

Submission
No 104

INQUIRY INTO PREVALENCE, CAUSES AND IMPACTS OF LONELINESS IN NEW SOUTH WALES

Organisation: The Salvation Army

Date Received: 1 November 2024



Prevalence, causes and impacts of loneliness in New South Wales

November, 2024



About The Salvation Army

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

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

Programs include:

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

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

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

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

Further information about The Salvation Army can be accessed at: <

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





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Our commitment to inclusion

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

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

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

The Salvation Army is a worldwide movement known for its acceptance and unconditional love for all people. We love unconditionally, because God first loved us. The Bible says, “God so loves the world” (John 3:16, RGT). As both a church and charity, we believe all people are loved by God and are worthy of having their needs met. Everyone is welcome to find love, hope, and acceptance at The Salvation Army.

The Salvation Army Australia Territory wishes to acknowledge that members of the LGBTIQ+ community have experienced hurt and exclusion because of mixed comments and responses made in the past. The Salvation Army is committed to inclusive practice that recognises and values diversity. We are ensuring our services affirm the right to equality, fairness, and decency for all LGBTIQ+ people, rectifying all forms of discriminatory practice throughout the organisation.

We seek to partner with LGBTIQ+ people and allies to work with us to build an inclusive, accessible, and culturally safe environment in every aspect of Salvation Army organisation and services. Everyone has a right to feel safe and respected.

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

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





Executive summary

The Salvation Army is one of the largest providers of social services across Australia, with extensive services across New South Wales (NSW). In addition to social services, we provide ministry and pastoral supports and spaces for community connection through our Corps (churches).

Loneliness and social isolation are prevalent issues for those we work alongside. We regularly observe the way social isolation, loneliness, disadvantage, physical health, mental health and wellbeing all interact. The Salvation Army's experience has shown that in many cases loneliness and social isolation can be addressed through the development of meaningful social connection, community engagement and belonging.

The Salvation Army welcomes the opportunity to provide this submission to The Standing Committee on Social Issues (the Committee) in relation to the Inquiry into the Prevalence, Causes and Impacts of Loneliness in New South Wales (the Inquiry). This submission addresses in particular the extent of loneliness and social isolation, populations at risk, factors that contribute to transient loneliness developing into chronic loneliness, as well as existing initiatives and further steps the NSW Government, social services and community groups can take to reduce the prevalence and impacts of loneliness.

There are many drivers and experiences of loneliness and social isolation, and each individual circumstance will be distinct. In this submission The Salvation Army focuses on:

- Disadvantage as both a driver, and a consequence of, loneliness and social isolation;
- The diverse needs of communities and community groups across NSW; and
- The value of meaningful social connection, community engagement and belonging.

This submission recommends that addressing loneliness and social isolation in NSW requires:

- A collaborative and coordinated approach across government departments, service sectors and community groups;
- Community-led solutions that address the diverse needs of local communities;
- Solutions that address both the drivers and consequences of disadvantage; and
- Increased investment in the community and social services sector to increase their ability to respond to loneliness and deliver integrated support.

The Salvation Army has made 22 recommendations for the Committee to consider. A summary of these recommendations follows on the next page.



Summary of recommendations

Recommendation 1

1.10 The Salvation Army recommends that the New South Wales Government works to develop a state-wide strategy to prevent and address loneliness and social isolation.

Recommendation 2

1.7 The Salvation Army recommends the New South Wales Government develops a community awareness campaign that promotes the importance of meaningful connections for all people, improves public understanding of loneliness, reduces stigma and provides people with the knowledge and resources to seek support and offer assistance to others.

Recommendation 3

1.13 The Salvation Army recommends that the New South Wales Government work collaboratively with local communities to identify social connection needs and solutions. Solutions should adopt a place-based approach to ensure programs are tailored to the needs of each community.

Recommendation 4

1.18 The Salvation Army recommends that the New South Wales Government support local communities to identify and promote opportunities for community members to contribute in a way that meets their individual needs.

Recommendation 5

2.11 The Salvation Army recommends that the New South Wales Government considers increasing funding to the No Interest Loans Scheme (NILS) to increase the number of loans that can be processed and provided to community members.

Recommendation 6

2.15 The Salvation Army recommends that the New South Wales Government work with the Commonwealth Government to meaningfully increase the base rate of JobSeeker and Youth Allowance to ensure that recipients are able to live with dignity and meet their social connection needs.

Recommendation 7

2.27 The Salvation Army recommends that the New South Wales Government deliver significant investment to increase social and affordable housing supply, and to arrest the current housing affordability and homelessness trajectory.

Recommendation 8

2.28 The Salvation Army recommends that the New South Wales Government deliver significant investment to increase crisis and transitional accommodation, particularly in areas where there is limited access to these services.





Recommendation 9

2.35 The Salvation Army recommends that the New South Wales Government invest in resources and training on coercive control legislation and legal responses that is tailored to the specialist family violence sector.

Recommendation 10

2.40 The Salvation Army recommends that the New South Wales Government ensure all victim-survivors have access to safe accommodation options by:

- *Addressing bottlenecks in crisis and transitional housing due to a lack of exit pathways; and*
- *Increasing investment in services that support victim-survivors to remain in the home, or a home of their choosing.*

Recommendation 11

2.43 The Salvation Army recommends that the New South Wales Government increase funding to specialist family violence services to increase their capacity to support social connection and community engagement for victim-survivors.

Recommendation 12

2.52 The Salvation Army recommends that the New South Wales Government increase funding to alcohol and other drug treatment services to improve equitable access to low, medium and high intensity treatment services.

Recommendation 13

3.5 The Salvation Army recommends that the New South Wales Government commits to programs and services that are culturally safe and appropriate for Aboriginal and Torres Strait Islander people by:

- *Increasing support and investment in Aboriginal and Torres Strait Islander community-led responses;*
- *Investing in the development of strong partnerships between the wider services sector and Aboriginal Controlled Community Organisations; and*
- *Investing in the strengthening and building of the Aboriginal and Torres Strait Islander workforce in the community and social services sector.*

Recommendation 14

3.10 The Salvation Army recommends that the New South Wales Government consider the needs of culturally and linguistically diverse communities and ensure loneliness and social connection initiatives are culturally safe and appropriate by:

- *Increasing support and investment in programs co-designed in collaboration with leaders from culturally and linguistically diverse communities and refugee communities;*
- *Investing in cultural competency training for all service providers involved in loneliness and social connection initiatives; and*
- *Investing in providing multilingual resources, access to translators and community liaisons.*





Recommendation 15

3.21 The Salvation Army recommends that the New South Wales Government work towards increasing community spaces and recreational activities, especially in regional and rural areas, to engage young people in a meaningful and prosocial way. These should be developed in consultation with young people.

Recommendation 16

3.22 The Salvation Army recommends that the New South Wales Government invest in integrated youth services which holistically address the needs of young people. This should include a focus on programs geared at preventing and addressing disengagement, loneliness and social isolation.

