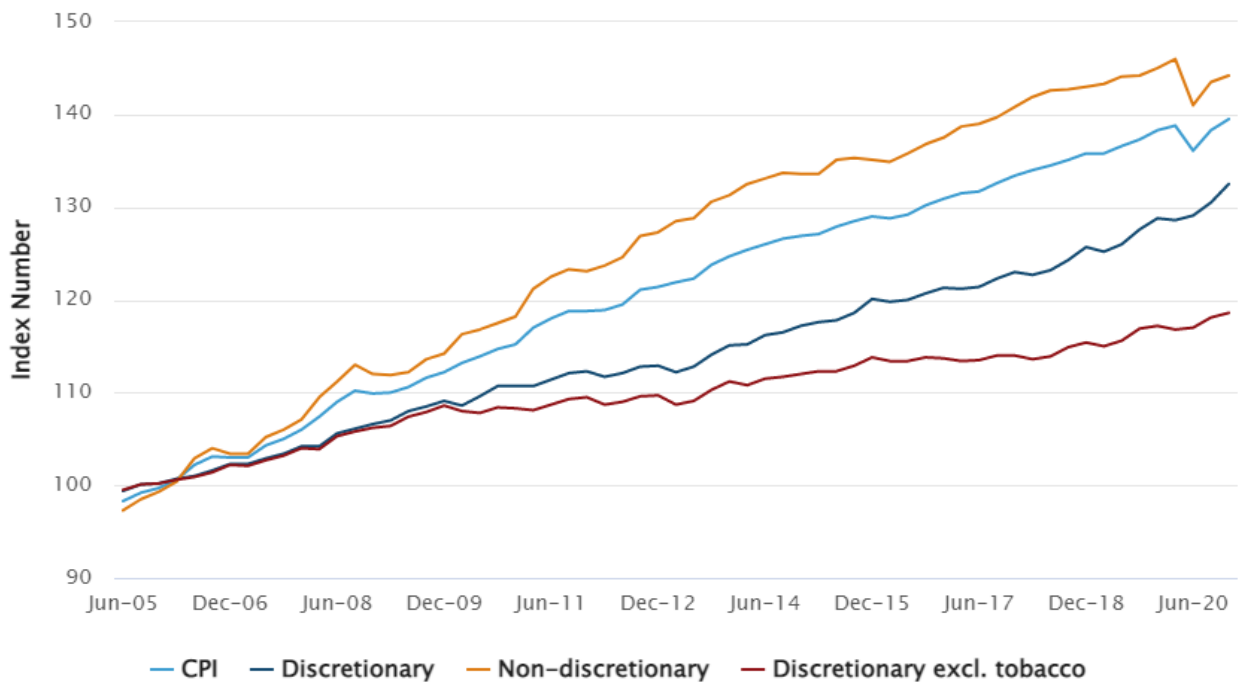
³ The Property Council of Australia. (2023). *A Stark Reality: Part One in a thought leadership series on housing choice and affordability for a growing Australia*. 42. https://propertycouncil.com.au/downloads/PDF/Property_Council_of_Australia_A_Stark_Reality_Feb_2023.pdf



struggling to make ends meet on necessities, are entering the current period of high inflation with no room to breathe.

- 1.8 The Consumer Price Index (CPI) demonstrates that all forms of consumption have inflated, but that non-discretionary spending has risen by 8.4 per cent over the calendar year 2022, more than a full percentage point higher than discretionary spending in the same period. Food and non-alcoholic beverages (9.2 per cent), housing (10.7 per cent) and transport (8 per cent) have seen the most significant annual rises within the CPI, demonstrating the reality that struggling individuals are facing higher costs to eat, stay at home, and to travel to work. Although more recent representations are not available, Graph 2 demonstrates the diverging price indices of the CPI over time from discretionary and non-discretionary goods from June 2005 to June 2020.⁴

Graph 2: Non-discretionary vs. Discretionary inflation 2005-2021⁵



“We have a tub of school lunchbox goods which are very popular, parents often mention the cost of giving their children healthy snacks they will eat for morning tea”



– A Salvation Army ACT Community Engagement Worker

⁴ Australian Bureau of Statistics. (2021, May 25). *Measuring Non-discretionary and Discretionary Inflation*. ABS. <https://www.abs.gov.au/articles/measuring-non-discretionary-and-discretionary-inflation>.

