

Hungry or Homeless?

Still Making Tough Choices
in a Cost-of-Living Crisis



Acknowledgement of Country

Anglicare Sydney acknowledges the traditional custodians and cultural knowledge holders of the lands on which we work and live. This land has been home first for Aboriginal and Torres Strait Islander People, Nations, and Elders. We express our gratitude for sharing this land, our sorrow for the cost of that sharing, and our hope that we can move forward toward a place of justice and partnership together.

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A Message from the CEO

Walking Alongside People in Need

As we live out our mission to serve people in need, enrich lives and share the love of Jesus, Anglicare Sydney advocates for justice and works for a society in which every person is treated with compassion, dignity and respect. This report is grounded in that commitment.

Hungry or Homeless? brings into sharp focus the daily reality facing too many people across New South Wales, people who are doing their best in a system that no longer provides the basics required for security. Through the voices of those we serve, this report shows how rising housing costs, food insecurity, energy poverty, and inadequate income support are forcing people into impossible choices. Choices that no one should have to make in a wealthy country like Australia.

The stories in this report reflect what our staff see every day: people who are resilient, resourceful, and deeply committed to their families, yet worn down by increasingly unforgiving systems. Women and children, older people, renters, and those experiencing domestic and family violence are bearing the greatest burden.

Our response as an organisation is to walk alongside people with compassion and practical support, providing food, financial counselling, advocacy, and connection to the community. But our mission also calls us to speak out when systems are unjust. Charity can ease hardship, but it cannot replace the need for fair income support, secure housing, and policies that protect the most vulnerable.

This report seeks to give voice to those who are often unheard. It combines lived experience with evidence to call for change that is both practical and just. Change that includes stronger income support, more social and affordable housing, greater security for renters, and a renewed commitment to measuring and reducing poverty.

We believe that a society is judged by how it treats those who are struggling. If we choose to listen, to act, and to place human dignity at the centre of our decisions, a fairer future is possible. Anglicare remains committed to working with communities, governments, and partners to ensure that no one is left choosing between hunger and homelessness.



Grace and Peace,

Simon Miller

Simon Miller
CEO, Anglicare Sydney

Executive Summary

This second *Hungry or Homeless* report builds on the findings of a previous report,¹ revealing that many of the challenges identified in the first report remain unresolved—and some have worsened. Australia's cost-of-living crisis is no longer a temporary shock; it is persistent and deep, threatening to push more families into homelessness, hunger, and long-term disadvantage unless decisive action is taken.

Apart from revisiting core issues such as food insecurity and housing stress, this latest report explores other dimensions of poverty, including the inability to afford hygiene essentials such as toothpaste or shampoo, the anxiety of living with financial hardship, the impact of domestic and family violence and the difficulty in leaving abusive situations, and impacts on mental health. These insights highlight the growing complexity of disadvantage and the urgent need for coordinated systemic responses.

Purpose of the Report

This report provides evidence to inform housing, welfare, and cost-of-living strategies. While statistics provide a stark backdrop of rising rents, food insecurity, and unaffordable energy costs, the heart of this report lies in the lived experiences of 23 individuals interviewed across Greater Sydney, the Illawarra and Shoalhaven, and the insights obtained from our frontline staff. This report brings together lived experience and evidence. The stories show how people experience the cost-of-living crisis in their daily lives. The data shows how systems are failing to protect people from poverty and homelessness. It does show how policy settings translate into real-world consequences for families and communities. Together, the stories and statistics highlight how Government policies have real-world consequences for individuals, families and communities.

This report:

- Documents the realities of poverty and financial stress in NSW.
- Identifies systemic gaps in housing, income support, and essential services.
- Recommends actionable reforms to prevent deepening poverty and homelessness.
- Is written for donors and supporters, to show the human impact of Anglicare's work and why continued support matters.
- Is for policymakers and funders, to inform decisions about income support, housing, and cost-of-living policy using lived experience evidence and national data.

Why It Matters Now

- On average, prices of goods and services are still about 16% higher than pre-COVID levels (2019), despite inflation easing since its 2022 peak.²
- Rental vacancy rates, which are at historic lows (≈1%), are driving homelessness beyond traditional cohorts.
- 1 in 6 rental households spend over 30% of their income on rent, including 6% of households who spend more than 50%.³
- 3.5 million Australians experienced moderate to severe food insecurity in the past year.⁴
- 1 in 4 Australians living in poverty experience high psychological distress.⁵
- 61% of people experiencing food insecurity are compromising on food quality, skipping meals, or going without.⁴
- Without urgent intervention, poverty will deepen, increasing demand for emergency services and eroding long-term productivity.

Key Findings

Balancing impossible choices

Interviewees described a relentless struggle to balance essential needs, rent, food, medication, and utilities on incomes that rarely stretch far enough. Many discussed skipping meals, delaying medical care, or forgoing basic hygiene products to keep a roof over their heads. Parents, especially single mothers, consistently prioritised their children's needs, often sacrificing their own wellbeing to shield them from hardship. Structural barriers, including government benefits reductions for extra earnings and shrinking access to safe credit, trap people in poverty and drive reliance on risky debt.

Housing insecurity and instability

Housing costs emerged as the most significant pressure on household budgets. Many participants paid well over half their income in rent, with some facing eviction or homelessness after sudden rent increases or unexpected expenses. Stories of frequent moves, poor-quality housing, and long waits for social housing were common. The emotional toll of living with constant uncertainty, never knowing if the next rent increase or bill would push them over the edge, was profound.

Food insecurity and dignity

Food insecurity was a daily reality for most interviewees. Many described shopping as a stressful, strategic exercise—visiting multiple stores, hunting for specials, and rationing food. Meals were often repetitive and lacking in nutrition, with meat, fruit, and vegetables sacrificed first. Charitable food services were not just a lifeline for survival, but also a source of social connection and dignity.

Energy and transport pressures

Rising utility and transport costs forced participants to cut back by turning off heating, limiting travel, and forgoing car insurance or repairs. For some, the inability to afford petrol or public transport meant

missing medical appointments, work opportunities or family visits, deepening isolation and stress. Limited and fragmented support meant that many relied on charities or informal networks to stay connected to essential services.

Health and mental wellbeing

The interviews revealed a cycle where poverty and poor health reinforced each other. Many lived with chronic illness or disability, unable to afford necessary medication or specialist care. The psychological burden was immense: persistent anxiety, depression, and feelings of hopelessness were common. The cognitive load of constant budgeting and crisis management left little energy for future planning or self-care. Some relief was found through bulk billing and supportive providers.

Social isolation and exclusion

Financial hardship and digital exclusion limited social participation, with many interviewees describing shrinking social networks and a sense of being cut off from community life. Older participants often struggled with digital barriers that made accessing services and support even harder.

Women, children, and family violence

Women, especially single mothers, faced complex challenges, navigating care responsibilities, inadequate child support, and, for many, the trauma and ongoing risk of domestic and family violence. The cost and complexity of leaving abusive situations left some with no real choices at all.

Changing profile of need

Since 2019, Anglicare's Financial Wellbeing services have seen a shift in the people they serve: new clients are younger, more likely to be privately renting or in crisis accommodation, and less likely to rely solely on government benefits. The proportion at risk of homelessness has risen sharply, reflecting the widening impact of the crisis.

Urgent Recommended Policy Actions

The voices in this report make clear that poverty is not just about numbers; it is about daily trade-offs, lost opportunities, and the erosion of dignity and hope. The resilience and resourcefulness of those interviewed was remarkable, but their stories also highlight the limits of individual coping in the face of systemic barriers. To prevent worsening poverty, we recommend practical and fair improvements to income support, housing, food provision, energy, and financial protections:

- **Income support:** Increase JobSeeker to \$80 per day and index it to wages growth, to raise unemployment benefits closer to the poverty line.
- **Housing:** Deliver 25,000 new social and affordable homes by 2029, with a focus on older Australians, women, and First Nations people.
- **Support for renters:** Introduce balanced measures to stabilise rental costs, including increasing Commonwealth Rental Assistance, and introducing conditional limits on rent increases.
- **Moving and bond support:** Introduce an assistance program to help renters on low incomes to manage relocation costs, such as covering a new bond through a no-interest loan until the old bond is refunded or offering vouchers to offset essential moving expenses.
- **Food security:** Expand support for food rescue initiatives, encourage reduced supermarket food waste, and promote cooperative buying networks and direct-from-farm sales to make healthy food more accessible.

- **Financial safety:** Broaden access to safe credit options and strengthen safeguards against harmful lending by restoring No Interest Loans Scheme (NILS) eligibility and introducing greater regulation for Buy Now, Pay Later services.
- **Energy relief:** Expand the Energy Accounts Payment Assistance (EAPA) voucher scheme to provide timely and flexible support for disadvantaged households struggling with rising utility costs.
- **Accountability:** Establish annual poverty measurement and reporting using the Henderson Poverty Line and multi-dimensional indicators to guide policy and track progress effectively.

Conclusion

Australia's cost-of-living crisis is entrenched, not temporary. Rising rents, persistent food insecurity, and escalating energy costs are forcing families into impossible trade-offs. Vulnerable households—especially women, children, and older Australians—bear the brunt, with mental health and social isolation compounding financial stress. While charitable support provides critical lifelines, structural reform is essential. The following pages detail these findings, amplify voices from the community, and outline actionable recommendations to break the cycle of poverty and exclusion.

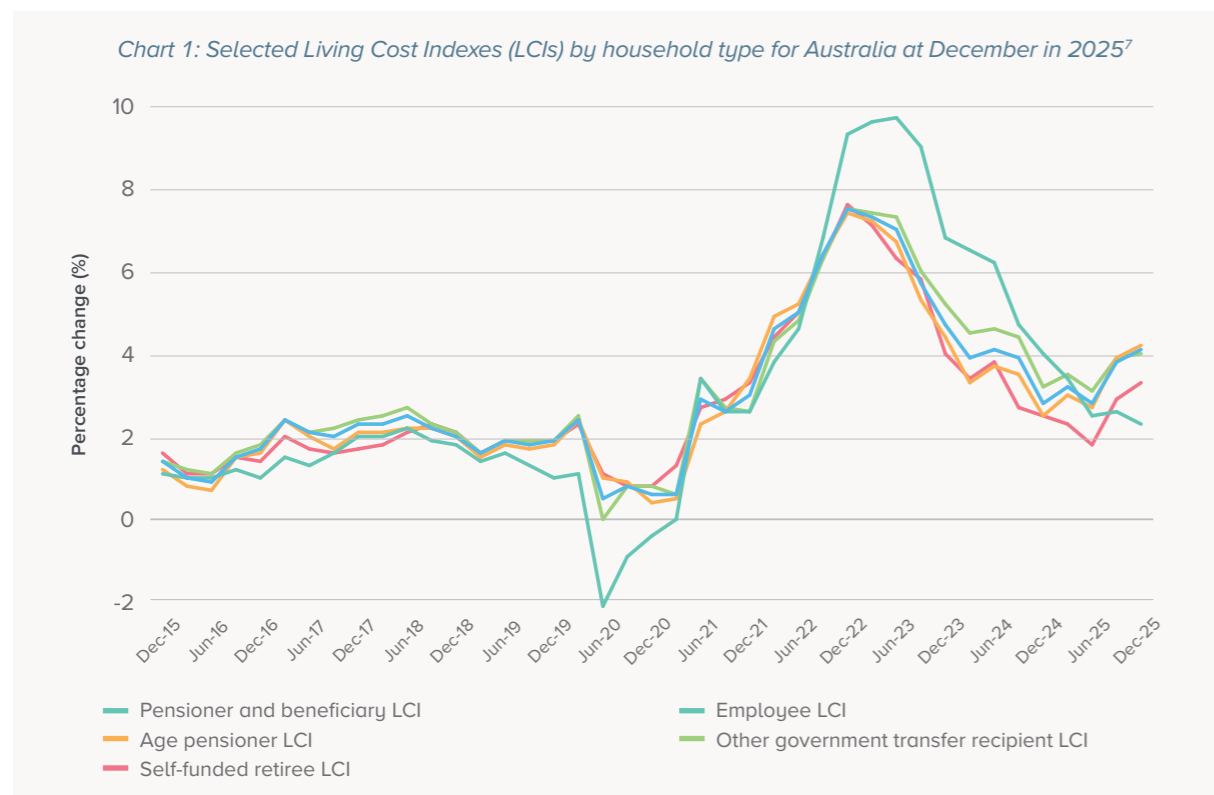
1. Three Years On: Revisiting the Cost-of-Living Crisis

In 2023, Anglicare conducted a qualitative research study exploring the experiences of people accessing our Financial Wellbeing services, to gain insights into how people were coping with cost-of-living issues.¹ What emerged was a picture of people struggling every day to make ends meet, making hard choices between rent, food, health care and energy bills. Three years on, stories of cost-of-living pressures among clients have continued unabated, and there is now strong empirical evidence to suggest that the cost-of-living continues to be a pre-eminent concern for middle- and low-income families.

Post COVID, cost-of-living pressures became so severe that a Senate Select Committee was established in 2023 to examine the crisis and its impact on Australian households. The Committee delivered its final report in November 2024, concluding that the cost-of-living crisis was the number one issue

facing households and was significantly reducing living standards. Based on a range of indicators, the Committee found that the crisis was worsening due to a combination of international factors—such as supply chain disruptions and the war in Ukraine—and domestic pressures, including declining rental affordability, rising utility prices, and increasing insurance costs driven by a series of natural disasters.⁶ In 2026, these issues remain largely unresolved and may escalate further due to the conflict in the Middle East and the threat to global oil supplies.

Anglicare’s 2023 *Hungry or Homeless* report was delivered at a time when inflation was at a historic high, close to 8%.¹ A period of tightening monetary policy led to a steady fall in the inflation rate until June 2025, when the Living Cost Indexes began to rise once again (Chart 1).



It should be noted that a period of falling inflation does not mean falling prices. It simply means that the rate at which prices have risen has slowed. The cumulative effect of such price rises since 2022 has meant that the cost-of-living continues to be a significant challenge, since prices have not fallen back to their pre-COVID levels. The most recent ABS data indicates that there have been recorded rises in the Living Cost Index of between 2.3% and 4.2% in the 12 months to the December 2025 quarter. Housing, food, and non-alcoholic beverages were the main contributors to this increase and households in receipt of government benefits recorded higher rises in annual living costs compared with the working population.⁷ Of concern for people with low incomes is the ongoing price rises for essential commodities such as food. In the 12 months from September 2024 to September 2025, there was an overall 3.5% increase in the CPI. For food, this was an increase of 3.1% and higher again for meat and seafood (3.4%).⁸

Cost-of-living increases, especially for essential commodities, have a significant and often disproportionate impact on low-income families. Items such as rent, food, meat, vegetables, petrol, and utilities can be considered non-discretionary and, for those experiencing financial hardship, take up a significant proportion of weekly household income, effectively leaving little income for discretionary items and saving.

2. Poverty and Its Measurement

Poverty is more than about how much money a person has; it is a complex and multidimensional issue and an inherent part of our social structure. However, there is no globally agreed-upon measure of poverty. In Australia, the measurement of poverty can range from simple income measures such as the Henderson Poverty Line to multifactorial measures of deprivation and disadvantage.

A multifaceted concept of poverty originated from the works of Amartya Sen, who focused on capability and lack of opportunity—what people can achieve with the income they have or an individual’s potential to function in their social and economic context.^{9,10} Social exclusion theory, built on this concept, was influential at the turn of the 21st century, leading to the development of think tanks across Europe and particularly the UK.