Recommendation 17

4.10 The Salvation Army recommends that the New South Wales Government increase investment in social and community services to build their capacity to support connection for individuals and communities.

Recommendation 18

4.17 The Salvation Army recommends that the New South Wales Government:

- *Support organisations to develop their own outcomes measurement framework that aligns with their unique model of care and theory of change, whilst meeting funding body reporting requirements; and*
- *Ensure state government service-level outcomes measurement requirements remain agile to allow frameworks to be tailored to services' unique design, local context and client base.*

Recommendation 19

4.21 The Salvation Army recommends that the New South Wales Government invest in an integrated services system that is well-equipped to respond to the intersectional needs of people experiencing social isolation and loneliness. This can be supported by partnerships and co-location of services.

Recommendation 20

4.26 The Salvation Army recommends that the New South Wales Government work with local communities to identify and address the social connection needs of people who face additional barriers to access the community and social connection.

Recommendation 21

4.35 The Salvation Army recommends that the New South Wales Government prioritise improving access to public transport. This should include reviewing route placement and service frequency, as well as addressing cost barriers among priority population groups including young people, people with a disability, and older people.

Recommendation 22

4.36 The Salvation Army recommends that the New South Wales Government increase funding programs that support people to obtain their driver's license, such as the Drive for Life Program.



1 Creating a culture that values connection

- 1.1 Loneliness and social isolation are prevalent issues for the people we work alongside. There are many drivers and experiences of loneliness and social isolation, and each individual circumstance is unique.
- 1.2 Loneliness and social isolation are distinct but interrelated issues. Social isolation refers to a lack of social connection, whereas loneliness is a subjective, usually unpleasant, feeling of being alone. People can be alone but not feel lonely, and people can have a limited number of social connections but be satisfied and fulfilled by the quality of these relationships.
- 1.3 Loneliness and social isolation have lasting physical and mental health impacts.¹ Our services and Corps regularly observe the way social isolation, loneliness, physical health, mental health and wellbeing all interact. We also see how disadvantage and hardship can be both drivers and consequences of social isolation and loneliness.
- 1.4 The World Health Organization (WHO) recently declared loneliness a pressing health threat and called for it to be recognised and resourced as a global public health priority.²
- 1.5 The lasting impact of the COVID-19 pandemic must also be acknowledged. Our experience is that loneliness and social isolation were emerging as major wellbeing issues before COVID-19, however the pandemic has amplified and exacerbated their impact. The impact of the pandemic was, predictably, most acute for those who were already experiencing disadvantage and therefore had fewer resources to adapt. What we do know is that the pandemic exposed how critical relationships and social connection are in our community and how various forms of disadvantage interrelate with loneliness.
- 1.6 The Salvation Army's experience has shown that in many cases loneliness and social isolation can be addressed through the development of meaningful social connection, community engagement and belonging. Social connection is vital for health and wellbeing.³ In times of crisis, social connection and the ability to access the support and resources that can come from this, can be particularly valuable.⁴

¹ Australian Institute of Health and Welfare. (2024). *Social isolation and loneliness*. Australian Government. <https://www.aihw.gov.au/mental-health/topic-areas/social-isolation-and-loneliness>; Ending Loneliness Together. (2023). *State of the Nation Report: Social Connection in Australia 2023*. https://endingloneliness.com.au/wp-content/uploads/2023/10/ELT_LNA_Report_Digital.pdf.

² World Health Organization. (2024). *WHO Commission on Social Connection*. <https://www.who.int/groups/commission-on-social-connection>.

³ Australian Institute of Health and Welfare. (2024). *Determinants of wellbeing: Social connection*. Australian Government. <https://www.aihw.gov.au/reports-data/indicators/australias-welfare-indicators/socialconnection/social-connection>.

⁴ Holt-Lunstad, J. (2023). *From Loneliness to Social Connection: Lessons from research and a global pandemic*. Lee Kum Sheung, Harvard T.H. Chan. <https://www.hsph.harvard.edu/health-happiness/2023/10/11/from-loneliness-to-social-connection-lessons-from-research-and-a-global-pandemic/>.





A state-wide coordinated strategy

- 1.7 Given the prevalence, complexity and impacts of loneliness, there is a clear role for a whole-of-community and whole-of-government approach that involves population-level initiatives and addresses the systemic and structural drivers of loneliness. Everyone has a role to play – individuals, community groups, social services and governments. Collaboration across a broad range of policy areas and government departments is required.
- 1.8 We recommend a state-wide coordinated strategy be developed to support this collaboration and ensure clear responsibility and accountability across government departments, social services and community groups. The NSW Government is best placed to take a lead role in the development and implementation of this strategy across the state. A state-wide strategy would elevate and promote the importance and benefits of social connection and community engagement for all people in NSW. It would also set the direction and priority areas to address loneliness through a range of initiatives for prevention, addressing underlying drivers and providing targeted interventions.
- 1.9 It is essential that any strategy be developed in consultation with people with a lived experience, and those from diverse communities and priority population groups.

Recommendation 1

- 1.10 **The Salvation Army recommends that the New South Wales Government works to develop a state-wide strategy to prevent and address loneliness and social isolation.**

Understanding loneliness and the value of social connection

- 1.1 One of the key issues The Salvation Army sees in our social services and ministry work is how the stigma of loneliness and social isolation leads people who are already marginalised to withdraw further from social connections and community.
- 1.2 In our experience, despite the prevalence of loneliness amongst the people we work with, community members rarely report it as an issue initially. Typically, people access our services to meet another need such as financial assistance or food relief.
- 1.3 When serving community members we aim to build a relationship, look for signs of loneliness and social isolation, take the time to ask questions and listen, and provide opportunities for connection. For some people it can take a long time before they recognise or open up about their experiences of loneliness. There can be a real sense of shame and pride. Our services also see community members minimise, disregard or accept their persistent social isolation or loneliness. There have been instances when a community member has been more comfortable and willing to discuss their mental health concerns than their social isolation.



- 1.4 Research by Ending Loneliness Together found that one in three people feel ashamed when they feel lonely and one in two are too embarrassed to admit to others that they feel lonely.⁵
- 1.5 One of the reasons this Inquiry is so important is that it starts the process of normalising the discussion of loneliness and social isolation. An effective next step would be to develop a community awareness campaign that promotes the importance and value of meaningful connections for all people, improves public understanding of loneliness, reduces stigma and provides people with the knowledge and resources to seek support and offer assistance to others. This awareness campaign needs to be accessible to the wide range of people who experience loneliness, noting the significant barriers to accessing information experienced by many within the community.
- 1.6 An awareness campaign must be coupled with increased investment and enhancement of the services available to people experiencing social isolation and loneliness. Community members must be able to locate support and services for themselves and others when they identify loneliness.