⁵ Ibid.

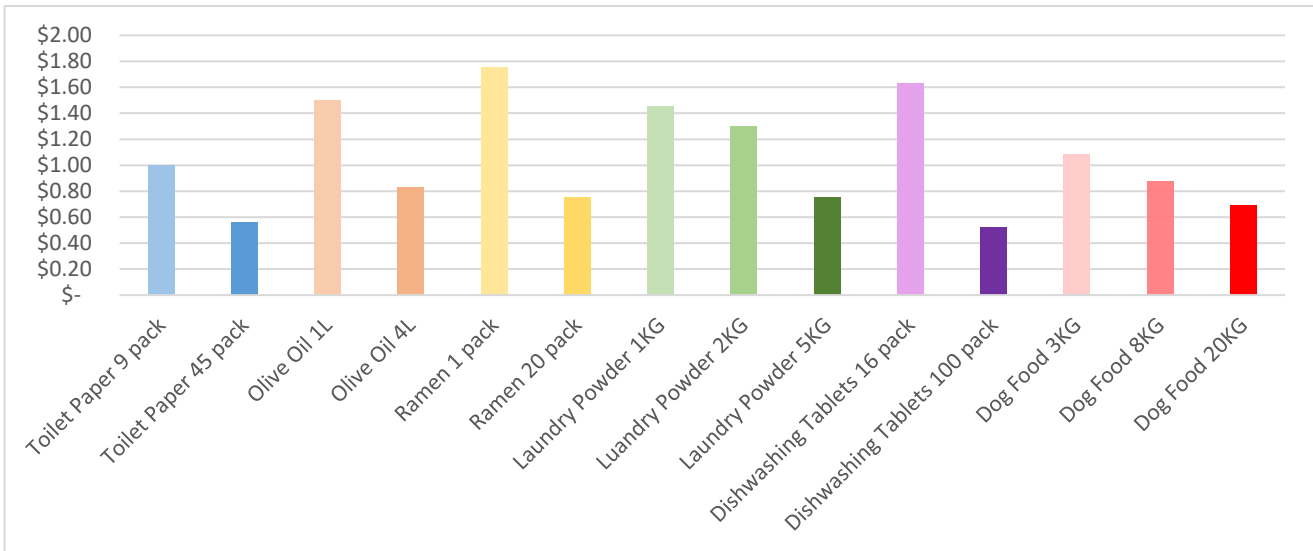




Poor tax

- 1.9 A cruel paradox that most people experiencing financial hardship will recognise is that the less money you have the more expensive everything is. This is sometimes colloquially called a “poor tax” because many goods and services cost less if you can buy them in bulk or upfront but to access those savings you need a level of funds that someone in financial hardship simply does not have (therefore, only impacting those without financial resources).
- 1.10 There are many everyday items that have a significantly lower unit cost if purchased in bulk. To purchase in bulk requires both the money to invest upfront and a safe space to store the goods until use—both often out of reach to people on low and fixed incomes. Some of the items with long stable shelf lives, and ongoing use, raised by our community members are toilet paper, instant ramen, olive oil and laundry detergent. Similarly, upfront, or bulk payments of many payments, such as insurance, are cheaper than when paid month to month and direct debit of utilities also can attract a discount. These discount rates presuppose that a person can afford to pay in a lump sum, or are confident a debit account will always cover the bill.