Originally developed by Peter Townsend, social exclusion theory conceptualised poverty as the experience of those who are deprived on multiple counts.¹¹ It can include low income, unemployment, food insecurity, ill health, disability, reduced access to services, homelessness, housing insecurity, and social discrimination. It is multi-dimensional, multi-causal, intergenerational, compounding and often geographically concentrated. It can also be difficult to measure.

The more recent United Nations Global Multidimensional Poverty Index also embraces the concept of multiple domains of poverty and, beyond income, includes health, education, and overall standard of living.¹²

In Australia, there is still no agreed measure of poverty for either children or adults, although there is general agreement that income is an important domain and that poverty itself is multi-dimensional. The most frequently used measure is still the percentage of people falling below 50% of

the median household income, ranging from \$489 per week for a single person to \$1027 per week for a couple with two children.¹³

2.1. How Many People Are Experiencing Poverty and Financial Stress?

It is difficult to accurately assess the exact number of people experiencing poverty in 2026. There is no regular national measure of the prevalence of poverty or monitoring its trend. Indeed, the Australian Government has no official definition of poverty and does not track or publish updates on prevalence. A study into the prevalence of poverty was carried out by ACOSS and UNSW in 2022, which estimated that 3.7 million people were living in poverty nationally, of which 823,000 were children.¹³ However, it seems likely that such figures are now an underrepresentation. A 2025 Bankwest Curtin Centre report, using statistical modelling forecasting, estimates that the number of persons living in poverty has risen from 3.4 million to 4.09 million between 2019 and 2025, which, in terms of the percentage of the total population, is a rise from 13.9% to 14.8%. Of significant concern is that there are now more children living in poverty than ever before—950,000.¹⁴

2.2. Rental Affordability Is a Key Cost-of-Living Issue

Apart from the cost-of-living, the single most important factor for many has been the increasing unaffordability of the private rental market. Anglicare’s 2025 Rental Affordability Snapshot (RAS) highlighted that, of the more than 13,000 properties available for rental on one weekend in March, none were affordable for a single parent on the parenting payment, two were affordable for a family with 2 children on Jobseeker, 6 for a couple on the Age Pension and only 21 for a single person on the minimum wage.¹⁵

This reflects the long-running trend of increases in the rental price index and falling vacancy rates.

The Australian Institute of Health and Welfare (AIHW) estimates that, in the 10 years to March 2025, rents have risen by approximately 48%.¹⁶ The recent *Everybody’s Home* report estimated an even higher increase of 56.8% over the same period.³ Perhaps of greater concern is the proportion of income now being spent on rent, where it is estimated that over 10% of rental households are paying between 30-50% of their income on rent, and almost 6% are spending more than 50% on rent.³ This represents nearly 1-in-6 of all rental households experiencing rental stress or extreme rental stress.

One of the key factors in this crisis is the lack of rentals available, termed the rental vacancy rate. This reflects the proportion of rental properties that are currently unoccupied and available for long-term rental. As of September 2025, Australia is experiencing historically low rental vacancy rates. In most capital cities and regional centres, the vacancy rate is well below the long-term average, indicating a tight rental market. Nationally, the rate has hovered around 1% to 1.2% in recent months.¹⁷ This means that only about one in every hundred rental properties is vacant and available for new tenants.

The problem of scarcity extends beyond low-income households. Recent research by Anglicare highlights the lack of well-situated rental housing for essential workers in NSW. Of the more than 17,000 property listings analysed for the Rental Affordability Snapshot, essential workers living in single-person households were only able to afford between 0.8% and 3.1% (depending on worker category) of the rental properties advertised in NSW.¹⁸

2.3. Some Key Outcomes of Cost-of-Living and Rental Affordability Issues

There have been two critical issues arising from the cost-of-living and rental crises, which feature in this report’s findings.

a) Increasing levels of homelessness

National survey evidence indicates that homelessness in 2023/24 had risen well above pre-pandemic levels. This has been accompanied by rising caseloads for homelessness services as a backlog develops, with few housing options available.¹⁹ This trend has extended beyond the normal cohort of the population impacted by homelessness; of great concern is the number of new homeless arising from housing supply and rental affordability issues.

Those classed as experiencing rough sleeping at the point of starting their support period increased by 28% in just two years to 2023-24 – from 2,551 to 3,276 per month. (p.80)¹⁹

A new trend is the increasing number of people in employment accessing specialist homelessness support services, from 10.9% to 15.3% over the 5 years to 2022-23.¹⁹ Other groups also disproportionately represented included families, people with a disability and older women.¹⁹

A conclusion reached by the authors of the Australian Homelessness Monitor 2024 was:

The result is people stuck in homelessness for lengthier periods and (if they are lucky enough to secure it) experiencing longer episodes of support, and/or more repeated periods of short-term help. Australian policymakers must face up to the need for interventions that can break this unhealthy cycle. (p.103)¹⁹



b) Rising food insecurity

The October 2025 Food Bank Report, based on a national survey of Australian adults, revealed that 3.5 million people had experienced moderate or severe food insecurity in the past year, largely driven by the rising cost-of-living and housing affordability crisis.⁴ The results from this survey are confronting, with 36% finding it difficult to make ends meet. Among those affected, 61% are compromising on the quality of their food intake, skipping meals and, in some cases, going without a meal during the day. Of particular concern was that almost half of food-insecure households have reduced their intake of fruit and vegetables, meat, and other essentials. Nor did many foresee any prospect of their situation improving. There is a strong link between privately renting and experiencing food insecurity—almost half of renting households were food insecure.⁴

Oz Harvest, in its 2025 survey, highlighted the increasing demand for food support recorded by 77% of food relief agencies and, of concern, that 31% of people are seeking support for the first time. They also found a specific link between housing affordability

and food insecurity.²⁰ The charity Eat Up, which provides school lunches to more than 1100 schools nationally, recently reported that the number of children requiring their support in these schools has gone from one in four in 2024 to one in three in 2025.²¹

Clearly, both economic indicators and evidence from supporting charities indicate that the cost-of-living crisis is not only unresolved but escalating.

2.4. Conclusion

For many people accessing Anglicare's Financial Wellbeing services and facing ongoing and unrelenting cost-of-living and rental affordability issues, difficult choices need to be made. With little discretionary income left after rent, many are forced to consider their food, utility, and health priorities. The remainder of this report examines in detail those choices as evidenced in the lived experience of the interviewees in this research. In this report, we explore what it looks like to face financial hardship through the everyday lived experiences of our clients.

3. Study Methodology

3.1. Focus Group and Interviews

Building on the approach used in the 2023 *Hungry or Homeless* report, the research team first conducted a literature review to update relevant findings and statistics, including a scoping review of Australian policies related to the cost-of-living.

The heart of this study has been the insights and findings garnered from in-depth interviews conducted among Financial Wellbeing clients and a focus group conducted among staff. This qualitative study reveals personal experiences and perspectives that statistics alone cannot capture. The statistics cited so far have already painted a grim picture. The interviews build on this foundation, revealing in detail what it is like to be disadvantaged in a cost-of-living crisis, the range of ways in which disadvantage erodes a person's agency and capacity to live well, and the incredible resilience of individuals to make the most out of difficult personal circumstances.

In August 2025, we conducted 23 in-depth interviews with Anglicare Financial Wellbeing clients across six Community Hub sites: Bankstown, Campbelltown, Liverpool, Mount Druitt, Wollongong, and Nowra. While Liverpool and Mount Druitt were included in the previous study, the 2025 research was extended to include additional lower socio-economic areas in Southwest Sydney, Western Sydney, Wollongong, and Nowra.

An updated version of the 2023 interview schedule was used. Interviewees were recruited through caseworkers and received a gift voucher as a token of appreciation for their time. Counselling support was available to address any distress related to the interview topics; however, no interviewees accessed this service.

All interviewees provided informed consent, and pseudonyms were assigned to protect their identities and ensure confidentiality. The data was analysed using emergent thematic analysis, allowing key themes to emerge naturally from participant responses.

In addition to the interviews, a focus group was conducted with nine Anglicare Financial Wellbeing staff, including Managers, Caseworkers and Financial Counsellors, to validate the findings and offer additional context. The report will present key insights through selected participant stories and quotes.

About this study

This study is based on:

- In-depth interviews with 23 people accessing Anglicare services
- A focus group with frontline staff
- National datasets and published research

It provides insight into how people navigate financial hardship, not how many people are affected.

3.2. Profile of Interviewees

The report draws on qualitative interviews with 23 individuals, comprising 13 women and 10 men, most commonly aged in their 30s, followed by those aged in their 50s and 60s (see Table 1). The majority received government support payments such as JobSeeker, Age Pension, Carers Pension, Parenting Payment, and Disability Pension, reflecting a range of circumstances including unemployment, caregiving responsibilities, and retirement.

Interviewees represented a variety of household structures, most commonly single individuals and single parents, as well as couples with children and extended families. They resided across Southwest Sydney, Western Sydney, the Illawarra, and Shoalhaven, covering both metropolitan and regional communities.

Housing arrangements included social housing, private rentals, boarding houses, and less stable living situations, such as shared housing or living in a car. While most interviewees were unemployed, those who were employed worked in part-time or casual, low-paying jobs, highlighting ongoing financial vulnerability. The cohort reflected a diverse mix of cultural backgrounds, including Australian, Aboriginal, Pakistani, Moroccan, Greek, Indian, and Arabic heritage (see Table 1).

Table 1: Participant demographic summary (n=23)

Gender	Female		Male					
	13		10					
Cultural background	Australia		Aboriginal	Overseas				
	15		3	5				
Age (years)	30-39	40-49	50-59	60-69	70+			
	7	3	5	5	3			
Employment status	Employed (Part time/Casual)		Unemployed	Retired				
	4		12	5				
Main income source	Aged Pension		Job Seeker	Carers Pension	Parenting payment	Disability Pension	Parenting payment (& employment)	
	7		6	3	3	2	2	
Household type	Single		Single parent/ Grandparent	Couple with children	Extended family	Parent living with adult child		
	10		6	3	2	2		
Tenure	Public housing	Private rental	Boarding house	Aboriginal Housing	Mortgage	Private rent share house	Anglicare Housing	Homeless
	7	5	3	2	2	1	1	2
Location	Mt Druitt		Liverpool	Wollongong	Campbelltown	Nowra	Bankstown	
	5		5	4	4	3	2	

Tim's Story

Ten Weeks Without Income and the Cost of Survival

This story shows how sudden income loss and delayed support can quickly unravel stability for people doing their best.

Tim, 57, lives alone in community housing and has been facing severe financial hardship since his employer went into liquidation earlier this year. *"I lost nearly \$20,000 with my company—holiday pay, super, entitlements—and then it all stopped."* After ten weeks without income, he was finally approved for Centrelink payments, but the delay left him in debt and at risk of eviction.

"Nothing was getting paid, bills, rent. I had no money." During that time, Tim relied on food hampers, the local community Hub, and neighbours helped when they could. He skipped meals daily and couldn't afford phone credit, which made job searching nearly impossible. *"You'd rather eat than pay credit, wouldn't you?"*

Tim's commercial driver's licence is eligible for renewal, but he needs costly medical clearances to return to work. *"I could get a job yesterday... but I need two specialist appointments."* He tried accessing his superannuation to cover costs but was denied. *"They said I haven't been on government support for 24 weeks."*

The stress has taken a toll on Tim's health. He suffered a mild stroke, leaving part of his face drooping and affecting his speech. *"I thank God it only affected my face and nothing else."* He's also struggling with insomnia and depression. *"I feel useless now... I've just given up."*



Despite receiving some support from Anglicare—food vouchers and help with rent arrears—Tim is still facing a tribunal hearing over unpaid rent. *"I've got letters to vacate... It's been very stressful."* He's trying to stay hopeful, but the system has left him feeling abandoned. *"Centrelink should have some compassion, but they don't."*

Tim's story is a stark reminder of how quickly life can unravel when support systems fail. *"It's not because I don't want to work... It's because I had no money coming in."*

4. Income Poverty

The poverty line in 2022–23 was set at \$584 per week for a single adult and \$1,226 per week for a couple with two children. Based on this measure, 14.2% of Australians, or approximately 3.7 million people, were living in poverty, including 757,000 children. The average poverty gap, or the shortfall between the incomes of people in poverty and the poverty line, was \$390 per week. Despite the 2023 increases in government support payments, many recipients, particularly those on JobSeeker and single parenting payments, remain well below the poverty line.²²

Most interviewees received government support payments (including pensions and allowances for adults, family tax benefits, and other supplements), the purpose of which is to prevent poverty; however, interviewees generally needed other income on top of those payments, such as wages, if they were going to escape poverty. Consequently, interviewees spoke of the constant need to make difficult financial choices to balance their budgets. As Badiha explained, *“Even if every dollar goes to its place, sometimes you need more.”*

Another described prioritising bills over food:

I had bills to pay (rent, electricity, loans)... I had to get all my bills out of the way before I spent money on food or anything like that (Frank).

These trade-offs often led to debt, particularly in rent and energy bills. To help avoid debt, most of the interviewees used Centrepay, a voluntary bill-paying service provided by Services Australia, which allows regular deductions from Centrelink payments to cover essential expenses like rent and utilities.²³

I've got a Centre Pay (for electricity), so my service provider just takes it out of my pay. I don't even see it. Like it's out of there before I can even see how much I get (Claire).

The rent is not a problem because it gets taken out through Centrelink (Rachel).

While Centrepay helps some to avoid arrears, it also reduces the remaining income available for other necessities. Additionally, tenants can cancel Centrepay, which may result in missed payments.

Even minor unexpected expenses, such as car repairs, a child's illness, vet bills, or a broken appliance, can trigger a personal financial crisis. With few financial reserves or buffers, many were unable to absorb these shocks. One single mother, Mary, caring for a child with a disability, fell into rental arrears when her child had to change schools. The cost of new uniforms meant she couldn't afford the rent.

4.1. Income Thresholds and Barriers to Progression

Interviewees described the difficulty of balancing part-time work with government support payments. Earnings above certain thresholds could reduce their payments, forcing them to choose between working and maintaining financial support. As one Case Manager explained:

They need to get to a really sweet spot before their income doesn't cut into their other benefits... then all of a sudden, they have to decide whether they want to work or not.

This balancing act extended beyond income support to housing eligibility. Some interviewees felt trapped in a cycle of poverty, where earning more could jeopardise their access to community housing. Mary shared her experience:

It's so hard... if I find employment, then I can earn so much money to supplement my income. But then if I go over a certain point, then I risk losing parts of my Centrelink payment...

Then I risk losing eligibility for community housing... I feel like I'm stuck in this loop of poverty... getting out of it. It just feels almost impossible because there are just so many barriers.

4.2. People Are Finding It Impossible to Save Money

Interviewees consistently reported having no discretionary income or savings, making it extremely difficult to manage unexpected expenses. As one Financial Counsellor explained:

They don't have any wiggle room for being behind in their rent, because it's just so unaffordable. They've got no surplus at all.

Budgets were tightly allocated to essentials such as rent, food, and medication. When the cost-of-living increased, even slightly, interviewees had to reallocate funds, often delaying rent payments in the hope of catching up later. However, this strategy frequently led to rental arrears and, in some cases, eviction:

If the food has gone up, then they may delay a bit of the rent because they are in social housing, thinking it'll be okay to pay a little bit late, and they're going to make it up later. And then it ended up that they can never keep up with that because that income is only that much, and their regular expenses are always the same (Staff).