Miranda's Story*

Miranda is a 70-year-old Aboriginal woman. She has visited her local Salvation Army Corps site on multiple occasions for support with food relief and financial assistance.

Miranda is currently caring for her son who has a disability and has moved back home with her. They live in social housing and Miranda feels unsafe around her neighbours because of their behaviour, so she doesn't speak to them and doesn't like to go out into her backyard.

When Miranda last visited The Salvation Army she spent 20 minutes speaking with a staff member there before she stopped and said "This is the longest conversation I have had with anyone all year. I don't have anyone to talk to."

**Name changed*

Recommendation 2

- 1.7 **The Salvation Army recommends the New South Wales Government develops a community awareness campaign that promotes the importance of meaningful connections for all people, improves public understanding of loneliness, reduces stigma and provides people with the knowledge and resources to seek support and offer assistance to others.**

⁵ Ending Loneliness Together. (2023). Ending Loneliness Together. (2023). *State of the Nation Report: Social Connection in Australia 2023*. https://endingloneliness.com.au/wp-content/uploads/2023/10/ELT_LNA_Report_Digital.pdf.



Community-led solutions

- 1.8 Community members must have access to a wide variety of social and community activities so they can engage with those that best meet their needs. The type of community and connection that people desire varies, as does the level of support they may require to engage. There is no one-size-fits-all solution. Work must be done to ensure that there are community spaces, supports and services which are accessible, affordable and inclusive for all people across NSW.
- 1.9 It is important to recognise that communities across NSW are not homogenous and have different strengths and challenges. The Salvation Army has the benefit of operating services and Corps in metropolitan, regional and rural areas across NSW. We are embedded in local communities and supported by national expertise and infrastructure. This allows us to see the unique needs of different communities and the disparity in services available.
- 1.10 Any program or initiative must consider the unique needs and diversity of each community. Place-based programs are an effective way to build on local knowledge and resources and empower locally-led solutions to local problems.⁶ In our experience, community-led programs and services which consider the unique community context achieve better outcomes.
- 1.11 Across our services and Corps, The Salvation Army has developed and tailored a range of programs and supports to meet the needs of local communities. For example:
- Our Eastern Beaches Corps is in an area with a high proportion of high-density social housing. The Corps started providing a free barbeque once a fortnight in one of the social housing communities. It has been very well received and reaches people that are unable to travel to our service. The Corps have noticed many people come for the community and social connection, and they are able to build relationships and connect people in with other supports. The Corps have been asked to provide a barbeque in other local areas with high-density social housing and are exploring how to resource this.
 - Our Hurstville Corps is in an area with a very high population of people from a Chinese background, including many residents who were born in China. At this site they provide English language classes, opportunities for the Chinese community to engage, and they have staff who can provide translation.
- 1.12 A place-based approach to addressing social isolation and loneliness empowers local communities to identify any existing underutilised resources, such as community spaces going unused or people who want to contribute to their community but need support to do so.

⁶ Department of Social Services. (2023). *National Centre for Place-Based Collaboration Discussion Paper*. <https://www.dss.gov.au/place-based-collaboration-key-documents>.

Recommendation 3

- 1.13 **The Salvation Army recommends that the New South Wales Government work collaboratively with local communities to identify social connection needs and solutions. Solutions should adopt a place-based approach to ensure programs are tailored to the needs of each community.**

Opportunities to contribute



“There is great connection in volunteering, great friendships to be made.”



- A Salvation Army Corps Officer

- 1.14 Our services have seen many people, especially those experiencing loneliness and social isolation, benefit greatly from the opportunity to help and support others. In providing support or assistance to others through opportunities such as volunteering, community members can develop relationships and social connections, a sense of belonging to community, and a feeling of contributing to something greater than themselves.
- 1.15 Through the range of programs and activities provided by our services and Corps we have seen many relationships and support networks evolve between community members. These social connections often develop into relationships outside of our services or lead to community members providing support to each other. For example, at our Hurstville Corps, for the past two years, a community member aged in her 80's knitted 150 beanies to give away to people attending the community centre and community lunch.
- 1.16 Across NSW volunteers contribute and enrich the work of The Salvation Army, as well as other community groups and social services. In our experience, some people with a desire to volunteer require support to get started or to continue to engage. It is important that these needs are identified and addressed to facilitate volunteering for those who wish to contribute.
- 1.17 A community-led, place-based approach would allow local communities to identify people who may benefit from volunteering, address any barriers or support needs they may have, and determine how their contribution can best meet local community needs.



Audrey's Story*

Audrey is a 67-year-old woman. She left her partner after experiencing family and domestic violence, and moved to a unit in an area away from her adult children and social connections. Audrey was happy to have left the relationship but had found herself very lonely.

One day on the bus, an older woman struck up a conversation with Audrey and invited her to church. Audrey started attending the local Salvation Army Corps and from there she started volunteering in their English conversation classes. Audrey became a social connector, telling people she knows to come and participate in social activities.

Audrey's family have commented on the positive change they have seen in Audrey now she has somewhere to go and something to do.

**Name changed*

Recommendation 4

- 1.18 The Salvation Army recommends that the New South Wales Government support local communities to identify and promote opportunities for community members to contribute in a way that meets their individual needs.**

2 Addressing experiences of hardship and disadvantage

- 2.1 The Salvation Army has seen how loneliness and social isolation can be both drivers and consequences of disadvantage.
- 2.2 All forms of disadvantage can push people to the margins or cause them to withdraw from their community. Disadvantage can contribute to transient loneliness developing into chronic loneliness. Where multiple and complex areas of disadvantage merge, the sense of exclusion and the need for services to develop community connection becomes more acute.
- 2.3 The Salvation Army believes that by addressing significant disadvantage, the incidence of loneliness and social isolation can be reduced.

Poverty

“

“If people cannot afford food, they cannot afford social activities.”
- A Salvation Army Doorways Phone Assistance Line Manager

”

- 2.4 Millions of people in Australia live in poverty⁷ and the current cost of living crisis disproportionately impacts people on low incomes, particularly those receiving government income support payments.⁸
- 2.5 There is a clear relationship between financial hardship and loneliness and social isolation. People who are experiencing poverty or financial hardship are often forced into a position of social isolation and develop feelings of loneliness. A lack of financial resources often means people cannot afford to meet their social connection needs. Money for almost all social activities is sacrificed. As the stressors of poverty become more dominant in their lives, those experiencing financial disadvantage withdraw. People we work with report being unable to afford to go on social outings, but also that they feel like they are a burden to their friends.
- 2.6 The Salvation Army provides extensive emergency relief for people experiencing financial hardship, as well as financial counselling in every state and territory in Australia. Research by The Salvation Army shows high rates of loneliness and social isolation amongst those who have accessed our emergency relief services.⁹

⁷ The Senate Community Affairs References Committee. (2024). *The extent and nature of poverty in Australia: Final report*. https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/PovertyinAustralia/The_extent_and_nature_of_poverty_in_Australia.