Graph 3: individual vs. bulk unit price comparison⁶



- 1.11 Other examples involve how a person needs access to facilities to be able to access cheaper options. The most pertinent example of this involves food—buying ingredients and cooking a meal is undeniably cheaper than buying ready-made meals, however it requires access to a functioning kitchen—something many of our community members do not have. Likewise, tips around buying frozen rather than fresh vegetables presume access to a freezer—again, something that someone who is homeless does not have. The Salvation Army sees this also in situations where a person is at risk of sliding into poverty, such as sudden unemployment, where a larger spend is necessary early on to prevent a prolonged, deeper experience of poverty. This however presupposes a pool of savings. Where this is not available , people

⁶ Compiled from The Salvation Army’s research based on published prices of major providers in the ACT area.



may access emergency relief, or other services, but a lack of early, targeted action cannot rectify a slide into poverty.

- 1.12 An added complication is that most people who are financially poor are also often “time poor”. A person reliant on public transport or who has moved to cheaper accommodation further from work and social networks will expend far more time commuting than someone with access to a car or closer accommodation. Often there is a trade-off between time and expense (such as meal planning and cooking, researching the best deal or travelling to multiple stores to get the best deal). For people who are both financially and time poor there is no correct answer.

*John’s Story

John* was seeking emergency relief and had inadvertently been directed to The Salvation Army’s Swinger Hill site in Canberra when it was shut over Christmas. Case managers figured out the confusion and offered for John to attend the Braddon site to collect a voucher.

John explained that he didn’t have enough petrol to make it to Braddon—just 18 kilometres away. Because it was Christmas, the usual back up option of sending the voucher by post would not meet John’s needs.

In this case we were able to find a workaround but if that had not been possible, for the sake of around \$2.40 of petrol (or around \$4 at a minimum service pump) John would have received his \$160 voucher in time.

*Name changed

Flow on Effects

“

“I have had people come in and have to choose between food and medication, rent or childcare. People who are working and have never been in financial hardship previously.”

”

– A Salvation Army ACT Community Engagement Worker

Debt

- 1.13 Moneycare, The Salvation Army’s financial counselling service has examined the aggregate data of thousands of community members and compared the average income over time, as well as the average expenditure on items essential to survival (housing, utilities, groceries). This analysis, illustrated in Table 1 below, shows that:

- average income has grown by only \$9,688.11 in nominal terms over twelve years, yet average expenses have grown by \$10,506.19; and
- expenditure on essential items exceeds income at a rate that is growing over time.



1.14 Critically, what the budgets of people who come for assistance show is that it is impossible to meet survival needs on the income levels that are actually being achieved. It is important to stress that this analysis does not include expenditure we know is necessary to support a minimally healthy life—like medication, social engagement or transport. As explained below, missing out on these categories of expenditure can have a detrimental effect on mental and physical health.

Table 1: Salvation Army Moneycare – Community Member Income Shortfall

Financial Year	Average Annual Client Income	Average Annual Client Expenditure (accommodation, groceries and utilities)	Income Shortfall	Income Shortfall as Percentage
2010-11	\$31,039.23	\$32,231.91	\$1,192.68	3.8%
2022-23*	\$40,727.34	\$42,738.10	\$2,010.76	4.9%

* 2022-23 July to December data collected already exceeds data collected in 2010-11.

1.15 This income shortfall is growing. Faced with rising living costs and no option to make even further sacrifices, many of the community members The Salvation Army works with enter into debt—be it falling behind in utility payments, credit cards, or sourcing other, poorly regulated forms of credit like a “pay day” or Buy Now Pay Later (BNPL) loan. These alternative forms of credit put both financial strain and mental burden on people who are already struggling to make ends meet, as debts grow and payments become unmanageable.

1.16 The Salvation Army’s Moneycare financial counselling service sees first-hand how comparatively low amounts of debt can spiral into significant and unmanageable debt. We have seen community members in need enticed to enter consumer leases and rent-to-buy schemes for necessary purchases. Yet ultimately, clients end up paying three to four times the normal retail price over the life of the lease. The current under regulation of credit instruments, particularly BNPL loans, is a growing cause of indebtedness. These instruments are inappropriate for many people with limited incomes, and a continued lack of oversight of these credit instruments within the financial sector risks people taking out a large number of expensive BNPL loans rather than safer, regulated forms of finance, such as No Interest Loans (NILs).