Saving was not an option for most interviewees:

(Government support payments) are not enough; people are struggling. The cost-of-living is very high. Sometimes, if all the bills come at the same time... you will find that you will end up with no money. If I send my account screenshot, it's minus five (Badiha).

This was not simply a matter of budgeting skills. In many cases, the income was insufficient to meet even the most basic needs. For example:

- **Aaliyah**, a single mother of three, received \$1,500 per fortnight. Her expenses included: rent: \$1,240, petrol: \$100 and food: \$200–\$300. She described relying on food vouchers from Anglicare when unexpected costs arose:

Last week, my daughter was very sick, and I have [to buy medicines] also. And the last time my TV is broken, my phone also broken. Then I can go to Anglicare and, you know, every day to give me a food voucher until I can save money.

- **Claire** received \$1,500 per fortnight from Centrelink, with \$1,200 going to rent. Her husband, who cannot work after having a stroke, requires regular medication, and they have one school-aged child. By the Monday following payday, most of their income was already spent.
- **Quinn**, a younger man living in a boarding house, was on JobSeeker and Rent Assistance. He paid \$620 per fortnight in rent and spent \$152 on medication. This left him with approximately \$120 for food and other bills.

Nothing in savings. I did originally have a savings fund, and then I started to dip into it, then put it back and dip into it, and it's got to the stage now that there's no savings fund, no savings (Quinn).

Financial stress was not limited to those on Centrelink payments. Employed interviewees also faced significant hardship. For example:

- **Nicole**, a single mother of three, was in regular work, but her wages only covered rent. She relied on Centrelink payments to cover food and bills, leaving her with virtually no savings in case of emergency.



As one participant summed up: “Just trying to live on little and trying to survive” (Kelly).

4.3. Borrowing Money That Will Be Hard to Pay Back

Interviewees described constantly juggling finances and moving money around to make ends meet. When caught short, they turned to a range of sources for emergency funds: family and friends, No Interest Loans (NILs), credit cards, Afterpay, payday lenders, pawning or selling items, accessing their superannuation early, or even asking strangers for help.

If I need any amount, usually I ask my relatives to lend me, and I pay it back (Sami).

We had an unexpected vet bill. That was \$1,000 we didn't have. My daughter helped us. They said, don't worry about it, but we'll pay them back when we can (Daniel).

Petrol, that's a big one. I'll drive till it's like beeping, and I need to ask someone for even just \$10 to get me to work (Nicole).

Some interviewees who have experienced domestic and family violence reported seeking financial assistance from their perpetrators, despite the risks to their safety.

I think I was just about having a breakdown, and I just rang (my ex-husband), and I said can't do this anymore. I didn't want to kill myself, but I said I just couldn't take the pain anymore. I've got nowhere to live; I've got no money. So, he puts the money in the card (Pam).

Some interviewees were burdened by multiple debts and loans, including high-interest products and bank loans.

I've got a cash trade loan, and I owe \$14,000 for a car loan. They repossessed the car years ago and are still chasing me. I'm trying to contribute, but it's getting harder (Larry).

Buy-now-pay-later services like Afterpay were used cautiously or avoided due to the risk of accumulating debt.

It's been about three years since I used Afterpay. I just don't want to get into more debt (Claire).

At the time, it's good—you get the item—but then you're short-changing other parts of your lifestyle to pay for it. It's high interest (Gary).

Some turned to payday lenders or small loan providers, often finding repayment more difficult than the loan itself.

The fridge broke. It was hard to get a new one, so I got a loan. Paying it back is worse than getting the loan (Nicole).

Interviewees described various coping strategies, including Centrelink advances, pawning items, and selling goods online.

I bought a TV and food. The TV didn't work, so I took it back and was short \$40. Then I went to Cash Converters and got a [TV] for \$300 (Frank).

I do Centrelink advances all the time. You can get up to \$1,000 depending

on your income. I usually borrow a couple of hundred for things like the green slip (Ian).

Facebook Marketplace, Greentree. I help people sell things if they're struggling. I've helped people facing homelessness (Wayne).

Many of the interviewees had used No Interest Loans Schemes (NILS). However, recent changes have made them more difficult to access. The updated criteria now require a budget surplus of \$50, which excludes many people. As a result, some are turning to payday lenders and high-interest providers, increasing their financial vulnerability.

They are tightening the criteria at a time when people's budgets are tight with no wiggle room... you're driving people back to payday loans and cash converters (Staff).

INCOME POVERTY — KEY FINDINGS

- Budgets were extremely tight, leaving individuals and families vulnerable to even small, unexpected expenses such as car repairs, medical costs, or school-related costs.
- There was little to no financial buffer, meaning interviewees often fall into crisis when faced with minor financial shocks.
- Government support payments and low-wage jobs were insufficient, forcing people to make difficult choices between essentials like rent, food, and medication.
- Centrepay helped manage bills but reduced flexibility, and its cancellation by tenants can lead to rent arrears.
- Earning additional income can result in reduced benefits, creating a disincentive to work and making financial progression difficult.
- People feel trapped in a cycle of poverty, where increasing income risks losing access to community housing and support payments, without providing a viable alternative.
- Access to safe, affordable credit has been shrinking—particularly due to stricter NILS criteria. Interviewees were increasingly turning to informal, high-interest, and risky borrowing methods to meet urgent needs, resulting in greater financial vulnerability and unmanageable debt.

Stretching Every Dollar

This story shows how rising rent and caring responsibilities force parents to make painful daily sacrifices for children.

Aaliyah lives in private rental accommodation with her three young children and extended family members. She relies solely on the Parenting Payment as her source of income. Following family violence by her former partner, Aaliyah has been unable to secure alternative housing due to the severe shortage of affordable rental properties. As a result, she remains in an overcrowded and unsafe living arrangement that compromises her family's wellbeing.

Aaliyah has lived in the same rental property for around ten years. Over this time, the rent has increased steadily, rising from \$450 per week to \$620 per week. Rent is the largest expense in the household budget and is always the first bill she pays each fortnight.



After paying rent and utilities, there is limited money left for other essentials. As Aaliyah explains, *“First pay rent and electric bill, petrol... then a little bit less money for food.”* When unexpected costs arise—such as a broken TV—she reduces spending on necessities. At times, this has meant delaying or going without medication for her children. *“If the doctor gives me antibiotics, I don't buy... just give Panadol.”*

Aaliyah avoids formal credit, instead borrowing small amounts from family and friends when needed. She also limits spending on activities for her children, such as swimming lessons.

To manage costs, Aaliyah repairs and reuses clothing and closely monitors phone and internet expenses. *“My phone bill is \$40 every 28 days... at home, I must because my kids are bored.”* During periods of acute financial pressure, food vouchers from Anglicare have provided essential support.

Aaliyah's experience illustrates how rising living costs and rental pressures leave little flexibility for families on low incomes, requiring constant trade-offs to meet basic needs.

5. Housing Challenges

As was seen in the 2023 report,¹ housing costs remain the most significant pressure facing low-income households, creating difficult trade-offs, and heightening financial stress. Interviewees were experiencing rapidly increasing rents, limited choice around housing, poor quality housing and challenges balancing housing expenses with other essential costs. These pressures contributed to significant financial strain and worry:

The price of housing has just skyrocketed. When you get a pay increase, housing tends to take its share of it, every time. It makes it difficult when you're trying to budget and buy food (Ian).

Spending 30% of your income on rent is considered affordable, but what happens when everything is super expensive (Mary).

In the past 5 years, Sydney rents have risen by 39% for houses and 47% for units, with median rents now over \$800 a week.²⁴ Anglicare Sydney's 2025 Rental Affordability Snapshot¹⁹ found that in Greater Sydney, the Illawarra, Southern Highlands, and Shoalhaven, only two properties were affordable and appropriate for a family with two children on Jobseeker. Over the past five years, rental properties that are affordable and appropriate for households on the minimum wage have decreased from 1,464 in 2020 to 227 in 2025. With fewer affordable options available for both private and social housing, increasing numbers of people are in housing stress or at risk of homelessness.

5.1. Rental Affordability and Rental Stress

Many interviewees were experiencing extreme rental stress, paying well over 50% of their income on rent. Any rental increases or budgetary shocks placed people at risk of arrears or eviction. For example:

- **Aaliyah**, reliant on the single parenting payment, was paying over \$600 a week in rent, which had increased from \$450 a couple of years ago.
- **Claire**, reliant on the carers pension, was paying over \$600 a week in rent.
- **Kelly**, a single mother, was paying \$750 a week for her apartment. After losing her job, she moved to a new apartment where she pays a similar amount in rent.
- **Olivia**, reliant on the age pension, uses her son's carer payment to pay for essential needs because rent consumes all her income.
- **Pam**, reliant on the age pension and occasional work, was paying over \$350 a week in rent at a boarding house. She now needed to move into social housing to avoid losing her car.

5.2. Prioritising Rent and Eviction Risk

Keeping a roof overhead was the top financial priority for most interviewees. Many described sacrificing food, medication, or basic household items to stay housed. Aaliyah, for example, explained that after paying rent and electricity, there was little money for food, and nothing left to fix her broken TV or mobile phone.

Some social housing tenants were ensuring that rental payments were met by using Centrepay:

Medication and food are my top priorities. Rent comes out automatically (Quinn).

However, those in the private rental market were more vulnerable to arrears, especially when faced with unavoidable costs in other budget areas. Both Claire and Badiha were in rental arrears to pay for medical bills:

I needed assistance with rental arrears because it's just ridiculous. A few medical issues have put me behind, and I'm just not able to keep up to date with it (Badiha).

At the time of interview, three interviewees, including Claire, had been given an eviction notice. Claire had been told she had a week to vacate, leaving her little time to find a nearby, affordable rental:

If I get it down to a certain amount, I'll be able to stay, but it's hard because they say I'm not cooperating... I can't move; I need something close to my son's school. I don't have the money to afford another bond (Claire).

Tim, who was still waiting on his first Jobseeker payment and could not work due to injury, had not paid rent for 10 weeks, leaving him with an eviction notice:

I've got letters to vacate this place and go to a tribunal about my arrears, so it's been very stressful. I started packing my stuff up in boxes (Tim).

Ula, who had a work exemption and had fallen into arrears, was in the process of leaving her private rental. She was also experiencing aggressive behaviour and harassment from her landlord, who was forcing her out:

He came over and started banging on my door. Then he turned off the electricity... Since then, I packed an overnight bag and headed straight to my father's (Ula).

Caseworkers observed that, despite no grounds' eviction protections in NSW, landlords could still find ways to evict tenants without reason. This would make vulnerable clients unlikely to want to fight for their rights or request repairs:

My client was paying \$600 a week. The landlord wanted to increase it to \$800. She went to NCAT, and they agreed on \$700. A few months later, the landlord evicted her (Staff).

Olivia similarly reflected on the challenges of living precariously in the private rental market, when landlords could use tactics to evict tenants as soon as they needed their property:

It's just non-stop with people asking you to move because they were either demolishing or had family.... All of a sudden, his son required the house with his girlfriend, but I found out afterwards that was a complete lie (Olivia).

5.3. Poor Quality and Inappropriate Housing

Limited housing options meant interviewees were often living in inappropriate or poor-quality housing. Common issues included mould, broken appliances, structural hazards, and a refusal by landlords to undertake repairs:

We've had a massive mould issue. I'm quite certain they just painted it in the main bedroom and bathroom. It's bad. I haven't had a working oven... I bring all of this up [with the landlord], and nothing (Claire).

Sometimes there was water coming out of the carpet. The mould is everywhere, like the windows (Badiha).

Olivia had recently left a private rental property that was 'rat-infested' and had 'holes in the floor and walls,' but was not necessarily relieved because she was now paying more:

I couldn't wait to get out of there, but I was a bit torn, like I was relieved to be out of there but not relieved because now I've got all these expenses again (Olivia).

Anglicare caseworkers observed that poor quality housing was common amongst their clients, regardless of whether they were in private or social housing:

A lot of the properties aren't being maintained...the houses are in disrepair... and this is all public and social and private rentals...but they have to take it because otherwise they'd be on the street. (Staff).

For others, appropriateness was related to safety. Larry described how he and his partner were placed in a 'toxic' social housing block that put immense pressure on their relationship:

We were forced into the place, and that was pretty much the end of our relationship. It was full of drugs, anti-social people, alcoholics, lots of violence and windows getting broken. Our place ended up getting flooded twice by the bloke above (Larry).

Similar experiences were shared by Wayne, who described frequent violence in his social housing block:

The downside is the violence and the chaos... It's very volatile, like last night there was some sort of punch-up at 2 am that woke everyone up. So, I aim to get working full-time and get out (Wayne).

Daniel and Claire, whose partners both had physical disabilities, described how their private rental properties were not suitable for their partners' needs:

It's not ideal for someone with a disability. We've got quite a lot of stairs at the front. It's very unsafe (Claire).

5.4. Changing Rentals, Moving, and Storage Fees

Frequent moves caused by unaffordable rent, eviction or unsafe living conditions placed significant financial, emotional, and physical strain on interviewees, many of whom had already been experiencing extreme rental stress:

- **Olivia** had moved three times in four years, which cost her up to \$7000 each time.
- **Kelly** aggravated her health conditions by moving her own belongings because she could not afford full removalist services,
- **Helen**, who was receiving assistance from Anglicare to pay for removalists, had trouble with removalists now refusing to finish the job.

For some interviewees, moving resulted in downsizing or temporary homelessness, which created an immediate need to store essential household items. Staff observed that storage needs often became the second key burden for their clients, alongside finding secure housing.

For the interviewees who spoke about moving properties, storing items was both financially and emotionally challenging:

- **Jane**, who was homeless, spoke about the significant emotional challenge of relinquishing her things into storage, especially items that held deep emotional value.
- **Pam**, while she was struggling to pay rent at her boarding house, was paying \$165 a month to keep her lounge and items in storage but managed to reduce that to \$55 a month by splitting the cost with friends.
- **Rachel**, who was moving social housing units, couldn't afford to store her furniture and was in the process of selling her stuff and just keeping the bare essentials.
- **Ula** was in the process of being evicted and navigating how she would get her things into storage despite a tight budget. This was causing significant stress.

5.5. Social Housing and Temporary Accommodation

Several interviewees expressed frustration and despair at navigating the social housing system. One interviewee and her child, escaping a violent partner, were given short-term housing through a women's refuge. When her subsequent applications for long-term housing and Centrelink payments were rejected, however, she was forced to return to her abusive ex-partner:

My ex was trying to reach me, saying he had changed. I was thinking about my situation, and I was like I have to go back. I have no choice. I went back to the house, and the same thing again, nothing had changed (Badiha).

Long wait times for housing also left people with complex needs unsupported:

We are on the housing priority list, but nothing comes of it, and I'm desperate because my partner has such complex medical needs (Claire).

They need to help renters. The waiting list is so long, but what they have to do is have landlords give us at least a 5-year lease or something (Olivia).

Others felt effectively excluded from social housing because they did not fit priority categories:

Other girls came out of custody, and all got houses because they had drug addictions ... I just don't fall into these (priority) categories (Ula).

Two interviewees discussed their experiences of temporary accommodation. Larry, who was living in social housing, discussed how being temporarily moved into a motel after his place had been flooded had caused significant distress for his partner:

They moved us into a motel and forced us into a really unsuitable place, considering my partner had experienced domestic violence and PTSD (Larry).