⁸ Australian Council of Social Services. (2022). *How JobSeeker and other income support payments are falling behind the cost of living*. <https://apo.org.au/node/319637>.

⁹ Verrelli, S., Russell, C., Taylor, E., & Xu, H. (2023). *Doorways Emergency Relief Survey Findings for the 2023 Red Shield Appeal*. The Salvation Army, Australia.





2.7 The majority of respondents (54 per cent) identified loneliness and social isolation as one of their biggest challenges in the past year. Furthermore, almost two in five (37 per cent) reported feeling lonely for most or all of the time during the past year (see figure 1).¹⁰

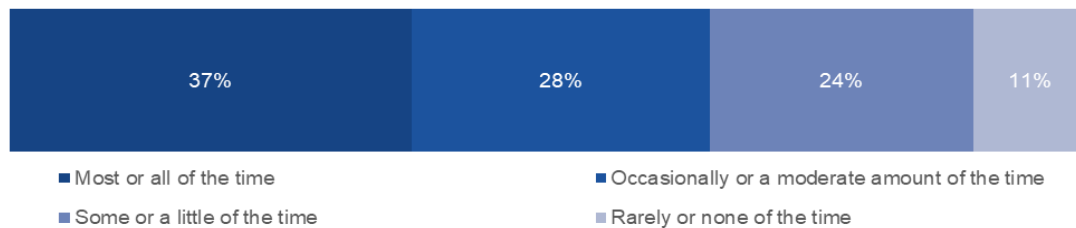


Figure 1. Frequency of Loneliness in the past 12 months (N=1,626)

Source: Doorways Emergency Relief Survey Findings for the 2023 Red Shield Appeal

2.8 Similarly, other studies have found high rates of loneliness amongst people experiencing poverty. Ending Loneliness Together found that people with poorly met financial needs are 2.8 times more likely to be lonely.¹¹ Research by Bankwest Curtin Economics Centre found that the loneliness gap between the richest and the poorest remains significant even when controlling for all other factors – meaning the experience of poverty itself creates loneliness.¹²

2.9 The Doorways Emergency Relief Outcomes Measurement report shows that most participants felt that the Emergency Relief they received helped improve their wellbeing - with some saying the assistance contributed to them feeling connected and valued.¹³

2.10 In work undertaken by our Moneycare Financial Counselling service, it was found that individuals considered budgets for social activities as non-essential and were redirecting funds to debt repayment, leading to unintended consequences of diminished social engagement. In response, Moneycare introduced social inclusion funds in budget discussions. These funds recognise the benefits of social activities, including social capital as a crucial buffer against financial shocks and a significant factor in mental health and wellbeing.



“People are staying more and more in their homes because they are ashamed to not be able to afford things.”



- A Salvation Army Moneycare Financial Counsellor Team Leader

¹⁰ Verrelli, S., Russell, C., Taylor, E., & Xu, H. (2023). *Doorways Emergency Relief Survey Findings for the 2023 Red Shield Appeal*. The Salvation Army, Australia.

¹¹ Ending Loneliness Together. (2023). *State of the Nation Report: Social Connection in Australia 2023*. https://endingloneliness.com.au/wp-content/uploads/2023/10/ELT_LNA_Report_Digital.pdf.

¹² Duncan, A., Kiely, D., Mavisakalyan, A., Peters, A., Seymour, R., Twomey, C., & Loan Vu, L. (2021). *Stronger Together: Loneliness and social connectedness in Australia*. Bankwest Curtin Economics Centre. https://bcec.edu.au/assets/2021/11/139532_BCEC-Stronger-Together-report_WEB.pdf.

¹³ Xu, H. & Scott, E. (2024). *Doorways Emergency Relief: National Outcomes Measurement (FY23)*. The Salvation Army Australia.



- 1.1 Faced with no options to make even further sacrifices, many community members enter into debt – be it falling behind in utility payments, credit cards, or sourcing other, poorly regulated forms of credit like a ‘pay day’ or Buy Now Pay Later (BNPL) loan. Our services have seen community members using BNPL loans to pay for their medications. These forms of credit create not only financial strain, but mental burden on people who are already struggling to make ends meet as debts grow and payments become unmanageable.

The Salvation Army’s No Interest Loans Scheme (NILS)

The Salvation Army’s NILS provides individuals and families on low incomes with access to safe, fair and affordable credit. The loans enable people to purchase household items or services that improve their quality of life or enhance social and economic participation.

The funding, provided by NSW Fair Trade for delivery in the New England area, funds qualified case workers to process and approve loans. In the last 12 months we provided 222 loans in NSW, totaling \$331,261 in value. White goods and vehicle registrations are the topmost loan purchases, meaning this service has not only helped to prevent people falling into debt, but ensured they can continue to use their vehicles to access their community.

With increased funding, The Salvation Army could increase the loan volume, helping many more people to avoid unmanageable debt, and lessen the risk of increased loneliness and social isolation.

Recommendation 5

- 2.11 **The Salvation Army recommends that the New South Wales Government considers increasing funding to the No Interest Loans Scheme (NILS) to increase the number of loans that can be processed and provided to community members.**

Beth’s Story*

Beth is an 82-year-old woman who lives alone in her own home and receives an Age Pension. She has never accessed any social services or support in the past. Recently she noticed the cost of her expenses going up and she wasn’t able to cover the cost of her bills anymore. It all got on top of her, and she stopped going out to Bingo each week. Beth’s daughter connected her with The Salvation Army’s Moneycare service. Beth was initially reluctant because she did not believe she needed help, but in the end was very grateful for the assistance.

**Name changed*





Income support

- 2.12 The Salvation Army has undertaken extensive research around the impacts of poverty on people reliant on the JobSeeker Payment as their main or sole source of income. People on JobSeeker often cut back on spending to focus on their most basic needs – food and shelter. The Salvation Army’s 2024 Red Shield Appeal report found that the average community member in NSW who received income support payments had a \$1 shortfall each week after necessary expenses.¹⁴
- 2.13 The Salvation Army’s service delivery experience leads us to conclude that increasing welfare payments, including the JobSeeker Payment and Youth Allowance, remains the single most effective way to address poverty in Australia. The Salvation Army supports the government’s Economic Advisory Committee’s recommendation for a substantial increase to the JobSeeker Payment to 90% of the Age Pension.¹⁵
- 2.14 While income support is a Commonwealth responsibility, all governments must work to ensure that those experiencing unemployment can afford to live with dignity, and not become socially isolated while searching for employment.

Recommendation 6

- 2.15 The Salvation Army recommends that the New South Wales Government work with the Commonwealth Government to meaningfully increase the base rate of JobSeeker and Youth Allowance to ensure that recipients are able to live with dignity and meet their social connection needs.**

Housing and homelessness

- 2.16 The Salvation Army is the largest single provider of homelessness services in Australia. In 2022-23 we provided support to nearly 40,000 people who were at risk of or experiencing homelessness.¹⁶
- 2.17 Individuals experiencing homelessness in any form – sleeping rough, sleeping in cars or shelters, or living in overcrowded dwellings – are highly susceptible to loneliness and social isolation.