Recommendation 1

1.17 The Salvation Army recommends that the ACT Government encourage the Commonwealth Government to regulate Buy Now Pay Later Loans (BNPL) in a comprehensive manner, similar to that of other sources of consumer credit.





Entrenched Disadvantage

- 1.18 Although the current period of inflationary pressures may be eventually brought under control through conventional economic policy, it is our concern that the current environment will trap individuals, including children, in long-term disadvantage. Debt and struggling to afford health, medication, housing, schooling resources and even social participation have real impacts which will stretch beyond the CPI returning to the target band.
- 1.19 Experiencing financial hardship has a long-term impact on life outcomes—most acutely for children. According to the five Australian Early Development Census (AEDC) domains, around one in five Australian children are developmentally vulnerable by the time they start school, and these children are overrepresented in the most disadvantaged settings.⁷
- 1.20 There is a strong correlation between poverty in the first thousand days of a child’s life and adverse health and wellbeing outcomes in later life including poor educational and employment outcomes.⁸ Families who attract the attention of child protection services most often have ongoing lived experiences of poverty, domestic and family violence, substance misuse and mental health conditions. First Nations children are faced with additional hardships and children with disability have nearly four times higher risk of experiencing violence than children without disability.⁹
- 1.21 The lifelong, inescapable and intergenerational nature of poverty is devastating to the development, education, wellbeing and future employment prospects for children who are born into situations of poverty.

Recommendation 2

1.22 The Salvation Army recommends that the ACT Government take a long-term view of the implications of the current cost of living pressures upon individuals, including upon child development.

Future of Education Equity Fund

- 1.23 The ACT Government’s Future of Education Equity Fund (the FEE Fund) is an example of a policy to assist in the affordability of school supplies for those with children in school on limited incomes. Despite the policy’s benefits, there is a reality that school term starts in January or February of every year, yet applications for the FEE Fund open in March and October.

⁷ The Australian Early Development Census. (2022). Australian Early Development Census National Report 2021: Early Childhood Development in Australia. 9 <https://www.aedc.gov.au/Websilk/Handlers/ResourceDocument.ashx?id=75ac2964-db9a-6d2b-9fad-ff0000a141dd>.

⁸ Royal Children’s Hospital Melbourne. (2019). Strong Foundations: Getting it Right in the First 1000 Days A Case for Investment. 28 <https://www.rch.org.au/uploadedFiles/Main/Content/ccchdev/The-First-Thousand-Days-A-Case-for-Investment.pdf>.

⁹ Australian institute for Family Studies. (2017). Understanding safeguarding practices for children with disability when engaging with organisations. 3 <https://aifs.gov.au/resources/practice-guides/understanding-safeguarding-practices-children-disability-when-engaging#:~:text=Children%20with%20disability%2C%20as%20a,children%2C%20their%20families%20and%20organisations>.



1.24 Although the application process itself is straight forward, it is common for parents to not receive funds for two to three months after they apply. This delays the funds helping individuals until the middle of the school year, serving more as a reimbursement for previous outlays, rather than assisting those without available funds to purchase uniforms and supplies at the beginning of a school term. Consideration should be given to opening applications for the FEE Fund process prior to the start of the school year, or encouraging parents to apply for the October round of funding prior to their child commencing school.

Recommendation 3

1.25 The Salvation Army recommends that the ACT Government consider how the Future of Education Equity Fund can be designed to provide financial support for those Canberrans on limited incomes at a point where it is most needed.

Zoe's* Story

Zoe* is a single mother who became overwhelmed when her daughter started school. Between the uniform and other supplies, she was unable to cope.