5.6. Alternative Rental Strategies

Two interviewees used informal or unconventional private housing arrangements, which created new risks:

- **Wayne** lived at his former workplace for extended periods, leaving him without a formal rental history. When he needed to move into the private rental market, he was uncompetitive.
- **Ula**, following time in jail, accepted a rental off Gumtree to avoid real estate agents and competition. She paid rent in cash and had not received any invoices for her rental payments:

I would have loved a lease, but they didn't want to give it to me. I can't force them to... At the end of the day, I'm in a vulnerable situation where a lot of us can't go through real estate agents. You go to a rental property, and 20 other people are looking. I'm never considered because I'm single and I don't work (Ula).

Jane's Story

"I've Been Crying for a Long Time"

This story shows how older renters can lose secure housing after rent rises, despite careful budgeting and resilience.

Since April, Jane has been living in her car. The rent on her unit in Western Sydney rose from \$330 to \$440 a week—an increase she couldn't afford. "They know I'm not going to pay," she said. "If I knew what I was going to go through, I would rather be hungry than be in this position."

Her attempts to seek help from the housing department left her feeling humiliated and powerless. "They dehumanised me," Jane explained. She described being offered aged care-style accommodation where she would live alone and in a single unit too small for all her things: "They wanted to go to my storage place and get rid of my memory. All my years in Australia."

Jane's car is now her home, her refuge, and her burden. "I've been living more in my car than in accommodation," she said. She spends her pension carefully—on petrol, storage fees, phone credit, and cigarettes, which she calls "my medicine." Food is minimal: "In the morning for breakfast, I have... just the cheapest is a Happy Meal." She often skips lunch and dinner, relying on popcorn or salad when she can afford it.

One of the hardest parts of homelessness was not knowing where to shower. "I went to the council, I went everywhere. Where can I have a shower?" she said. "I didn't want to call my son." Eventually, she did—and he suggested joining a leisure centre. "You swim for a while, and then you go to have a shower," he told her. Jane followed his advice. "I felt like... lighter," she said. "Heavy dust had gone off. I feel so good."

Despite physical pain from past injuries and emotional exhaustion, Jane finds moments of strength. She cleans at a church to pay off her fines and attends English classes. She even dreamed of becoming a foster carer: "To give a decent life to some child." But systemic barriers have blocked her path. "No employment agency would help me," she said. "I was money for them, I was nothing."

Jane's story is one of survival, strength, and a quiet plea for dignity. "Nice talking to somebody," she said at the end. "Because that's the other thing... they give you accommodation, they have you all alone. Nobody gives you advice. Nothing."

"I've been crying for a long time," she says, but talking to someone feels like a small relief. What she wants most is to be seen, heard, and given a fair chance to rebuild her life.





HOUSING CHALLENGES — KEY FINDINGS

- Housing affordability was the most significant financial pressure for interviewees, with many paying well above 50% of their income in rent.
- People were making significant sacrifices to keep a roof over their heads, often prioritising rent over food and other essential items.
- Unexpected costs, particularly medical costs, quickly led to arrears and eviction risk, reflecting the narrow financial margins within which the interviewees were living.
- Limited rental options pushed people into unsafe or inappropriate housing, including properties with mould, structural issues, or hostile/unsafe environments.
- Frequently moving and storing items created significant financial, emotional, and physical stress, particularly for people already experiencing rental stress and instability.
- Long social housing waiting times and restrictive criteria left some interviewees without stable housing, including those with complex needs or who had experienced domestic violence.
- Some interviewees resorted to informal rental arrangements, which reduced immediate competition but exposed them to further precarity and exploitation.

6. Food Management

Food insecurity is a term often used to describe a lack of access to sufficient, safe, and nutritious food. For people to be food secure, the food needs to be readily available, easily accessible, sufficient, and the food supply itself needs to be stable.

The Senate's Select Committee report on the cost-of-living explored the experiences of Australians in dealing with cost-of-living pressures and highlighted the struggles of families to put food on the table. It recognised that while the rising cost-of-living impacted everyone, it did not do so equally. Those on low incomes and income support experienced the most significant adverse consequences.⁶ The Committee's overall findings on the experience of food insecurity are reflected in the experiences of Anglicare clients. Accessing affordable, nutritious food was a challenge for most of the interviewees in this study.

6.1. The Shopping Experience

Interviewees provided some interesting insights as to how they shop for food. Most accessed the big three supermarkets, Coles, Woolworths, and Aldi and, for some, where they shopped was based not just on price but also on proximity to local transport hubs, such as buses.

The most common shopping experience was trying to make the money go further and noticing how little food their dollars bought compared with the past.

I went to the shops yesterday. I got 5 things, and it cost me like \$ 70... when I first had my son, it cost me like \$30... like, even Aldi's expensive now (Claire).

I mean, they don't put things up 5 or 10 cents; they are putting them up \$1 or \$2 (Rachel).

What used to cost you \$150 now costs you \$250, and you aren't getting that much. \$400 at the shops is nothing. It's not even a trolley full anymore, and that's scary to me (Gary).

There was a theme in the interviews around diversifying food shopping by using multiple supermarket outlets to determine the best prices. Some interviewees felt that Woolworths offered more variety and better quality food, but when the budget was tight, they would opt for cheaper shopping options such as Aldi and IGA.

Woollies is preferred when the money is available because the products are better. I know they have, like, more stuff available, and then when we're on a bit of a budget or whatever, like to say, for instance, this week we went to Aldi's and grabbed some stuff down there (Helen).

I get a few things from IGA ... cheaper than Woollies. So, I go between the two because Coles, well, I can't get to Coles because they're in the Shopping centre and it's hard to park within walking distance (Ian).

Several interviewees commented that they were also accessing locally based community food outlets as the groceries were cheaper.

I started to go more often to the Arabic grocery shops because the prices are cheaper than Coles and Woolworths... especially the fruits (Sami).

Scanning websites for specials was one way to make the budget go further, and another was simply to walk up and down the aisles in the supermarket and see what was on special that day.

I've got to walk up and down the aisles to see what's on special, and then I've got to get one of their trolleys to lean on to walk ...I'm starting to look to work out what those prices are the cheapest. And then you can't buy a lot of things that you really need either, you know? (Ian)



This method of shopping, however, required the individual to progressively calculate the total cost at the end. One participant (Victor) recounted the experience of getting to the counter and finding he did not have enough money and so had to put things back on the shelves. Under such circumstances, shopping can become a stressful and, in some cases, a humiliating experience.

Others had a very targeted approach to shopping, pre-planned their shop ahead of time and didn't want to walk down the aisles for fear of being distracted or tempted beyond their budget:

If it's not on special, it doesn't go in our basket... and we don't go down aisles. We know exactly what we're getting... Because I get too tempted (Olivia).

Online shopping was rarely mentioned as an option, although one participant (Frank) had opted for online delivery because he found shopping in the supermarkets too complicated and challenging.

Being on a restricted budget also tended to make some interviewees shop more frequently. Instead of doing a weekly or fortnightly shop, they shopped every few days and just a few items at a time, looking at the specials available.

You go down the street for 4 or 5 items, and you can spend \$50. You know, it just goes nowhere (Aaliyah).

So, if I know what we're having for two days, I buy that (Claire).

Shopping for fewer items and more frequently meant that they could not afford the benefit of bulk buying to make ends meet. There was also a preference for cheaper home brands.

I've got to go for like the home brand stuff, the cheapest stuff we try and stick to the cheaper home brand stuff and then if I need to, I'll get like the other stuff later on. But at the moment, we just go for the cheapest stuff (Claire).

Being vigilant about specials on an almost daily basis also meant a certain agility was required in moving away from foods where prices had increased and substituting with those commodities where prices had fallen or stayed the same, e.g., buying apples one week when they are cheaper and foregoing them the next week if the price had risen.

6.2. Lack of Variety and Going Without

Some people commented on the need to change the type of food they were buying simply because of cost. Aaliyah had moved away from buying red meat to rely on chicken for her children.

Claire used simple meals such as noodles to keep her son and herself fed:

If it keeps my son happy and keeps him full, then it can be the same meal every day. We used to love being able to have all different meals every day, and now it's just the same simple meals every day. But it's good in a way because I know how much it's going to cost me (Claire).

Meat was seen as an expensive option, many opting either for mince or sausages (Olivia), while one younger participant (Quinn) lived on a tray of chicken schnitzels, sausages, a bag of vegetables, potatoes, and pasta.

So, our meals are things like that, mince, you can do a lot with sausages. And that's how we live. Whether it's with rice tonight and pasta tomorrow (Olivia).

Others opted out of meat altogether, instead choosing high-value carbohydrates such as bread, noodles, and rice. Wayne commented that he didn't really eat much at all except for two-minute noodles. One participant used tuna as a substitute for meat (Pam).

We hardly have meat because I just can't afford things like that. I eat a lot of bread. Toast. I'm not supposed to, but I have a lot of toast. I eat toast with peanut butter or Vegemite. That's like my main meal, or I'll buy those cheap soup mixes. Cup a soup (Ian).

In some cases, it was not just meat but fruit and vegetables that were being sacrificed as well, often impacting health:

I haven't had a decent bit of fruit for ages. So even that, like, buy a bit of fruit. Like vegetables, like a tomato, even though they're pricey now. I find now we're not eating a lot of meat and vegetables. Like a lot of us are getting sick (Ian).

Apart from changing the type of food being bought, some interviewees indicated they were also skipping meals. One young mother, who had joint custody, noted that when her daughter wasn't with her, she would skip meals and not eat or simply eat a sandwich to save on food (Kelly).

You'd skip breakfast and lunch, or you'd have breakfast and a bit of lunch at about midday, and that's it (Tim).

Mary, as a single mother with two young children, one of them with a disability, indicated that skipping meals was a regular occurrence for her, although she ensured the children did not go hungry. Another issue was that, for the child at school, if there was not enough food for lunch, the child would be kept home. Others prioritised buying cheap snacks to go into their children's lunchboxes, so they would appear to be just like every other child at school.

Apart from reducing the quality and variety of food and skipping meals, there was evidence among some interviewees of severe food insecurity. Jane, who was a pensioner and retired from work after an injury, was now homeless and restricted herself to one meal a day. Consequently, she had been losing weight, sometimes surviving on popcorn and occasional salads from Woolworths. Tim, an older single man who had been retrenched with his entitlements not being paid out, had been surviving on charitable food hampers, bowls of rice and Weetabix. Some of the items in the hampers weren't usable since he had serious, unresolved dental issues.

6.3. Eating Out and Dietary Requirements

For most interviewees, eating out was not an option. However, when children were involved, this became problematic, especially as they wanted to eat at McDonald's. Takeaway food was seen as too expensive, as was eating out at a café or restaurant.

You go out and have lunch somewhere. It'll cost you over \$100. That \$100 could go towards food at home. You know, that's insane (Claire).

Some were creative and prioritised homemade options.

McDonald's at six Nugget Happy Meal is \$10 now. Like, it's just absolutely ridiculous and like, my son loves these Nuggets. So, the cheapest thing is nuggets from Aldi and homemade chips (Claire).

I mean, for coming home and eating my food rather than buying it because it's going to cost me like \$15 for a burger for myself. I would rather buy milk (Kelly).

Cooking at home was seen by most as the preferred alternative:

Instead of going out and buying fried rice, I'll make it myself. Instead of going to buy, this cheeseburger chicken burger, I'll just make chicken; it'll be a lot better and healthier. So, I don't try to eat a lot of rubbish food (Larry).

However, for those who were homeless, takeaway food was the only option, given they did not have access to cooking facilities. One female participant who had been living in her car (Jane) would go to McDonald's since she couldn't cook for herself. She would buy Happy Meals for breakfast as her mainstay, often her only hot meal of the day.

Food insecurity for people with special dietary requirements is especially problematic because sourcing such food is often difficult and more expensive. In this study, those interviewees with specific dietary requirements appeared to be struggling. Claire's husband experienced severe reflux as a result of his stroke and could only eat soft foods such as yoghurt.

6.4. Accessing Charitable Food Services

Some people were accessing outside food services like Community Pantries simply to survive, while others used these as a way of supplementing their diet.²⁵ This meant they had funds for other things such as energy, phone, and rent – thereby stretching a limited budget a little further.

Come here to (Anglicare) ... I'll get a bit of food now and then, just a bit of toilet paper. A bit of tea, sugar, and a bit of milk. You know, it's just stuff like that which does help (Ian).

Apart from the provision of food parcels, Anglicare sites also provide a range of other services. Ian, for example, had been going to a men's group for two years, where lunch was provided. He said some of the men were coming because 'it was a good feed,' as well as an opportunity to talk to others and socialise, participate in outings such as fishing and going to the beach, as a better means of coping. It was also a useful source of social support and information:

With the men group, like, we get in there, we talk about men stuff, you know, and it stays in the room, you know, it doesn't go any further than that. And sometimes we get doctors in there to talk to us about that stuff (Ian).

Some interviewees spoke of the value of Anglicare's mobile food pantry and being able to access fresh fruit and vegetables at a reasonable price (Kelly, Olivia).



Recovery, Resilience, and Rising Costs

This story shows how rising living costs make recovery and rebuilding life after prison far more difficult.

Gary, 53, who recently returned from prison, lives in a housing commission home with his partner and her adult son. Their household is under financial and emotional strain. *"I wasn't mucking around when I said, 'I can't just keep buying your dinner every night'... that money is taken away from the house running."*

Gary receives JobSeeker and has a long history of substance abuse, which he says changed his life dramatically. *"Once I found heroin, it just changed my whole structure... You become a different person."* He's now on a methadone program and working toward stability: *"I'm always an addict, but I'm not the addict I was... I've put the brake on."*

He's experienced homelessness, living on the streets with his two dogs. *"I was sleeping in a park with a sheet over me and my two girls underneath... the dogs as a pillow."* His dogs remain a vital part of his life and wellbeing.

Gary has relied on Anglicare and other charities for food and electricity bill support. He's used Afterpay but finds it risky: *"It's too easy... then you're short-changing a few items that are part of your lifestyle."* He's had to go without essentials like medication: *"There's been times we haven't gone to the doctor because of the cost... we've gone without medication."*

He avoids heating and cooling to save on electricity: *"In winter I don't have the heaters going... summer I don't have the air conditioner going."* He's on a payment plan with his energy provider but fell behind while in prison, incurring dishonour fees and debt.

Food costs are a major concern. *"What used to cost \$150 now costs \$250... and you're not getting that much."* He shops at Aldi and avoids Coles and Woolworths: *"Way too dear."* He's conscious of every dollar: *"\$400 at the shops is nothing... not even a trolley full anymore. That's scary."*



Gary doesn't drive and shares a basic mobile phone with his partner. They've cut back on streaming services and social outings. He's lost many friendships due to his recovery journey: *"That was one thing I had to change to stay drug-free."*

His message to the government is clear: *"They need more available houses... even dorm-style emergency places to get people off the street."* He also advocates for increasing JobSeeker: *"It isn't a lot of money to get through each fortnight."*



FOOD MANAGEMENT — KEY FINDINGS

- Food insecurity is a consequence of cost-of-living pressures and insufficient income. Many interviewees skipped meals, reduced portion sizes, or went without food entirely. Some were unable to send children to school due to a lack of food for lunch.
- Shopping is stressful and strategic. Interviewees described shopping as a stressful experience requiring careful planning, price comparisons, and frequent visits to multiple stores to stretch limited budgets.
- Dietary quality is under threat due to the high cost-of-living. Among interviewees, rising food costs have led to reduced consumption of fruit, vegetables, and meat. Many rely on cheaper, carbohydrate-heavy foods like noodles, bread, and rice.
- Eating out is unaffordable. Takeaway and restaurant meals were largely inaccessible, especially for families. Some interviewees prepared homemade alternatives to meet children's expectations.
- Special dietary needs were difficult to manage. Interviewees with health conditions or dietary restrictions struggled to afford appropriate food, impacting their health and well-being.
- Charitable food services were essential. Many interviewees relied on food parcels, mobile pantries, and community meals to survive or supplement their diets. These services also provided social connection and support.
- Personal food strategies reflected broader deprivation. Interviewees described prioritising children's needs, rationing food, and substituting cheaper items. These strategies mirrored the broader financial stress and trade-offs faced across other areas of life.