¹⁴ ¹⁴ Verrelli, S., Russell, C., & Taylor, E. (2024). *Findings from the 2024 Red Shield Appeal Research Project*. The Salvation Army, Australia.

¹⁵ Economic Inclusion Advisory Committee. (2024). *Economic Inclusion Advisory Committee 2024 Report to Government*. https://www.dss.gov.au/sites/default/files/documents/04_2024/13404-eiac-report-dv-08.pdf.

¹⁶ The Salvation Army. (2024). *The Salvation Army Australia Impact Report 2024*.

[https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/2024_TSA_Impact_Report.21_AUG_\(Interactive_Web\)_FINAL.pdf](https://www.salvationarmy.org.au/subscribe/sites/auesalvos/files/2024_TSA_Impact_Report.21_AUG_(Interactive_Web)_FINAL.pdf).





- 2.18 In addition to the financial hardship they face, people experiencing homelessness often face discrimination and exclusion due to their housing status. This is also reflected in the interactions, or lack of interaction, they have with the community in general.
- 2.19 Even highly visible forms of homelessness, such as sleeping on the street, can be ignored by the community or receive negative attention that can lead to further discrimination and stigma. Homelessness can often keep individuals from certain spaces due to the fear of being ridiculed or harassed. This deepens the marginalisation of people who are already struggling with meeting basic needs, such as food, transportation and clothing. These factors in turn create further barriers to stable housing and employment and increase the likelihood of triggering or worsening mental health issues.
- 2.20 People experiencing homelessness often experience co-existing issues with mental ill-health and alcohol and other drugs. These factors, when experienced together, can further marginalise people and entrench their disadvantage.
- 2.21 Having access to affordable, safe and sustainable housing provides a vital foundation for a person to obtain and maintain employment, education, training, family and social networks, health and wellbeing.
- 2.22 The shortage of social housing in every state and territory is increasing. Australia's private rental market, which is already largely inaccessible to people on low incomes or income support, is worsening.
- 2.23 The lack of social or affordable housing has led to a shortage of exit points from homelessness services. Crisis and transitional housing options that were designed to be short-term interventions, are accommodating people for many months and in some instances up to a year or more. A lack of emergency accommodation also means people are being provided accommodation based on access and availability, which may be far away from their community, connections, school and employment links.
- 2.24 When people remain living in crisis or temporary accommodation for extended periods of time it can prevent them from establishing or maintaining social connections and community. Some people may establish connections and begin to settle where they are living in temporary accommodation, and then have to move to a different area, starting all over again and potentially losing these connections.



“People need long term housing options so they can be settled and connected to community at an earlier point.”

- A Salvation Army Senior Homelessness Specialist





2.25 Housing that is affordable to those on the lowest incomes, together with the provision of tailored support to both access and maintain housing, is the foundation of an effective approach to ending homelessness in Australia.

2.26 It is likely to take many years and rolling budget commitments before there is adequate flow within the social housing system and capacity to deliver Housing First programs at scale. In the short term, we consider that an increase in the stock of transitional housing and crisis accommodation is also necessary.

Recommendation 7

2.27 The Salvation Army recommends that the New South Wales Government deliver significant investment to increase social and affordable housing supply, and to arrest the current housing affordability and homelessness trajectory.

Recommendation 8

2.28 The Salvation Army recommends that the New South Wales Government deliver significant investment to increase crisis and transitional accommodation, particularly in areas where there is limited access to these services.


Family and domestic violence

2.29 The Salvation Army provides specialist family and domestic violence services in all states and the Northern Territory. This support includes refuge and accommodation, children's and parenting services, counselling, men's programs, and case management.

Coercive control

2.30 The experience of family and domestic violence is deeply isolating. Persons using violence isolate victim-survivors from existing or potential support networks. This pattern of abusive behaviours leads to a complete loss of an individual's autonomy, self-esteem and independence. This makes leaving family and domestic violence more dangerous and can make recovery more difficult.

2.31 The Salvation Army acknowledges the steps the NSW Government has taken in making coercive control a criminal offence. We believe that legislative reform, alongside building and strengthening the family and domestic violence service sector, can ensure greater protections for victim-survivors.

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- 2.32 With the introduction of these new laws, it is essential that all frontline staff in the mainstream service system have access to specialised training to ensure they understand the nature of coercive control, and that they can identify and respond to those in need of protection with meaningful support options.
- 2.33 Specialist family and domestic violence services and practitioners assess, risk mitigate, and safety plan in relation to coercive control as part of their core business. To promote best outcomes for the victim-survivors accessing specialist family violence services, it is vital that practitioners are well equipped to accurately interpret and understand the legislative changes, and how these changes will be implemented in legal responses to coercive control.
- 2.34 Our specialist family and domestic violence services in NSW have received, and have internally arranged, training on the new legislation. They have identified however a lack of specialist resources and training that is tailored to the unique needs of the specialist sector.

Recommendation 9

- 2.35 The Salvation Army recommends that the New South Wales Government invest in resources and training on coercive control legislation and legal responses that is tailored to the specialist family violence sector.**

Housing pathways

- 2.36 Leaving a situation of violence can involve a victim-survivor needing to separate from their social network in order to remain safe. This can involve moving from their community, changing or ceasing employment and, because of the threat of digital surveillance, losing access to online and social media communities. Relocating can also force a victim-survivor into unemployment, leaving them to face the associated economic and social impacts that brings.
- 2.37 As previously noted, a lack of social or affordable housing has led to a shortage of housing options, including for victim-survivors of domestic and family violence. The absence of affordable housing options results in victim-survivors remaining in crisis or temporary accommodation for extended periods of time. These types of temporary arrangements can have an impact on recovery and an individual's ability to re-connect with social and community life. Most concerning, the absence of affordable housing exits means that many victim-survivors of family and domestic violence feel they have no option but to return to the residence of the person using violence.
- 2.38 In line with the National Plan to End Violence against Women and Children 2022-2032 (National Plan), The Salvation Army believes that victim-survivors of family and domestic violence should be supported to remain safely in their home, or in the home of their choosing wherever appropriate.

2.39 We believe that investment in programs that support victim-survivors to remain at home must be accompanied by increased investment in the development and expansion of accommodation and accountability services for persons using violence.

Recommendation 10

2.40 The Salvation Army recommends that the New South Wales Government ensure all victim-survivors have access to safe accommodation options by:

- **Addressing bottlenecks in crisis and transitional housing due to a lack of exit pathways; and**
- **Increasing investment in services that support victim-survivors to remain in the home, or a home of their choosing.**

Supporting connection

2.41 The Salvation Army's specialist family and domestic violence services provide person-centred, trauma-informed support to respond to the holistic and practical needs of victim-survivors, empowering them in their journey to healing and recovery. This includes addressing loneliness, social isolation and social connection needs.