Zoe tried to reach out to the school in January, before term started to explain her situation, but was unable to as the office was not staffed during school holidays. Zoe was faced with the prospect of choosing to pay her phone bill, or the cost of the school uniform, which caused her a great deal of anxiety.

The Salvation Army's Moneycare financial counsellors have helped Zoe get an extension on her phone bill with the provider. Zoe is still anxious about upfront school expenses which she may not foresee, or be able to budget for.

**Name changed*

2 Housing

- 2.1 Understanding the position of the ACT Government within the broader social security and welfare context, The Salvation Army is of the view that the housing sector is the critical area in which the ACT Government can take action to address cost of living pressures.
- 2.2 As a major provider of both housing, and homelessness services, The Salvation Army has seen a rising number of Australians, from all walks of life, become excluded from affordable housing. This is an issue which has been prevalent for many years, and the current cost of living “crisis” is just the latest in the persistent affordability pressures throughout the housing market.
- 2.3 The rental, investment, owner occupier, and social housing markets are not isolated, with different consumers and quarantined demand. These sub-markets exist on a housing continuum along with all other forms of accommodation and are interrelated. Changes in affordability and availability at any point along this continuum, has impacts across the continuum.
- 2.4 Necessary monetary policy changes place pressure at all points on the housing continuum. Additional housing affordability pressures for those who own their own home with a mortgage, in the form of higher mortgage rates, has downstream impacts. Where owners shift from ownership to the rental market due to the costs of repayments, this pushes more cost pressures upon the entire rental market. Similarly, where the cost of maintaining a loan on investment properties increases, landlords may pass these costs on in the form of higher rental prices.
- 2.5 Changes in housing affordability and availability are being felt most significantly in the less secure housing segments. Rising rents and housing costs are neither manageable nor sustainable for low-income earners and those who are reliant on government income support, who are particularly vulnerable to housing stress and the risk of homelessness.
- 2.6 People who are at risk of homelessness are unable to exert control over their housing options, and are subsequently forced to make impossible financial decisions where paying for housing directly competes with paying for food, utilities, healthcare and medicine, costs associated with raising children, and other necessities. When combined with low fixed incomes, there is often no safety net to accommodate rising prices.
- 2.7 For many people who come to The Salvation Army for support, social housing provides a vital role in an increasingly unaffordable and insecure housing market. It often represents the only path out of homelessness. Yet, the number of social housing households as a proportion of all households across Australia has fallen in recent years. A 2018 study estimated a national shortfall of social and affordable housing of 437,586 dwellings. It also estimated that by 2036 there will be a shortfall of nearly 730,000 dwellings. Everybody’s Home has estimated the ACT has a social housing need of 3000 homes, and that rental stress is as high as



42 per cent in Canberra.¹⁰ Recent research has also found that Canberra has the fewest rental properties listed for less than \$400 per week, making up less than 2 per cent of available rentals.¹¹

- 2.8 The Salvation Army believes that Housing First approaches should underpin the homelessness response and social housing allocation policy across Australia. This also requires a supply of available social housing that is sufficient to meet demand. Despite examples of enhanced investment by some states, it is likely to take many years and rolling budget commitments before there is adequate flow within the social housing system and capacity to deliver Housing First programs at scale. Therefore, in the short term, we consider that an increase in the stock of transitional housing and crisis accommodation centres is also necessary—particularly in regions where there are no such crisis options.
- 2.9 The Salvation Army identifies the following suggestions to grow social housing:
- **Ensure an ongoing funding program for community housing** so providers can have “shovel-ready” projects to apply for available funds. The ad-hoc nature of current capital funding rounds (both within and among states) means that the sector cannot develop the capacity and capability required to continue growing. There needs to be more certainty when future funding rounds will be offered.
 - **Simplify the application process and extend timelines** where the capacity for responding to new funding opportunities may be limited.
 - **Review how rental payments are collected** through social and affordable housing to make it sustainable for providers to build and maintain housing, while also increasing their stock. Further, the capping of other sources of revenue (for example, rental assistance and rental payments) also inhibits yield and ultimately growth.
 - **Introduce mandatory inclusionary zoning** to facilitate developers to include social and/or affordable housing in their projects. This should include a transparency and accountability framework that defines how social and affordable housing will be apportioned in new developments. There are currently limited mechanisms in place to engage with developers to ensure a portion of their respective developments are affordable.
 - **Provide discounted rates** to incentivise not-for-profit organisations to invest in housing, where low rental returns, maintenance costs, rates and taxes can be prohibitive.
 - **Provide better access to information** about the availability of land and prospective infrastructure developments.
 - **Provide adequate funding for community housing providers** to develop housing in regional communities where they do not have a current presence and the costs incurred for travel can be prohibitive.