7. Energy Poverty

Energy poverty refers to the situation where a household is unable to access an adequate supply of energy for its needs, or where energy costs are disproportionately high relative to household income.²⁶ For the 2025 study, we have extended the definition to include energy required for transport (fuel costs), which is essential for accessing healthcare, education, employment, and basic goods.

7.1. Rising Household Utility Prices

Interviewees described significant hardship related to the rising costs of household utilities, which placed immense pressure on already stretched budgets. As stated previously, even small increases in costs can lead to debt and trigger flow-on effects on other areas of life.

The most common cause of financial stress was unexpectedly high utility bills. As Daniel shared:

This is the first time I've been to Anglicare to get help. I just had a power bill that was way out of reach... I went back to January, and the bill was \$780. This month's bill is \$1480. In 18 months, it's gone up that much (Daniel).

Maintenance issues and poor service responses, especially in public housing, further exacerbated energy-related costs. Nicole recounted a prolonged issue with a leaking toilet that resulted in a substantial water bill:

I rang up and put in a work order... they closed it without fixing the problem. Eventually, they came and fixed it. Now they're saying I owe them \$2,000 in water (Nicole).

To manage costs, interviewees adopted a range of energy-saving strategies, often at the expense of comfort and well-being. These included turning off heaters, air conditioners, and lights, limiting water use, and relying on extra clothing or blankets during winter. Ula's father even turned off the electric hot water system to save money. In summer, interviewees sought relief in public spaces like shopping centres or libraries.

I can't turn on the heat... we wear too many clothes. My unit is very, very cold. I tried the heater once, and the cost was way too much for me (Badiha).

The physical condition and design of housing played a critical role in energy poverty. Many interviewees lived in older homes with poor insulation, draughty windows, outdated wiring, and no energy-efficient systems such as solar panels. These structural issues made it difficult to maintain comfortable indoor temperatures without incurring high energy costs.

It's an older house built around '74. All the electrical work is original... the lights take a lot of power (Daniel).

I use the air con during summer because they're like sweat boxes up there (Rachel).

For some, health conditions or caring responsibilities meant they had no choice but to use heating or cooling, despite the financial burden. Olivia described the emotional toll of balancing health needs with energy costs:

When I came back from the hospital... the heat was on. Then you worry about the bill. You're in a place that's just rocky... like a little dinghy in the middle of the ocean (Olivia).

7.2. Transport-related Energy Poverty

In addition to residential energy costs, transport-related energy poverty emerged as a major concern. For those who owned cars, the rising cost of petrol significantly impacted their ability to travel for work, appointments, and family visits. Interviewees described rationing fuel, limiting travel, and monitoring price cycles to find the cheapest refuelling options.

Trying to ration [the petrol] out... if I had the money, I would fill it right up (Helen).

The other day, I put \$30 only because it was too much (Jane).

Transport limitations directly affected employment opportunities and social connections. Kelly explained that she could take on more cleaning jobs if she could afford the petrol to get there. Olivia described the emotional cost of not being able to visit her elderly father:

To have the luxury to put petrol in the car to visit my dad, that's just not happening. He's nearly 90 and suffering. I just sit in my room and cry alone (Olivia).

Beyond fuel, car ownership came with additional financial burdens such as registration, insurance, and maintenance, which were often unaffordable. Some interviewees had to forego comprehensive vehicle insurance, while others gave up owning a car altogether.

Right now, I'm on my spare tyre...I obviously can't afford to get it fixed. I'm just trying to put that off until I can get some money (Helen).

I haven't got car insurance. I just can't do it anymore (Olivia).

I feel like my right arm has been cut off for the fact that I don't have a car. The cost-of-living is bloody awful (Rachel).

Without a car, interviewees were forced to rely on public transport, which was often unreliable, expensive, or simply unavailable, especially in regional areas. This created additional barriers to accessing work, services, and social support.

Living in Wollongong can cost you work—there's a 45-minute reception blackout on the train to Sydney. I lost a job because I couldn't reply to my boss while commuting (Wayne).

Had to catch the taxi home last night because the bus didn't pick me up. So that was \$20 (Larry).

In regional areas, definitely, there's a lack of transport. There are bus services, but it takes a long time (Quinn).

Even in areas with public transport, cost and convenience remained issues. Tim described the risk of travelling without a valid Opal card and the long walking distances between bus stops and workplaces:

Sometimes the Opal card is empty, and you just have to risk it and jump on. It's a \$200 fine, though (Tim).

These ongoing struggles with energy poverty, both in the home and for transport, highlight the critical role of external supports, with many interviewees turning to charities like Anglicare to help bridge the gap between essential needs and unaffordable costs.



7.3. External Supports for Energy Costs

As energy costs continued to rise, many interviewees found themselves unable to manage household bills without external assistance. A combination of government rebates, formal payment schemes, and support from charitable organisations played a crucial role in helping households stay connected to essential services.

Several interviewees benefited from a government rebate of up to \$150 off their energy bills between 1 July and 31 December 2025,²⁷ which provided temporary, one-off relief. However, this support was not always sufficient to offset the growing burden of electricity, gas, and water bills.

One of the most widely accessed forms of assistance has been the Energy Accounts Payment Assistance (EAPA) voucher scheme, which helped cover overdue bills and prevent disconnection. Interviewees described how these vouchers were often facilitated through Anglicare or other community organisations, and were essential in maintaining access to heating, hot water, and cooking facilities. This support was often combined with Centrepay deductions to help manage ongoing repayments.

I couldn't pay the bill, which is why I got EAPA vouchers from Anglicare—my hot water's gas, I cook with gas, and I've got a gas heater, so it's not cheap. They had already cut off my electricity and gas, so the vouchers helped me get reconnected (Nicole).

I'm just a bit worried about this next one... You used to get that \$500 EAPA payment, but they've cut that by \$100 apparently (Ian).

Just for the electricity and gas. That comes out of my Centrelink pay—\$30 on the gas and \$30 on the electricity (Ian).

Charitable organisations such as Anglicare provided critical support beyond vouchers, including help with setting up payment plans, budgeting advice, and emergency relief such as food parcels. These services were often the first point of contact for interviewees in crisis, and staff played a key role in guiding them through available options.

Staff helped me with the last one... I get \$50 taken out every fortnight. That helps a lot, but I'm going to have to cut that down to \$30...I'm so grateful I was able to come in here (Anglicare) and get support, especially with the electricity bill (Emma).

In some cases, interviewees were unaware of their eligibility for support until informed by caseworkers, highlighting the importance of proactive outreach and advocacy.

I was on the lowest one, and the coordinator [at Anglicare] said, 'Rachel, you're entitled to vouchers for your electricity or gas.' So, I got help last week with the gas bill—it jumped up to about \$120 (Rachel).

A few interviewees mentioned recent upgrades to housing infrastructure, such as the installation of solar panels in Aboriginal housing. While these changes offered potential long-term savings, there was uncertainty about how they would affect future bills.

Some Aboriginal housing just put solar panels in and air conditioning... my Origin app estimates my next bill will be around \$1,400. That's way too high. We'll wait until the next bill comes in and take it from there (Ian).

Together, these supports formed a patchwork of assistance that helped interviewees stay afloat, but they were often reactive, limited in scope, and dependent on individual advocacy or community support.

ENERGY POVERTY — KEY FINDINGS

- Energy poverty significantly impacted interviewees' ability to maintain basic living standards, with rising electricity, gas, and petrol costs placing pressure on already stretched budgets.
- Unexpectedly high utility bills were a common trigger for financial stress, often leading to debt or the need for emergency assistance.
- Interviewees adopted energy-saving strategies that compromised comfort and wellbeing.
- Transport-related energy poverty restricted access to employment and social connections, especially for those in regional areas with limited public transport options.
- Car ownership was often unaffordable due to costs beyond fuel, including registration, insurance, and maintenance—leading some to give up their vehicles entirely.
- Government rebates and schemes like the EAPA voucher program provided essential but limited relief, often requiring support from community organisations to access and manage.
- Charitable organisations such as Anglicare played a vital role, offering practical support including payment plans, budgeting help, and emergency relief.
- Support systems were often reactive and fragmented, leaving many interviewees dependent on individual advocacy or informal networks to stay connected to essential services.

Retirement Under Pressure

This story shows how rising power and rent costs stretch older renters, even after a lifetime of work.

Daniel, 72, is a retired truck driver living in private rental housing with his wife and his adult daughter, who recently moved back in due to financial and health challenges. He and his wife live on the age pension and a modest superannuation, but rising costs have made it increasingly difficult to get by. *"The pension's really not enough to live on... I'm worried that when the super runs out, I'll just have the pension, and I don't know how we'll live then."*

A recent electricity bill of \$1,480—nearly double what he paid 18 months ago—forced Daniel to seek help from Anglicare for the first time. *"I came here because I had a power bill that was way out of reach."* Anglicare provided food parcels and helped negotiate a payment plan with the energy provider.



Daniel budgets carefully, prioritising rent and setting aside money for utilities, medication, and groceries. *"We go through \$400–\$500 a fortnight on food... the money doesn't go far."* He's had to cut back on heating, switching from a wood fire to electricity to avoid dual costs. *"We decided to forget about the wood heater... it was too much."*

His wife, who has long-term health issues and mobility challenges, requires a wheelchair when going out. Their rental home is not disability-friendly, and modifications are limited. *"We've applied for an*

aged care package, but we're on a waiting list."

Daniel's daughter has faced extended periods off work due to COVID and injury, adding further strain. *"She used up all her sick leave and holiday pay... we've had to help her financially."*

Despite past struggles with credit card debt—leading to bankruptcy—Daniel now uses Zip Pay cautiously. *"I just use it now and then... It's always juggling money around."*

Social outings and gym memberships have been cut. *"We used to go out for lunch... now we just pick up takeaway."* His wife's depression and anxiety also limit their ability to go out.

Daniel believes government support needs to improve, especially for renters and pensioners. *"They should do something about housing and power... the pension might work if you own your home, but not if you're paying rent."*

8. Health Access

The cyclical relationship between poverty and poor physical health is well established. Income poverty places people at greater risk of sickness, disease, and chronic health conditions. Poor health then restricts access to employment and can be costly to receive treatments, placing people at further risk of poverty.²⁸ While those in poverty experience disproportionate levels of sickness and chronic health issues, they are also more likely to be priced out of health care in Australia. Yearly, almost a million Australians delay specialist appointments because of cost.²⁹ A 2025 national health survey found that 32% of respondents were skipping prescription medications and 55% were delaying doctors' visits due to the rising cost-of-living.³⁰

8.1. Physical Health Concerns

Many interviewees were living with significant physical health conditions that affected their daily functioning, mobility, or ability to work. Although health issues were more common among older interviewees, conditions were reported across all ages.

For example:

- **Rachel**, aged in her 60s, was living with chronic foot and back pain that required heavy medication.
- **Olivia**, aged in her 60s, had recently experienced sepsis, multiple hospital visits, surgeries, blood infusions, and cancer; she described her daily pain as 'horrendous'.
- **Claire** had left work to care for her partner following his stroke and has been managing his hospital and specialist visits.

8.2. Access to Specialists and GPs

As was noted in the 2023 Hungry or Homeless report,¹ high out-of-pocket costs for specialists, scans and diagnostic tests were a common barrier, which forced people to skip or delay appointments, hindering recovery and potentially worsening conditions:

I cannot do the MRI scans, because I'm going to pay more. My back is in pain, and I have to do the MRI, but I don't want to because I can't (Badiha).

I've got to get medicals done by a specialist to return to work, but they cost money, so I'm just waiting. It's really restricting me (Tim).

Those with serious illnesses also faced significant cumulative costs. One interviewee (Victor) was undergoing cancer treatment:

There are many scans and tests not covered by Medicare. One scan could cost \$450 or \$250 for a specialist. It adds up. The amount that you get back from Medicare has been getting smaller (Victor).

For interviewees who did not have easy access to bulk-billing clinics, GP visits could also be sacrificed to save costs for other essential needs, leading to interviewees becoming sick:

There have been times when, because of the cost, we haven't gone to the doctors, you know what I mean? My partner was saying, I don't want to spend the money on the house just because I got sick, you know (Gary).

The travel required to get to medical appointments was difficult for some interviewees, particularly those who lived regionally or had mobility issues. While this is not a problem unique to people struggling financially, it puts additional stress on already limited budgets through petrol or public transport costs:

Medication and doctor's visits, and having to travel to the specialist at Camperdown, it's quite a hassle (Claire).

My specialist was located in Sydney. There's none on the coast at all, which I find horrifying. Not just for me, but for everyone else in that boat (Olivia).

Anglicare caseworkers reported that some regional clients would travel up to two hours to see specialists who rarely visited regional areas, compounding financial stress and time burdens.

8.3. Medication

The cost of multiple medications was a significant budget pressure, particularly for those with chronic conditions. Interviewees often spent more than \$100 per month on essential medication:

- **Rachel** was spending over \$100 a month on medication to manage chronic pain and depression.
- **Quinn** was spending over \$150 a month on medication for epilepsy, PTSD, and anxiety.
- **Larry** noted that while the individual costs of medicines were not high, particularly when buying generic brands, the costs still added up when a lot of medication was required:

I have an ear infection, mouth infection, and skin infection all in one. So, I had to get something for my ears, mouth and for my immune system. When you also include antibiotics, it's like \$31, and I have to pay for every fortnight (Larry).

Prioritising medication differed between interviewees. For some, medication was non-negotiable given the severity of their illnesses or importance for daily functioning:

Medication has to be a very high priority. I have the anti-seizure medication and the anxiety. I'm on 7 different pills in the morning and 6 pills at night. They have to be every day (Quinn).

Medication is the next most important thing (after rent) (Olivia).

For others, medication could be skipped to manage other areas of the budget, which led to negative side effects:

When I have to choose between food and medication, I choose food, because I've got to feed the kids. It's not good, it has bad side effects for me (Nicole).

I'm skipping on my ADHD meds just to keep the lights on (Wayne).

It affects my kids because sometimes they are very sick. If the doctor gives me antibiotics, I don't buy them; I just give them Panadol when money is tight (Aaliyah).

Tim, who'd experienced a mild stroke, needed steroid medication to manage the ongoing physical impacts. However, he was unable to afford the medication because he couldn't work, which significantly affected his mental wellbeing and confidence:

The only way I can fix my condition is a lot of rest, and if not rest, then steroids, but that costs money (Tim).

Staff confirmed these issues among their clients, noting that unaffordable medication frequently led to deteriorating health.

8.4. Meeting Medical Costs

For interviewees without significant health issues, Medicare and bulk billing were able to meet their current needs:

Thankfully, we don't have to deal with any of that, so that's not a cost or anything. We've got our Medicare card (Helen).

Usually I see my GP, and it's covered by Medicare, so bulk billing... I have a concession card, so medications are always discounted (Sami).

Two interviewees were receiving healthcare through an Aboriginal medical service. For Ian, this service covered specialists, appointments that he would not have otherwise been able to afford:

I've got a specialist appointment later this year. The bill will be \$300, but AMC will cover that...If I had to pay for it myself, I would never get it done (Ian).