2.42 Our services do this in a variety of ways, including for example, through facilitating group programs and social activities within our refuges and crisis accommodation. Our services report that their ability to facilitate social connection activities is often hindered by funding shortages and staffing availability. We advocate for increased funding to the family and domestic violence sector to increase their ability to provide holistic care to victim-survivors.

Lucinda's Story*

Lucinda is a 48-year-old woman who left a relationship of nearly 30 years with a person using violence. Lucinda moved into transitional accommodation provided by The Salvation Army. Initially, Lucinda found it very difficult to engage with staff and other residents, and often felt scared and overwhelmed when addressed directly.

One day Lucinda was encouraged by staff to join an organised outing with other residents to get coffee and cake. Lucinda was surprised by how much she enjoyed this, and how this simple outing gave her hope. Lucinda said to a staff member, "Maybe this could be a way to make friends, I have never been for coffee before, I wasn't allowed."

The following week Lucinda went out for coffee with another woman and started to form her first friendship in nearly 30 years.

*Name changed



“Loneliness is immobilising. The sense of loneliness is a barrier to recovery for victim-survivors, but it is rarely spoken about.”



- A Salvation Army Family and Domestic Violence Team Leader

Recommendation 11

2.43 The Salvation Army recommends that the New South Wales Government increase funding to specialist family violence services to increase their capacity to support social connection and community engagement for victim-survivors.

Alcohol and other drug-related harms

- 2.44 The Salvation Army has a long and recognised history as a leading provider of alcohol and other drug services across Australia and in NSW. Our observation from across our services reinforces the evidence that misuse of alcohol and other drugs is both a precursor and a result of loneliness.¹⁷ Those experiencing loneliness might ‘self-medicate’ with substance use, and there is also a cohort whose use of substances drives them into self-isolation.
- 2.45 People who use alcohol and other drugs, particularly people who use illicit drugs, face high levels of stigma and discrimination. Stigma can lead to low self-worth, shame, social isolation and psychological distress. Stigma can also be a significant barrier to people seeking treatment or support.¹⁸ We also see that stigma can contribute to people increasing their substance use as a coping mechanism.
- 2.46 Our services have observed that the process of recovery for many who have experienced substance use disorders often includes walking away from their former community connections. It can also lead people to withdraw or totally cut off connections with their social circles. Based on our experience, this is true for illicit substances, but also for alcohol which plays a large part in many social gatherings. We point to the work of the Australian Drug Foundations Good Sports program. The program teaches sporting clubs how to change the drinking culture associated with sport, and how to structure their club activities to encourage healthier behaviour and become safer and more welcoming places.¹⁹ This program could be adapted to wider settings.

¹⁷ Ingram, I., Kelly, P.J., Deane, F.P., Baker, A.L., Goh, M.C.W., Raftery, D.K. & Dingle, G.A. (2020). Loneliness among people with substance use problems: A narrative systematic review. *Drug and Alcohol Review*, 39(5), 447-483. <https://doi.org/10.1111/dar.13064>; Mohsen, H., Ardekani, S.M.Y., Bakhshani, S., & Bakhshani, S. (2014). Emotional and Social Loneliness in Individuals With and Without Substance Dependence Disorder. *International Journal of High Risk Behaviors & Addiction*, 3(3). doi: 10.5812/ijhrba.22688.

¹⁸ Common Cause. (2020). *Drug Stigma Message Guide*. <https://www.commoncause.com.au/drug-stigma>.

¹⁹ Good Sports. (2024). *Our Program*. <https://goodsports.com.au/>.





- 2.47 The Salvation Army's Alcohol and Other Drug services are dedicated to creating a platform and pathways for people to build their lives in ways that are meaningful and purposeful. Recovery does not necessarily equate to abstinence. Recovery can be understood as regaining a sense of self and rebuilding aspects of life, particularly health and personal relationships, which may also predict more sustained recovery.
- 2.48 During treatment our services encourage and support participants to remain connected with their community or build new relationships and connections. Our Alcohol and Other Drug Services Outcomes Evaluation Report FY23 shows that, following treatment, 42 per cent of participants reported improved satisfaction with personal relationships.²⁰
- 2.49 In our experience it is important that community members seeking alcohol or other drug treatment have timely and affordable access to a continuum of stepped care treatment options including low intensity early intervention, medium intensity counselling and case management, high intensity residential rehabilitation and aftercare follow-up and support.
- 2.50 This allows people to have choice and control over the treatment type that will meet their needs, improving engagement and leading to better outcomes. Our services also see that when people have access to appropriate and flexible community treatment and supports, they seek treatment earlier and can remain well connected to their community and social supports.
- 2.51 Across NSW there are many areas where people do not have access to a range of treatment options, with rural and remote areas experiencing the most significant issues with access. In our experience, there is also a significant lack of low intensity, early intervention and appropriate aftercare support that is affordable to people on low incomes.

Recommendation 12

- 2.52 The Salvation Army recommends that the New South Wales Government increase funding to alcohol and other drug treatment services to improve equitable access to low, medium and high intensity treatment services.**

²⁰ Scott, E., Head, A. (2024) *AOD Services Outcomes Evaluation Report (FY23)*. The Salvation Army Australia: Sydney.



3 Tailoring approaches for diverse communities

3.1 The Salvation Army believes that solutions to address loneliness and social isolation must consider and respond to the unique experiences and circumstances of diverse communities, as well as their strengths and resources. Prevention and intervention approaches will be most effective when developed in collaboration with people from diverse communities. We see how various forms of inequality, discrimination and disadvantage can intersect and interact to further marginalise and disadvantage individuals and communities. We draw The Committee's attention to the following communities and population groups in particular.

Aboriginal and Torres Strait Islander people and communities

3.2 The history of colonisation in Australia has meant that Aboriginal and Torres Strait Islander people have experienced extreme hardships, ranging from the loss of traditional culture and homelands to the denial of citizenship rights. Government officials were also empowered to remove Aboriginal and Torres Strait Islander children, resulting in the 'Stolen Generation'. The intergenerational trauma experienced by people of the Stolen Generation continues to impact on a range of wellbeing outcomes. Aboriginal and Torres Strait Islander people continue to face discrimination and racism, including institutional racism, to this day.

3.3 Responses to address social isolation and loneliness must address systemic and structural drivers of disadvantage and racism. Responses must also utilise cultural strengths and value Aboriginal and Torres Strait Islander culture, including kinship, cultural values and laws.