¹⁰ Everybody's Home. (2016). *Financial Stress May Canberra*. <https://everybodyshome.com.au/financial-stress-map-canberra/>

¹¹ Dellow, Karen. (March 2023). *Where can you find a rental for less than \$400 per week in our big cities*. Prop Track. <https://www.realestate.com.au/insights/where-you-can-find-a-rental-for-less-than-400-a-week-in-our-big-cities/>



Recommendation 4

2.10 The Salvation Army recommends that the ACT Government make addressing the shortfall of social and affordable housing as the centrepiece of any future housing strategy.

Recommendation 5

2.11 The Salvation Army recommends that the ACT Government set an ambitious goal for increasing the supply of affordable and social housing stock.

Strengthening Systems

Growth and Renewing Public Housing REOI

2.12 Within the ACT, The Salvation Army has concerns regarding the Growing and Renewing Public Housing program request for expressions of interest (REOI). The program is open for tender until March 2025, however there has been limited communication of the application process. It is unclear what criteria are being used to assess applications, there is limited guidance of what size or number of grants can be accessed and the sector is unclear if any applicants have been successful. As such it is difficult for grant applicants to tailor tenders to maximise the likelihood of success. Due to the severe need for affordable housing within the ACT, beyond making funding available through grants, it is necessary that the ACT Government make guidance available for community housing providers to deliver this goal.

Recommendation 6

2.13 The Salvation Army recommends that the ACT Government improve communication regarding the Growing and Renewing Public Housing program request for expressions of interest to assist community housing providers to deliver affordable and public housing.



OneLink

- 2.14 The Salvation Army also wishes to raise the issue of the ACT Government's OneLink service providing 'information and connections for support services in the ACT, including services for families and young people, and services for people who are homeless or at risk of homelessness'.¹² The Salvation Army understands that OneLink is a phone information and support service. Our frontline staff have found calls to OneLink can be either unanswered, or redirected to incorrect sources, forcing vulnerable individuals to have to retell their experience.
- 2.15 Where individuals have to explain their situation repeatedly, they often become disheartened, and give up. Worse still, when recounting retelling a lived experience it can exacerbate symptoms of post-traumatic stress and potentially re-traumatise individuals.

Recommendation 7

- 2.16 The Salvation Army recommends that the ACT Government ensure that approaches to its OneLink information and connection service are answered and individuals are directed to effective supports in a timely manner.**

¹² ACT Government—Community Services Directorate, OneLink program, <<https://www.communityservices.act.gov.au/domestic-and-family-violence-support/list-of-services/housing-and-accommodation/onelink>>.

3 Conclusion

- 3.1 The Salvation Army thanks the ACT Legislative Assembly's Select Committee on Cost of Living Pressures in the ACT for the opportunity to have input.
- 3.2 The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from The Salvation Army's Department of Government Relations, at government.relations@salvationarmy.org.au.

The Salvation Army Australia Territory

20 March 2023



Appendix A About The Salvation Army

The Salvation Army is an international Christian movement with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country.

Programs include:

- Financial counselling, financial literacy and microfinance
- Emergency relief and related services
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

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

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

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

Further information about The Salvation Army can be accessed at:

<<https://www.salvationarmy.org.au/>>