As was observed in the 2023 report, one interviewee (Rachel) discussed how the long-term relationship and generosity of her health practitioner meant she only had to pay \$20 per appointment, significantly reducing strain on her budget:

She knows where I'm at with life, and she's gone through it all with me. She's looked after me (Rachel).

8.5. Hygiene Poverty

Hygiene poverty refers to an inability to afford hygiene essentials such as toothpaste, shampoo, deodorant, period care, and toilet paper. A 2025 study estimated that around 12% of Australians are struggling to afford hygiene and cleaning products due to the cost-of-living, leading to poorer health, feelings of shame and lower self-confidence.³¹

Given the significant sacrifices that were being made to put food on the table, it was unsurprising that some interviewees spoke about foregoing hygiene products. Interviewees spoke about cutting back on haircare and hair colouring due to cost:

It depends on what you buy, whether you can get shampoo, good shampoo. Used to get my hair coloured every six weeks. I don't do it anymore (Rachel).

I don't think I've used a nice shampoo and conditioner in maybe a year. I have to choose food over shampoo (Nicole).

I don't have haircuts anymore (Wayne).

For those experiencing homelessness, access to hygiene facilities was especially limited. Jane, who was living out of her car, had no access to showers. This was causing significant distress as the inside of her car was dirty. To access a shower, she joined a leisure club, making sure that she also used the facilities to prevent people from knowing she was homeless.

Olivia's Story

A Life of Service, Now a Life of Struggle

This story shows how insecure housing and ill health place immense strain on people and families later in life.

Olivia, 61, is a retired nurse and firefighter living in private rental housing with her adult son, who is now her full-time carer. Despite a lifetime of work, she finds herself in financial hardship, health decline, and housing insecurity. *"I wake up every day and say thank you for another day... but I worry every single day."*

She's moved multiple times over the past decade, often due to landlords reclaiming properties for family or redevelopment. *"It costs me \$7,000 every time I move... and they can just say, 'We want the house back.'" Her current home is cold and dark, and although it has a fireplace, the landlord won't allow her to use it. "I've been a firefighter for years... I'm not going to burn the house down."*



Olivia lives on the age pension, which is consumed entirely by rent. *"I don't see a cent of it."* Her son contributes his carer's payment, and together they budget tightly for medication, petrol, and groceries. *"We buy food in bulk... mince and sausages and cook in batches."* Despite their efforts, Olivia has had to skip meals and hide it from her son. *"I just say I'm not feeling well... it kills me to lie."*

She's dealing with serious health issues needing specialist care, which requires travel to Sydney, which she often can't afford. *"I just don't have the petrol to do it."* She's also lost her superannuation and is seeking answers. *"They told me everyone in my generation lost it... I wasn't happy."*

Olivia avoids debt, credit cards, and Afterpay. *"If I can't buy it straight up, I don't buy it."* She shops only for essentials and sticks to a strict list. *"If it's not on special, it doesn't go in our basket."*

She's grateful for Anglicare's support with food and electricity vouchers but says the shame of asking for help was overwhelming. *"It took me a long time to walk through the front door."* Her biggest wish is for housing security. *"They need to give renters longer leases... not just leave us worrying every day."*

Olivia's story is one of resilience, love, and quiet sacrifice. *"I'd be lost without my son... he really looks after me."*



HEALTH ACCESS — KEY FINDINGS

- Significant physical health issues affected interviewees' daily functioning and employment.
- High medical costs led people to delay or skip essential care, particularly specialist appointments, scans and even GP visits. This placed interviewees at risk of worsening health conditions.
- Regional interviewees faced additional access challenges, including needing to travel long distances to appointments, limited specialist availability, and high transport costs.
- Medication costs placed heavy pressure on limited budgets, particularly for those using large amounts of medication. Some interviewees were forced to skip medication, leading to negative health impacts.
- Hygiene poverty affected health, well-being, and dignity.
- Some interviewees were relieved not to have to worry about medical costs, relying on bulk billing, Aboriginal medical services, or long-term relationships with providers, which reduced their financial burden.

9. Mental Health and Wellbeing

Lower-income Australians experience significantly higher rates of psychological distress,⁵ mental illness and suicide risk compared to wealthier households.³² Financial hardship strains emotional resilience, cognitive resources, and mental wellbeing. The ongoing cost-of-living crisis has intensified these risks for many of the interviewees who spoke about living with chronic stress amidst increasingly uncertain and vulnerable situations.

9.1. The Cognitive Burden of Poverty and Stress

Poverty places a constant cognitive load on people, due to the ongoing management of scarce resources, complex budgeting decisions, and responses to compounding stressors. Financial stress narrows attention and focuses mental resources on short-term challenges and opportunities.³³ However, it also comes with a high mental cost as it limits the bandwidth needed for future planning, problem solving, self-control and labour productivity.³⁴ One study found that the cognitive impact of financial stress is the equivalent of losing sleep.³⁵

Most interviewees described significant stress about their situations. This stress was often chronic and involved multiple stressors, reflecting the complexity of the participants' situations:

Things just build up inside me. How am I going to do this? How am I going to do that? They'll come, you know, switch things off (Ian).

Most stress discussed by interviewees was financial; concerns about managing budgets and worrying about not having enough money for essential items, paying bills or debts. Housing also provided significant stress, such as worrying about being homeless, concerns about renting or having to navigate the social housing waiting list:

Every day I worry sick. Are they (the landlord) going to say that 'my son, my daughter or a family friend needs that house?' (Olivia).

It really does affect me mentally. I've noticed a big change since living in this property cause rent is such a big factor (Claire).

Recently, I've been very stressed, especially with the move.

Daily life could also be time-consuming as interviewees tried to manage limited resources:

- **Rachel** discussed having to extensively plan her grocery shop, flicking through pamphlets and brochures to find which stores had savings at what time. She would then travel to multiple grocery stores, a time-consuming activity but important for someone stretching a thin budget.
- **Kelly** discussed how managing the full-time care of her daughter with an unsupportive co-parent, while also trying to find food support, meant that she couldn't focus on finding full-time work:

I'm seeing if I can get part-time work, so I can drop my daughter off at school. I'm just juggling a lot at the moment, and I can't focus on full-time work (Kelly).

Interviewees described feeling overwhelmed by the stress they experienced, signalling that there was no time to think and plan for the future:

I am worrying and budgeting all the time. I have to think and calculate, and I can't do anything. It puts so much stress in my head and mind, and I can't relax and be free (Victor).



I don't want to live like this forever because it's tough. I'd love to give my kids better opportunities, but all my energy is spent trying to work out how to live, how to exist (Mary).

The stress also contributed to feelings of exhaustion:

I did so much running around. I just literally went home and went to bed. This is just so exhausting (Helen).

Interviewees observed links between stress and worsening physical health. Chronic stress was contributing to flare-ups of existing conditions and new illnesses:

I've got an autoimmune disease from the stress, the doctors reckon (Larry).

With the stress and everything, that's why I got the second twisted bowel (Rachel).

It makes your sickness worse, I think (Olivia).

9.2. Feelings of Hopelessness

Interviewees expressed deep emotional reactions to their situations, describing feelings of depression, inadequacy, and hopelessness. These were tied to their financial situations and a sense of limited control over their lives:

It's just getting harder and harder, and I'm trying to contribute.... you've got to pay this and that for the kids... and it just makes me feel depressed because I can't actually help financially...I just feel like I'm neglecting my own kids (Larry).

Worrying about money kind of affects your mental health. I just feel like I'll never be able to do all the stuff to keep us happy (Claire).

It's sad. It's depressing sometimes. And I just sit in my room and cry alone. I won't let my son know (Olivia).

Suicide will enter your head. You know, what's the good of going on? Nothing is going to get better (Ian).

Beliefs about how much control people have over life outcomes are among the most important resources for emotional adjustment and managing stress.³⁶ However, the interviews highlighted how learned helplessness in the face of seemingly unsolvable financial challenges taxes mental wellbeing and motivation.

9.3. Sleep and Fatigue

Sleep disruption was common and described as both a cause and consequence of mental distress. Interviewees reported insomnia, oversleeping or chronic fatigue related to stress, hunger, illness, or emotional exhaustion:

Sometimes I'm just tired. I'll just stay at home. Lie there and doze off because I'm that tired... It's probably just from not eating (Ian).

There is just a lot of financial stress. It affects my sleep at night (Victor).

I was the type of person who could sleep any time of day or night, anywhere, but for the past 3 and a half months, now I can't sleep at night. It's very difficult (Tim).

For those already managing chronic stress, poor sleep was further limiting cognitive and coping resources.

MENTAL HEALTH AND WELLBEING — KEY FINDINGS

- Chronic financial stress created persistent psychological distress. Interviewees described constant worry about rent, bills, food, and debts, generating ongoing anxiety.
- Poverty imposed a heavy cognitive load and drained time and mental energy. Complex budgeting left people overwhelmed with limited ability to plan or problem-solve.
- Feelings of depression, inadequacy and hopelessness were common. Many expressed emotional exhaustion and a belief that their situation would not improve.
- Stress worsened physical health. Interviewees observed clear links between psychological stress and the onset or exacerbation of physical conditions.
- Sleep difficulties further reduced mental resilience. Insomnia, fatigue, and disrupted sleep were driven by stress, hunger, health issues or exhaustion and further limited participants' mental capacity.

Mary's Story

Trapped in the Cycle of Poverty

This story shows how caring for children while managing costs can leave parents trapped with few real choices.

Mary, 33, is a single mother living in community housing in the Illawarra with her young sons, one of whom is neurodivergent. She receives the Carer's Payment and Family Tax Benefit, but no other income. *"I just make it... I just make it."* She previously worked but has found it difficult to return to employment due to her children's needs and limited childcare options.

Her eldest son's school placement is far from home, requiring three hours of driving each day. *"It's just taking out traffic... I spend about three hours a day driving."* The cost of petrol is one of her biggest financial pressures, along with food and rent. *"Once the things I have to pay to live are paid, that's it."*

Mary budgets carefully, having cancelled all subscriptions and avoiding Afterpay or credit cards. *"Just the basics – food, petrol, rent, electricity, water."* She skips meals regularly, saying *"I always do,"* and has had to keep her son home from school when she couldn't afford fuel. Even basic medications like children's Panadol are a stretch: *"A bottle of that's \$25 now."*

She's experienced rental arrears and relies on Anglicare for food and occasional rent or energy support. *"I hate that I have to ask for help like this."* She's also had to sacrifice outings and enrichment activities for her children: *"a day out by the beach would be an easy \$100... that's the cheapest."*

Mary's partner passed away, and she's been raising her children alone since. She has limited support from family and friends due to her son's high support needs. *"People have trouble understanding him... It's hard."*

She feels stuck in a poverty trap, unable to work enough to get ahead without losing her housing support. *"Even if I do want to work... it doesn't seem like a way of progression."* The fear of losing community housing and being forced into unaffordable private rental is constant. *"It's just the cycle of poverty... relentless and hard. It shouldn't be like that."*

Mary's story is one of resilience, but also exhaustion. *"All my time and energy are just spent trying to work out how to live."*



10. Women's and Children's Needs

The gendered nature of poverty was a recurring theme throughout the interviews, with women, particularly single mothers, bearing a disproportionate burden of financial stress. This was compounded by experiences of domestic and family violence (DFV), the inadequacies of the child support system, and the additional responsibilities of unpaid care work.

An Australia-wide study found that 104,187 people who experienced family or domestic violence sought support from specialist homelessness services in 2022–23. Of these, 93% were women and children, and 18,713 people became homeless even after seeking help.^{37,38} The Australian Council of Trade Unions reports that the average cost of fleeing a violent relationship is \$18,000 and requires 141 hours—a daunting barrier for many women.³⁹

Almost all women that we interviewed had experienced DFV; in some cases, they and their children were still living with their abuser because they could not afford to leave:

I have no choice... so I go back to the house again, to the same thing. Nothing changed. I just go back to the violence again... I stayed with him six months into 2023. I call it—I ran away (Badiha).

I'm pregnant, and I leave my house because I fight with my ex-husband, and then I leave my home with my two kids. And then I'm starting to go to Anglicare (Aaliyah).

These stories reflect what Cook et al. describe as “impossible choices,” where seeking safety or financial support can expose women to further harm. Our findings confirm this, showing that these so-called choices often leave women with no real options at all.⁴⁰

Several women also described the ongoing impacts of historic sexual abuse and family trauma, which compounded financial and emotional stress:

My son came to me, and I thought it was about money, but he told me he'd been abused by a family member. My whole world changed. I gave up work to look after him (Rachel).

Childcare emerged as another significant barrier to workforce participation. Many women were unable to take up employment opportunities due to the lack of affordable and accessible childcare:

I can't find my daughter a childcare spot, and also, I'm thinking about money (Badiha).

In some cases, even when informal support was available, the complexity of children's needs made care arrangements difficult to sustain. Mary, for example, relied on her mother for help, but her son's high support needs and speech delay made it challenging to find appropriate care.

It's kind of hard with my son... I got my mum close by, but my son has high support needs. People have trouble understanding him (Mary).

Others had to give up work altogether:

I had a job in the city, working as a recruitment officer, but it was too far. I had issues looking after my daughter, so I had to give everything up and just focus on her while she's young (Kelly).

These experiences highlight how the intersection of DFV, care responsibilities, limited childcare access, and financial stress restricts women's ability to participate in the workforce, further entrenching gendered poverty.



10.1. Meeting Children's Everyday Needs

Providing for children's basic needs, including clothing, school-related expenses, and digital access, was a persistent source of stress for many mothers. Interviewees described the difficulty of affording essentials such as clothes, shoes, uniforms, and extracurricular activities. To manage, they often relied on second-hand items, family support, or charitable assistance.

I don't have enough money to save to buy clothing for my three kids... myself also... I still use it [old clothing] (Aaliyah).

My mom buys his shoes, so that helps (Claire).

School-related costs, including uniforms, excursions, and sports or swimming programs, added further financial pressure. While some parents prioritised these expenses, others had to forego them due to a lack of affordability.

The uniforms were expensive... now you have to have the school logo and specific colours. Just for a pair of pants, it's like \$45 (Helen).

He's growing too quickly. I just had to get him his new school shirt yesterday... it was \$26 for a shirt. That's ridiculous (Claire).

They go to tennis, sometimes gymnastics. The last time I paid \$20 for gymnastics, but now the school is asking \$120 for swimming lessons. This is coming to me. Sometimes they don't have good clothes for school (Aaliyah).

To manage these costs, families often accessed clothing vouchers from charities, arranged payment plans through schools, or relied on informal support networks.

Digital access was another concern, particularly for families without home internet. Some parents used mobile phone hotspots or relied on public Wi-Fi at libraries to ensure their children could complete homework or access online content.

If we need internet or a computer, we just take them to the library, or I just turn my hotspot on, and they can connect to that (Helen).

For families with multiple children, the financial strain was even more pronounced. Sports fees and school trips often required difficult trade-offs, such as delaying or skipping bill payments to ensure children could participate.

Especially with four kids. And my daughter does a lot of sports, the fees are just, like, coming at me left, right and centre (Helen).

I could spend that \$600 on my daughter's trip. So, I used that money for her rather than the electricity bill (Helen).

Children were often aware of these financial constraints and showed understanding when parents couldn't immediately meet their requests.