3.4 We suggest the need to:

- Ensure Aboriginal and Torres Strait Islander communities and organisations are empowered to drive, lead and develop projects that recognise the cultural and geographical needs in local communities. Initiatives led by non-Aboriginal and Torres Strait Islander organisations in Aboriginal and Torres Strait Islander communities must demonstrate deep and meaningful collaboration and commitment to shared decision making. We further acknowledge the importance of sustainable services to support the development of relationships, partnerships and trust.
- Build cultural competency and capability, and strong partnerships. We believe that cultural competency and capability is inherent in ensuring culturally safe service delivery for Aboriginal and Torres Strait Islander people. Cultural competency and capability ensure inclusive and culturally safe environments that are accessible for Aboriginal and Torres Strait Islander people to feel valued and thrive. The Salvation Army understands the need to be well-informed by local knowledge, and endeavour to continue to strengthen relationships and partnerships with Aboriginal and Torres Strait Islander communities. We understand that our role as a larger organisation is not to drive service delivery in Aboriginal and Torres Strait Islander communities, but rather to support interventions when invited.

- Strengthen and build the Aboriginal and Torres Strait Islander workforce. We suggest that critical to this, is investing in and developing culturally appropriate educational and upskilling pathways – such as traineeships, graduate programs, paid work placements, and study grants – that are accessible and culturally safe. We also suggest working to ensure that human resources and employment processes are culturally aware and do not act as a barrier to onboarding or retaining Aboriginal and Torres Strait Islander staff, and that remuneration for identified roles reflects levels of cultural expertise. Any efforts to strengthen and build the Aboriginal and Torres Strait Islander workforce needs to be coupled with a commitment to ensure flexibility within the programs. Programs must be adaptable to different community needs and priorities rather than adhering to strict protocols.


Recommendation 13

3.5 The Salvation Army recommends that the New South Wales Government commits to programs and services that are culturally safe and appropriate for Aboriginal and Torres Strait Islander people by:

- **Increasing support and investment in Aboriginal and Torres Strait Islander community-led responses;**
- **Investing in the development of strong partnerships between the wider services sector and Aboriginal Controlled Community Organisations; and**
- **Investing in the strengthening and building of the Aboriginal and Torres Strait Islander workforce in the community and social services sector.**

Culturally and linguistically diverse people and communities

- 3.6 People from culturally and linguistically diverse and migrant or refugee communities face additional barriers that require consideration for engagement, including language barriers, a history of trauma and settlement challenges. Interventions for these communities need to consider these additional barriers and address intersectional forms of inequality and discrimination including, for example, racism.
- 3.7 People from culturally and linguistically diverse backgrounds are at increased risk of remaining isolated within Australian communities due to a lack of community connection outside of their culture, and language barriers. To ensure that loneliness and social connection initiatives consider the needs of diverse communities and are culturally safe and appropriate, it is important that programs emphasise inclusivity and community engagement. Providing information and services in multiple languages, as well as access to translators and community liaisons, would reduce language barriers and allow more individuals to engage with and benefit from these initiatives.

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- 3.8 Building the cultural competency and capability of all service providers involved in loneliness and social connection initiatives would increase the ability of services to deliver culturally appropriate and sensitive support. Organisations working with individuals and communities who have experienced trauma, particularly those from migrant and refugee backgrounds, should also be trained in trauma-informed practices and incorporate trauma-informed care in their service delivery.
- 3.9 We believe that the most effective way to ensure initiatives and services are culturally appropriate and effective, is to ensure they are co-designed in collaboration with culturally and linguistically diverse and refugee community leaders and organisations. Co-designing programs with community leaders helps ensure that the voices of those directly impacted are heard, and that solutions are tailored to meet their needs.

Tao's Story*

Tao is a 65-year-old Chinese man who immigrated to Australia with his wife one year ago.

When Tao arrived in Australia, he could not speak English and was unable to find a job. He felt useless and started to experience depression and have thoughts of suicide.

Tao started attending the local Salvation Army Corps where a large number of Chinese community members also attend. With some encouragement he started to attend the English conversation classes on offer and then started helping in the church garden.

Tao's mood has improved significantly, and he is now very active and social. He has recently joined the local choir which he really enjoys.

**Name changed*

Recommendation 14

3.10 The Salvation Army recommends that the New South Wales Government consider the needs of culturally and linguistically diverse communities and ensure loneliness and social connection initiatives are culturally safe and appropriate by:

- Increasing support and investment in programs co-designed in collaboration with leaders from culturally and linguistically diverse communities and refugee communities;
- Investing in cultural competency training for all service providers involved in loneliness and social connection initiatives; and
- Investing in providing multilingual resources, access to translators and community liaisons.



Young people

- 3.11 The Salvation Army provides a range of services for young people, their families and their communities across Australia and in NSW. This includes housing and homelessness services, employment and training programs, education, alcohol and other drug services and youth justice programs.
- 3.12 Loneliness and social isolation are prevalent issues for the young people who access our services, even though in our experience it is uncommon for a young person to self-identify these issues.
- 3.13 Research shows that the number of young people aged 18-24 years experiencing persistent loneliness is high, at 41 per cent, compared to the general population at 26 per cent.²¹ The frequency of loneliness for young people has remained elevated since the COVID-19 pandemic in 2021.²²
- 3.14 Social spaces and activities tailored for young people help them to engage with their peers and the community in a prosocial way and to build resilience. These spaces also decrease opportunities to engage in anti-social or risky behaviour such as offending,²³ and can provide opportunities for soft engagement with services and early intervention strategies.
- 3.15 The Salvation Army acknowledges disparity in the availability of recreational activities and extra-curricular opportunities across different regional and rural communities. Many communities outside of Greater Sydney experience a more limited number of opportunities for young people and less diversity of options. We also draw attention to the impact of poverty on families and young people who are often unable to access recreational activities and opportunities due to a lack of financial means and resources.
- 3.16 The Salvation Army's youth services provide safe spaces for young people to drop-in, socialise, engage in activities and connect with services, in a range of locations across NSW, including in regional areas.
- 3.17 When working with young people who are disengaged and marginalised, our approach focuses on re-connecting them with meaningful activities, education, employment and social opportunities.

²¹ Ending Loneliness Together. (2024) *Why we feel lonely*. <https://endingloneliness.com.au/wp-content/uploads/2024/09/why-we-feel-lonely.pdf>.

²² Australia's welfare 2023: data insights. (2023). *Social isolation, loneliness and wellbeing*. <https://www.aihw.gov.au/reports/australias-welfare/australias-welfare-2023-data-insights/contents/social-isolation-loneliness-and-wellbeing>.

²³ United Nations Office on Drugs and Crime (UNODC). (Undated). *Crime Prevention through Sports*. <https://www.unodc.org/dohadeclaration/en/topics/crime-prevention-through-sports.html>.





- 3.18 Quality relationships between the young person and service provider, where the young person feels genuinely heard and cared for, achieve better outcomes.²⁴ Our frontline services identify the benefit of case management and support models which place young people at the centre and provide opportunities and empower young people to make meaningful changes in their own life.
- 3.19 Providing integrated and developmentally appropriate care is essential for engaging and supporting the needs of young people, including their social connection and community engagement needs. Services must be flexible and collaborative to reduce the barriers that many young people face.
- 3.20 We draw particular attention to young people engaged in statutory responses such as out of home care or the criminal justice system. It is essential these young people have access to an intensive, eco-system of supports and continuity of care during and following statutory interventions. This will ensure they are well connected within their communities and will minimise the risk of, and harms caused by social isolation.