He's like, 'Well, can I get this?' and I'm like, 'Well, not today. I can't afford it today.' So, he knows, he's a pretty smart kid. He understands. And then, obviously, when I can afford it, that's when I'll go out and get him something while he's at school, and surprise him when he gets home (Claire).

These experiences highlight the cumulative impact of financial hardship on children's wellbeing and their ability to fully participate in education and social life. From clothing and school fees to internet access, families were constantly making trade-offs to ensure children had what they needed, even if it meant not paying an essential bill.

WOMEN'S AND CHILDREN'S NEEDS — KEY FINDINGS

- Women, particularly single mothers, experienced compounded financial stress due to the intersection of poverty, domestic and family violence (DFV), inadequate child support, and unpaid care responsibilities.
- Many women faced “impossible choices” between safety and survival, with some remaining in, or returning to, violent relationships because they could not afford to leave or access secure housing.
- Lack of affordable and accessible childcare was a major barrier to employment, forcing some women to reduce work hours or leave jobs entirely, even when informal support was available.
- Meeting children's basic needs—such as clothing, school uniforms, and extracurricular activities—was a constant struggle, often requiring support from charities, family, or school payment plans.
- Digital exclusion further limited children's educational participation, with families relying on mobile hotspots or public Wi-Fi to access online learning and resources.

Pam's Story

A Life of Service, Now Struggling to Survive

This story shows how older women can face deep insecurity when housing, health, and family support fall away.

At 70, Pam lives in a small boarding house room, managing on an age pension and occasional work. *“I just can't afford the rent,”* she says. *“I've got a car to run, insurance, storage, medication... it all adds up.”* She's resourceful—downsizing storage, seeking low-interest loans, and picking up casual work. *“If I work just a little, I'll be better off.”*

Pam's health is fragile. She takes multiple medications, some not covered by subsidies. *“It's a bit of bad luck,”* she says. *“But I've got to stay on them.”*

Her greatest pain, though, comes from fractured family relationships. Estranged from her children, Pam describes emotional abuse and exclusion. *“I turned 70 and got nothing; my daughter didn't even ring me.”* She recounts being blocked from seeing her grandchildren and being told, *“We hate you and don't want you in our lives.”*

After a breakdown, Pam sought help from mental health services and was temporarily housed. *“I was pretty much homeless,”* she says. *“I had nowhere to go, no money.”* She's now on the priority list for public housing and hopes to move into a new unit before Christmas.



Despite everything, Pam remains generous. She's lent money to family, supported others in crisis, and continues to give even when she has little. *“I gave my all,”* she says. *“I don't understand why they won't give it back.”*

Pam finds comfort in community—through Anglicare and the local café. *“They give me what my kids should give me,”* she says. *“Love.”*

11. Social Isolation and Loneliness

Social exclusion was a common theme in interviewees' experiences, often shaped by limited social capital, such as fewer personal networks or community connections, and financial hardship. This social exclusion reflects broader structural inequalities that contribute to ongoing marginalisation.

11.1. Limited Social Capital and Isolation

Many interviewees described having few or no close relationships, often due to past experiences, relocation, lifestyle changes, or strained family dynamics. For some, maintaining sobriety or distancing themselves from previous social circles led to a reduction in their social networks.

I don't have a lot of friends because that was one thing I had to change to stay drug-free (Gary).

I have a couple of friends in Sydney. Other than that, I have no one in this area (Quinn).

I don't have friends—not because something's wrong with me, but because genuine, lasting relationships haven't formed. I've learned to value solitude and find peace in being on my own (Ula).

While some interviewees expressed a preference for solitude, this was sometimes accompanied by feelings of loneliness or exclusion. In many cases, loneliness and social exclusion were normalised as part of everyday life.

I like my own time, but it's very hard when you've been on your own for so long. I'm not lonely. I'm alone. But I'm not lonely... I love my solitude because I get peace of mind (Ula).

I'm a bit of a loner in that way (Rachel).

Social isolation was often reinforced by financial hardship and life transitions. Interviewees described how not being able to afford outings led to declining invitations, which in turn caused others to stop asking altogether:

You say you've got no money, so people stop asking you (Victor).

Rachel shared how this dynamic affected her social life:

I've had to say no; I can't go out. It felt isolating. I lost a lot of friends when I came over this way. They were all married, and you're the third wheel. I don't go out for lunches like I used to with my old friends or go away on girly weekends (Rachel).

In addition to limited social networks, strained family relationships further contributed to feelings of isolation. Some interviewees described long-term separation from children and grandchildren, often with minimal or no contact.

I've actually got three kids from a previous marriage... I don't see them at all. I've got three grandkids, but I've only seen one—my granddaughter, and that was the day she was born. I haven't seen them since. They don't send any photos or anything. Sometimes I just contact them to wish them a happy birthday, and that's about it (Daniel).

I've got two daughters who don't speak to me (Rachel).

Wayne shared how his disability and family history contributed to exclusion and a strong sense of independence:

I've kind of been treated like an orphan because of my disability. I do have wealthy parents. My mum only helped me when she realised, I was on the street. She wouldn't help me financially. They consider me a burden (Wayne).

11.2. Barriers to Participation and Leisure

Limited financial resources significantly restricted access to leisure activities and social engagement. Interviewees described cutting back on outings, including simple pleasures like coffee or movies.

I've even cut down on going out for coffee. Some girls can afford it every day, but that's not me (Rachel).

We don't go to movies (Kelly).

I just buy a case [of beer] and sit at home... I'm usually broke anyway (Frank).

Even low-cost family outings were described as financially burdensome.

A day out in Kiama... petrol, lunch, ice cream—it's like a \$100 day out. That's the cheapest (Mary).

We still go out on weekends, for example, to the park or the city (Sami).

There are many things I want to do, but I can't because I have no money. Cost-of-living has a stranglehold on my life (Victor).

11.3. Digital and Structural Barriers

For older interviewees (over 55 years), digital exclusion was a significant barrier to accessing housing and essential services. Staff observed that navigating online systems posed challenges for this group, compounding their isolation and limiting access to support.

Interviewees described limited access to internet and phone services, often relying on prepaid mobile plans or shared devices. These constraints affected their ability to engage with digital platforms required for everyday tasks such as contacting Centrelink, applying for jobs, or accessing entertainment and social connections.

I don't have internet. I only get the phone plan because it works better for me. I just shared data with my daughter (Badiha).

We don't have the flash TV programs like Netflix. Just the basic mobile—we both run off one phone (Gary).

Some interviewees had internet access but struggled with affordability and managing bills.

I've got internet with Dodo. If the bill's due and my pay is the following week, I ring up and get an extension. I only get a small pay—about \$100—because my rent comes out, so I ask to pay another day, and they're okay with that. Sometimes I go a couple of weeks without credit. I use Facebook to contact my daughters when I've got no credit—that's the only way I can reach them (Emma).

Others highlighted the increasing necessity of internet access for daily life, including relaxation and staying connected.

These days, you need the internet all the time. I need my TV. At my age, I need Foxtel—it helps me relax. But then there's gas and electricity too. I try to pay a little bit on each bill every pay—\$50 on this, \$50 on that—but they're always on your back, wanting payment now (Ian).

Some interviewees described using the internet primarily for their children's needs or to sell items online, often relying on the cheapest available plans.

I have the cheapest phone plan with Dodo. My internet is with Dodo too. I was looking for a cheaper version of things. My Netflix works—I don't know how, but it does (Kelly).

Digital access was also closely tied to essential services and employment.

You need your phone and data to do anything—Centrelink, job applications. I've got no data, no credit. People have to ring me ...Everything is online—interviews, job applications. You need credit on your phone to fill out the forms (Tim).

Interviewees described how limited social capital, financial hardship, and digital exclusion intersect to reinforce social isolation and restrict access to leisure, family connection, and essential services—highlighting the structural barriers that contribute to ongoing marginalisation.

SOCIAL ISOLATION AND LONELINESS — KEY FINDINGS

- Limited social capital—including few personal relationships and weak community ties—was a common experience among interviewees, often shaped by past trauma, relocation, or lifestyle changes.
- Social isolation was frequently normalised, with some interviewees expressing a preference for solitude, while others described loneliness and exclusion as ongoing challenges.
- Financial hardship reinforced social exclusion, with interviewees unable to afford outings or leisure activities, leading to reduced invitations and diminished social engagement.
- Strained family relationships contributed to isolation, with several interviewees reporting minimal or no contact with children or grandchildren due to past conflict or systemic barriers.
- Access to leisure was significantly restricted by cost-of-living pressures, with even low-cost activities like coffee or local outings described as unaffordable.
- Digital exclusion—particularly among older interviewees—limited access to essential services such as housing, Centrelink, and employment opportunities.
- Reliance on prepaid phones and shared devices created barriers to online engagement, with interviewees often lacking data or credit to complete basic tasks.
- Managing digital bills was a source of stress, with interviewees juggling limited income across multiple utilities and often relying on extensions or minimal payments to stay connected.

12. What Is Anglicare Doing?

12.1. Financial Wellbeing and Community Services

Anglicare delivers a wide range of services to support financial disadvantage, poor mental health, relational stress and isolation across Greater Sydney, the Illawarra, New England North West and the Central West. Our Financial Wellbeing services provide both material assistance, such as help with rental arrears and utility bills, and casework support, including financial capability training and financial counselling.

These services aim to alleviate short-term financial pressure, strengthen people's ability to manage their finances, and support their connections to other services and their local community.

12.2. Anglicare's Impact

In 2025, we served over 14,200 clients, distributed over 47,000 food bags, over \$1,000,000 in rental arrears assistance, and \$320,000 in removalist and storage assistance. As highlighted in our Social Impact Report, around 9 out of 10 clients across all Financial Wellbeing programs reported that their ability to pay for essential needs, manage expenses, and deal with unexpected costs had improved or been maintained as a result of Anglicare's services.⁴¹

For clients receiving more intensive financial capability training or financial counselling, at least 8 out of 10 experienced improvements in financial resilience, material wellbeing, engagement with other supports, and reductions in immediate financial crises.⁴¹ These findings demonstrate the substantial benefits of intensive, relationship-based casework.

12.3. The Complexity of Issues Among New Financial Wellbeing Clients

The complexity of need among people presenting to Anglicare's Financial Wellbeing services has intensified since 2019, not only in the number of issues clients face, but in how deeply these issues intersect and compound one another. Clients are increasingly presenting with layered challenges that extend beyond financial hardship alone, including mental health issues, domestic and family violence, substance use, housing insecurity, and chronic stress. These challenges are rarely experienced in isolation and often reinforce one another, making it more difficult for individuals and families to stabilise their circumstances.

Anglicare staff often reported that financial stress is now more frequently intertwined with significant mental health distress. Clients are presenting in highly fragile states, overwhelmed by the cumulative pressures of unaffordable housing, unmanageable debt, and unmet health needs. As one staff member described, *"It's like a volcano bubbling below the surface... they struggle to cope."* Others noted that many clients are forgoing therapy, psychology, and other supports due to cost pressures, leaving them in deteriorating mental states at the point of seeking financial assistance.

This growing complexity has important implications for service delivery. Caseworkers are increasingly supporting clients whose needs require longer engagement, higher levels of risk assessment, and more intensive coordination with housing, mental health, and domestic and family violence services. While financial capability and budgeting support remain valuable, staff emphasised that these strategies alone are often insufficient when clients' incomes simply do not stretch far

enough to meet basic living costs. As one staff member reflected, *“With my financial capability work, the trend has moved to more information about how to save and money management,”* underscoring the limits of individual coping strategies in the face of structural constraints.

The intensification of client complexity reflects broader systemic pressures arising from the cost-of-living crisis, housing unaffordability, and inadequate income support. These pressures are also evident in the changing profile of people accessing Anglicare’s services for the first time, which is explored in the following section.

12.4. The Changing Profile of New Financial Wellbeing Clients

Since 2019, the profile of new clients accessing Financial Wellbeing services has gradually shifted as the impacts of COVID-19 and the cost-of-living crisis have extended to new groups. Between 2019

and 2025, the proportion of new visitors reliant on government support payments declined by 10 percentage points, while the proportion reliant on employee salaries or wages increased by 5 percentage points, and those with no income increased by 4 percentage points.

New clients are also less likely to be living in public housing (–15 percentage points) and more likely to be privately renting (+8 percentage points) or living in crisis accommodation (+4 percentage points), reflecting mounting pressure in the private rental market (see Table 2).

The proportion of clients who are homeless or at risk of homelessness increased from 16% in 2019 to 26% in 2025, underscoring the growing precarity of those seeking assistance. The age profile of new clients has also shifted towards younger cohorts, with the proportion aged 20–29 years increasing from 6% to 16%, offset by a decline among those aged 40–49 years.

Table 2: Profile of new clients in Anglicare’s Financial Wellbeing program*

	2019	2025	% change
Client’s main source of income			
Government benefits	88%	78%	-10%
Employee salary/wages	8%	13%	+5%
Nil income	4%	8%	+4%
Other	1%	1%	0%
Client Accommodation Type			
Private rental	44%	52%	+8%
Public rental	37%	22%	-15%
Crisis accommodation	4%	8%	+4%
Client-owned property	6%	9%	+3%
Other	9%	9%	0%
Homelessness Status			
Yes	7%	10%	+3%
At risk	9%	16%	+7%
No	84%	75%	-9%

*Percentages may not sum to 100% due to rounding.



What donor support makes possible

Donor support enables Anglicare to:

- respond quickly when people are at risk
- provide practical assistance with dignity
- prevent crises from becoming homelessness

These services are vital—but they cannot replace the need for systemic reform.

Why services alone are not enough

Charitable support can ease hardship and stabilise lives.

But without changes to income support, housing supply, and rental security, more people will continue to fall into crisis.

13. Government Policy and Program Gaps

13.1. Housing Policy

Housing is a central feature of most Australians' lives and finances; it is the fixed need around which budgetary trade-offs, lifestyle considerations, and social relations are built. Australia is currently at a crisis point in its provision of affordable, accessible, and appropriate housing for the population, which is the cumulative outcome of decades of failure by governments to keep up with the supply of public and social housing.

While home ownership is increasingly difficult to obtain for many people, it has remained an aspiration among successive generations of Australians. Favourable tax treatment of the family home is a cornerstone of tax policy, and high levels of home ownership have been a key assumption in other policy areas such as aged care. However, the reality is that there has been a steady erosion of home ownership, with each successive generation being less likely to own a home than the previous generation.⁴² Younger Australians, in particular, are finding it difficult, if not impossible, to gain a foothold in the housing market, with Gen Z being half as likely to own a house as Baby Boomers at the same age.⁴³ It is recognised that with the extraordinary acceleration in the price of housing during periods of low interest rates, the split has widened between those who own housing assets and those who do not.

To address this, much recent housing policy has focused on the supply of new housing. Launched in 2024, the National Housing Accord has set the ambitious target of delivering 1.2 million new homes across Australia over 5 years.⁴⁴ It is anticipated that 322,000 of these new homes will be within the Greater Sydney Region.⁴⁵ Of these, only

3100 affordable homes— lower-cost market-based housing—have been pledged within the Accord for NSW, and over 2900 social housing units, subsidised publicly or not-for-profit managed housing, through the first two rounds of the Housing Australia Future Fund.⁴⁶ Mass housing supply is intended to ease demand, affecting housing affordability. However, soaring land prices, interest rates, poorly distributed tax benefits, and the booming cost of construction all undermine affordability.

While decades of housing policy have been focused on enabling home ownership for Australians, almost a third of Australians now rent their homes,⁴⁷ and the majority of low- and middle-income Australians believe they will never own a home.⁴⁸ Despite the growth in the number of people renting their homes, further policy change should now be considered to substantially improve renters' living conditions, such as rent controls and improved security of tenure. At present, the private rental market has become more insecure and unaffordable where median asking rents in 2025 have increased by 47% from five years ago.⁴⁹ With demand outweighing supply in the rental market, many renters put up with living in suboptimal conditions. Despite 63% of surveyed renters identifying the need for repairs, only 42% say they could assert their rights without losing their tenancy or suffering other consequences, such as a rent increase.⁴⁹

The impacts of unaffordability and challenging conditions in the housing system are felt differently across different demographic groups. First Nations people are overrepresented in homelessness services, and there has been a surge in the number of First Nations people accessing assistance programs.⁵⁰ For many low-income earners and those on Government

assistance, stagnant government support combined with a shortage of social housing and high rents are pushing more people into housing stress and homelessness. While older people traditionally have higher rates of home ownership, the 14% of people over 65 years renting in the private market suffer intense competition to access rental properties, may not have income sources beyond government benefits, and are likely to be living on low incomes, such as the age pension.⁵¹

13.2. Cost-of-Living Policy

Since 2022, the cost-of-living has been at a crisis point for many Australians. Despite a recent slowing in the growth of the cost of basic goods and services, prices remain high, and with rising wealth inequality, the impacts are poorly distributed.⁵² The average wealth of the highest 20% of Australians has grown at a rate four times that of the lowest 20%.⁵³

In addressing the cost-of-living crisis, Australian policy could be described as incremental. The Australian Government has implemented a series of tax cuts since 2024 with the intention of providing relief to families. From 1 July 2026, the 16 per cent tax rate, which applies to taxable incomes of between \$18,201 and \$45,000, will be reduced to 15 per cent. From 1 July 2027, this tax rate will be reduced further to 14 per cent.⁵⁴ It is expected that the cuts may increase nominal household disposable income by 1.9% by 2027-2028.⁵⁴ By increasing the Medicare levy thresholds, the Government ensured that more than a million Australians living on lower incomes will be exempt from paying Medicare or will continue to pay a lower rate. In addition, energy bill relief, in the form of two \$75 rebates, will continue until the end of 2025.⁵⁴ In a further bid to relieve pressure

on lower-income households, such as age pensioners, the maximum Pharmaceutical Benefits Scheme payment will be reduced from \$31.60 to \$25 starting in 2026. A 20% reduction in student debts, alongside existing reductions in indexation, will lighten the load of student debt for 3 million Australians.⁵⁴

These measures represent short-term help to many households but are modest and fall short of meeting the underlying challenges arising from the cost-of-living crisis. The price of housing, the stagnation of wages, and declining economic productivity are all essential pieces to address in lowering the cost-of-living for Australians. While on average, real wages in OECD countries have risen 1.5% since before the COVID pandemic, Australian real wages have fallen by 4.8%.⁵⁵ Australians' average wages are growing at half the pace of prices.⁵⁶ In response, the Australian Government has increased the minimum wage by 3.5% as of 1 July 2025,⁵⁷ and supported wage increases for aged-care and child-care workers.⁵⁴ The rate of inflation is slowing for goods and services, but policy will need to move from containing inflation towards stimulating the economy in order to improve living standards. While the rate of inflation has slowed, prices remain high after a period of high inflation. Therefore, it is essential that Australia's wages grow quickly in real terms to catch up.⁵⁸ The ongoing Productivity Commission's Productivity Inquiry and Treasury's Economic Reform Roundtable are both intended to outline a roadmap for boosting economic productivity, with the hope that measures to improve housing, industry, and the workforce can improve the cost-of-living. Notably, proven measures for boosting productivity, such as poverty reduction, have been largely absent in the national discussion on productivity.

13.3. Income Support

Wages growth is an urgent priority for Australia as policymakers, businesses, and communities struggle to contain the cost-of-living; however, at the more critical end, recipients of Government income support live with insufficient payments to support everyday life. As of June 2025, 883,700 Australians, or 3.3% of the population, relied on JobSeeker payments, which, for a single person without children, can be as low as \$56 per day.^{59,60} As a result, the majority of Australians relying on JobSeeker are living below the poverty line, with JobSeeker having been set at rates below the Henderson poverty line since the early 1980s.⁵⁹ Many vulnerable Australians are simply not being supported adequately to enjoy a basic quality of life.

For working Australians, inflation of housing costs and everyday goods, in combination with wages stagnation, has meant that people are more likely to resort to obtaining loans to cover day-to-day expenses. The Federal Government's No Interest Loans program has supported one million Australians and was boosted by \$48.7million in March 2025.⁶¹ The program is intended to help Australians get debt under control and purchase essentials; however, many providers of NILS services now require customers to have a \$50 income buffer fortnightly on their loan,⁶² which is challenging for families living on the edge. Another requirement is that recipients have lived at their current address for a minimum of three months, which presents a challenge

for people looking to use the payment as a rental bond or for families fleeing domestic violence.⁶³ Many Australians struggling with the cost-of-living have turned to other forms of capital in order to stay afloat. While predatory payday loans have decreased through tighter regulation, such loans are still used by many Australians to cover basic or unexpected costs.⁶⁴ Furthermore, one in six Australian adults is using credit cards to pay for everyday expenses,⁶⁵ and a growing number are using Buy Now, Pay Later services, which often entail exploitative fees.^{66,67} As a result, the National Debt Hotline has seen a significant increase in calls for support over the last year, primarily from people with issues around housing stress (including mortgage, rent, rates and body corporate), utilities bills, credit card debt, loans, Buy Now, Pay Later, and ATO debt.⁶⁸

It could be argued that, given the rise in housing stress and unaffordability, the crippling cost-of-living, and Australia's burgeoning personal debt issues, the policy landscape designed to support Australians is not fulfilling its purpose. While there has been a broad sweep of government actions to provide short-term relief for Australians under financial pressure, this has been incremental in its implementation and fails to shift the underlying drivers of poverty and inequality.

14. Recommendations for Action: What Can Be Done?

1. Raise the rate of JobSeeker payments

Despite persistent calls over the years to raise the level of the JobSeeker payment, our report shows the hardships currently being experienced among recipients of Government benefits, many of whom live below the poverty line. Our research highlights individual examples of hardship and how the welfare system is failing our most vulnerable populations. Payments such as JobSeeker, which should allow people to stay afloat, are instead trapping them in cycles of debt, poverty, and inequality.

Anglicare advocates that the Federal Government raise the rate of JobSeeker to \$80 per day, to ensure that people can afford their housing, living costs, and essential medicines without having to make impossible choices between these key essentials. This proposed increase, and indexing it to keep up with wages, would cost \$9.5billion per year, which is a fraction of the tax discounts we provide to our wealthiest in society through superannuation tax discounts, capital gains tax discounts, and negative gearing.⁶⁹ It is essential that we rebalance our system so that priority is given to supporting our most vulnerable, not our most privileged.

Raising the JobSeeker payment is both a social good and an economically sound decision. Increasing the incomes of minimum wage earners has been shown to both reduce poverty and increase economic productivity.⁶⁹ In the first stages of the COVID-19 pandemic, increases were made to JobSeeker and Youth Allowance payments on a temporary basis to almost double the regular rate.⁷⁰ Through this change, we witnessed an unprecedented fall in income inequality, and the ability for many people on JobSeeker and Youth Allowance to budget, save, and live more comfortably.

2. Increase the supply of social and affordable housing

Amidst Australia's efforts to boost housing supply, only 1% of this new housing is earmarked for affordable housing in the Greater Sydney region. While affordable housing is essential in making life easier for many working Australians, so is growing the stock of designated social housing, which currently only accounts for 4.1% of Australian households, a number that's been in decline in the 21st century.⁷¹ To meet our population's growing need, we need 10% of all housing stock to be social housing; this would take further Federal Government investment, administered alongside States and Territories.⁷²

Anglicare calls on the Federal Government to build 25,000 new social and affordable homes by the completion of the Housing Accord in 2029. Setting apart social housing is essential because the mass building of homes alone will not directly help our most vulnerable. We also advocate the ring-fencing of housing for older Australians, particularly single women, and First Nations Australians, who are among the fastest-growing cohorts currently facing housing stress.

Due to the productivity gains of well-located, affordable housing, an investment of \$1 in housing capital subsidy produces \$2.40 in human capital uplift in net present value terms, which is comparable to returns from traditional infrastructure investments like transport.⁷² Investing in affordable, well-located housing is prudent both from a social and a moral viewpoint and an economic viewpoint.

To unlock access to well-located land for social and affordable housing, the Federal Government could expand access to Crown

Lands to community housing providers. This would lower the barrier to entry for community housing groups looking to build more social and affordable housing. State Governments could further boost well-located affordable and social housing by introducing mandatory inclusionary zoning, which would require new developments to incorporate these forms of housing alongside market-based housing.

3. Protect and support renters

Around a third of Australians rent their homes,⁷³ meaning that a third of the nation is subject to a rental market where rents continue to increase rapidly and, in many regions, availability challenges. To improve predictability for tenants and prevent large-scale rental increases, the rental market needs better regulation. Over 80% of very low-income renters live with financial stress arising from their housing.⁷⁴ To protect renters, there must be a more comprehensive policy approach by the Federal and State Governments.

Firstly, the Federal Government should increase the Commonwealth Rent Assistance (CRA) payment to ensure that low-income renters can keep up with rising housing costs. Anglicare calls for an increase to the CRA rate by 50% for couples, and 40% for singles, along with regular indexation to the lowest 25% of rents in cities, to better reflect real rental pressures across regions. Strengthening CRA complements State-level rental reforms by directly supporting households in need, reducing rental stress, and enabling renters to maintain stable tenancies while broader market reforms take effect.

Secondly, the rate of growth in rents in major cities is increasingly unsustainable for many renters. We advocate that the NSW Government introduce measured limitations on the amount by which rent can be increased annually, broadly aligned with CPI. As seen in a number of cities in Canada, Spain, and Scotland, such limits could be targeted at areas experiencing

particular rental pressure. Appropriate exemptions could apply where landlords face significant increases in taxes or charges, or where capital expenditure has occurred, particularly where it improves liveability or energy performance for tenants. This approach would provide additional security for renters following the recent banning of no-fault evictions, while evidence from comparable jurisdictions suggests that well-designed rent stabilisation measures are unlikely to lead to widespread divestment from the rental sector.

4. Improve food supply systems that will assist vulnerable people

More Australians are struggling to buy food for their households; our two major supermarkets have been accused of price gouging.⁷⁵ Weekly grocery bills have risen by an average of 11% in a year.^{76,77} There is evidence here that our food supply system is currently falling short in its pricing regimes.

To give communities access to fresh food at more accessible prices, State Governments should encourage other forms of food retailing. The NSW Environmental Protection Authority has been investing in capacity building for the food rescue sector, enabling charities and community organisations, like Anglicare, to collect more food and better distribute it to those in need. Anglicare advocates for further funding of the sector and for supermarkets to continue to reduce food waste by diverting food to community groups.

Alongside the food rescue system, Anglicare advocates that State Governments encourage the establishment of cooperative food networks, which use collective buying and localised distribution to keep costs down. Local cooperatives are reporting customer savings of up to 30%, and farmers get more of the dollar for their produce.⁷⁸

5. Liberalise helpful credit and restrict bad credit

With more Australians becoming trapped in cycles of unmanageable debt, it is vital that the Australian Government takes decisive action to ensure fairer and more equitable access to credit. This means not only expanding access to safe, affordable options like NILS (No Interest Loans Scheme), but also taking stronger steps to restrict the influence of predatory lending practices that exploit financial vulnerability. For programs like NILS to remain effective and inclusive, the process of accessing credit must be straightforward and based on need. Imposing unnecessary barriers, such as \$50 income thresholds or rigid requirements around length of residency, risks excluding those who most need support.

While recent efforts to tighten regulations on payday lending represent progress, there is an urgent need for the Federal Government to further regulate the growing risks associated with Buy Now, Pay Later (BNPL) services, including increased financial stress, lack of due assessment on credit readiness for consumers, and excessive consumer fees.⁷⁹ Everyone facing financial stress deserves access to capital that helps improve their situation, not deepen their difficulties. In addition to regulatory reform, greater public education is needed to ensure people understand the full range of credit options available to them, as well as the potential risks associated with each.

6. Measure and publicly report on poverty

To effectively address poverty in Australia, it is essential to have accurate, up-to-date data that reflects the reality of people's lives. Currently, there is a clear need for more comprehensive and timely data to truly understand the extent and nature of poverty across the country. There needs to be formal, regular monitoring and measurement of poverty by the Federal Government, either using the Henderson poverty line or more nuanced, dynamic, and multidimensional tools.

At present, the most recent available data on poverty in Australia is from 2022. This significant lag in measurement and reporting makes it difficult for the Government, policymakers, and civil society organisations to respond swiftly and appropriately to emerging needs. To improve our collective response, poverty data should be updated annually and made publicly available, enabling more informed decision-making and better-targeted support for those who are struggling.

What success would look like

Success would mean:

- fewer people skipping meals or delaying healthcare
- fewer households entering homelessness from rental stress
- lower reliance on emergency relief

These outcomes depend on policy change as well as community support.

15. Conclusion

This report has highlighted the persistent and intensifying challenges faced by people living on low incomes in the context of Australia's ongoing cost-of-living crisis. Despite a slowing rate of inflation, the cumulative impact of rising prices, especially for housing, food, energy, and transport, continues to place immense pressure on vulnerable households.

The findings show that many individuals and families are forced to make impossible choices between essential needs. Rent remains the highest priority, often at the expense of food, medication, and mental wellbeing. Food insecurity is all too common, with some interviewees skipping meals or going without entirely. Energy poverty is a growing problem that extends beyond the home to include transport costs, which limit access to work, healthcare, and social connections.

The report also reveals the growing complexity of financial stress, with shrinking access to safe credit and increasing reliance on high-risk borrowing. Mental health impacts are profound, compounded by sleep disruption, cognitive burden, and social isolation. Children are not immune; parents are making significant sacrifices to shield them, but many still face unhealthy and restricted diets, limited access to school resources, and fewer opportunities to participate in everyday life.

Additional themes emerged that deepen the picture of hardship. The prevalence of Domestic and Family Violence (DFV) adds another layer of vulnerability, often intersecting with financial stress and housing insecurity. Single parents face unique challenges, juggling care responsibilities with limited income and scarce support networks. Many households are trapped in a triple cost squeeze—housing, childcare, and school expenses—leaving little room for essentials or savings.

A critical structural issue is the housing eligibility trap, where the fear of losing eligibility for social housing discourages people from earning more. The leap from social housing into private rental is often insurmountable, with rents in the private market far exceeding what low-income households can afford. This underscores the urgent need for affordable housing options that bridge this gap and prevent families from falling deeper into poverty.

Anglicare's Financial Wellbeing services continue to play a vital role in supporting those most affected. However, the scale and depth of need demand more than charitable support. Structural reform is urgently needed. This includes raising income support payments, expanding social and affordable housing, regulating the rental market, and investing in a fairer food system and safer credit options.

Above all, this report calls for a coordinated, long-term policy response that centres on the lived experiences of those most impacted by poverty and the cost-of-living. Without decisive action, the cycle of poverty, exclusion, and housing insecurity will continue, and the cost will be borne by individuals, families, and communities already stretched beyond their limits.

Why this matters now

The cost-of-living crisis is not a temporary shock for people on low incomes.

Without action, hardship will deepen—and the human and economic costs will grow.

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