“

“The 16 to 25 year old window is a big deal, that is a time of transition and young people need positive relationships and connection to engage, to set themselves up for life.”

”

- A Salvation Army State Manager for Youth Services

Recommendation 15

- 3.21 The Salvation Army recommends that the New South Wales Government work towards increasing community spaces and recreational activities, especially in regional and rural areas, to engage young people in a meaningful and prosocial way. These should be developed in consultation with young people.**

Recommendation 16

- 3.22 The Salvation Army recommends that the New South Wales Government invest in integrated youth services which holistically address the needs of young people. This should include a focus on programs geared at preventing and addressing disengagement, loneliness and social isolation.**

²⁴ Almqvist, A. & Lassinantti, K. (2017). Social Work Practices for Young People with Complex Needs: An Integrative Review. *Child and Adolescent Social Work Journal*, 35(3), 207-219. <https://doi.org/10.1007/s10560-017-0522-4>.

4 Enhancing the ability of community and social services to address loneliness

- 4.1 The community and social services sector are well placed to address social isolation and loneliness. A wide range of social services, community groups and churches across NSW are already providing support that directly or indirectly builds social connection for people. We believe that with increased support and investment, social and community services can provide a wider range of diverse support and reach more people in need in the community.

Identifying loneliness and facilitating social connection and community engagement

- 4.2 Supporting community and connection is at the heart of what The Salvation Army does. Our breadth and flexibility, which includes Corps, community services and Salvos Stores, means we are ideally placed to help build social connections, relationships and community. In our experience, because many community members do not freely identify loneliness as an issue, service providers must have the knowledge and skills to recognise signs, develop relationships, and provide information and support. Building connection, trust and a sense of community takes time.
- 4.3 Our services and supports have been developed to respond to loneliness and social isolation in our communities, and we are always looking for opportunities for improvement. Our faith communities, social services and community centres provide multiple entry points that are welcoming and inclusive. Our services and supports aim to reduce barriers for people and we look for ways to link people in with community and connection. For example, initially as a response to the COVID-19 pandemic, The Salvation Army introduced a phone assessment system for Emergency Relief services. Both feedback from community members and demonstrated efficiency gains, led to a practice change to embed this as the primary method of Emergency Relief assessment, supplemented by physical hubs where face-to-face assessment is preferred. Recognising the value of in-person connection, collection of vouchers generally still occurs at a local hub, where community members can access other supports and opportunities as well as be part of a community and have companionship.
- 4.4 At numerous locations throughout the state, The Salvation Army offers community meals, providing a warm meal for those in need. This not only caters to the need for nutrition, but also for community and connection. Our services have developed a range of ways to encourage social connection at these times, such as arranging seating in a way that encourages conversation and running other activities before or after the meal. At our Eastern Beaches Corps there are volunteer 'connectors' who sit at the tables with people to facilitate conversation, build relationships and link people with other support.
- 4.5 Even though community members are often reluctant to ask for assistance with social connection, our services see many people taking these opportunities up when offered. Auburn Corps recently started a 'connect event' every Friday, with a free meal provided, and they already have 100 people in attendance.



“

“People bond over coffee and food.”

- A Salvation Army Corps Officer

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“

“People do not say they are lonely or isolated, but when we offer social connection opportunities we get a huge response... giving people an opportunity to speak and time to listen is key.”

- A Salvation Army Corps Officer

”

Ben's Story*

Ben is 32 years old, has a mental illness and has been homeless for a number of years. Recently he has been between crisis accommodation, sleeping on the street or admitted to a mental health unit. Ben engages intermittently with the community mental health team.

Ben has been attending a Salvation Army Corps in Sydney on and off for a few years now. People are very warm and welcoming to him and there are a group of people, who now know him well, who he regularly sits and speaks with. Even when Ben's mental health symptoms are stronger and he is unable to engage in much conversation, this community continues to welcome him.

Recently Ben participated in an activity at church where small groups of people discussed a Bible passage. Ben felt well on this day and was able to engage with the Bible passage and provide insightful feedback to the large church group.

**Name changed*

- 4.6 The Salvation Army recognises that people experiencing disadvantage and who have intersectional needs require an investment of time, resources and commitment to support them. Case management and wrap around services are the most effective ways we have found to respond to those experiencing hardship and disadvantage.
- 4.7 The Salvation Army has developed the Doorways service model to provide both emergency relief and holistic case management. Treating individuals in a holistic way and ensuring there can be warm referrals to a variety of services both within and outside of The Salvation Army, has proven highly effective.



- 4.8 The COVID-19 pandemic contributed to an acceleration of community supports and social inclusion resources shifting online. Although internet access is a given for many, there is a sizable portion of our client base who are unable to access these resources, including those who cannot afford data or devices. Older Australians too are a large category at risk of social isolation and loneliness, who often are less comfortable using internet resources. The movement online reinforced existing digital, cultural and linguistic divides in our community. There are cohorts that require greater support to engage effectively with online services and support must be built into any digital service design. Our experience is also that face-to-face interactions, where people can experience in-person communication, offer greater connection between individuals than phone or online contact options.
- 4.9 It is important that both digital and in-person community connections and loneliness reduction and intervention services remain a focus. Although this may seem like duplication, these services in tandem serve different cohorts and provide complementary experiences to those who access them. Maximising accessibility and availability of services is the best way to ensure that loneliness reduction and intervention services are utilised.

Martin's Story*

Martin is 45 years old. He lives alone in social housing and receives a Disability Support Pension. Martin has struggled with agoraphobia for a long time and has lost contact with all of his family members.

Martin started coming to The Salvation Army's Doorways service twice a week to collect food relief. This was the only time he would leave the house and the only social interaction he would have all week. He found it very difficult to speak to staff initially, and usually bowed his head, looking at the ground and sometimes spoke minimally when spoken to. Staff continued to greet him with warmth and make conversation.

Over many months Martin started opening up more and more with Doorways staff members, discussing his agoraphobia and social isolation. After 12 months of support Martin started volunteering at the Salvos Store which has increased his confidence and given him a sense of pride.

Martin is now working with Doorways staff to pursue his goal to try line dancing.

**Name changed*

Recommendation 17

- 4.10 **The Salvation Army recommends that the New South Wales Government increase investment in social and community services to build their capacity to support connection for individuals and communities.**

Outcomes measurement

- 4.11 Impact and outcomes measurement is crucial to understanding what works well and how services can be improved, while providing funding body accountability, evidence for sector advocacy, and a means to augment the voices of lived experience. Outcomes measurement can be used to help understand loneliness and effective interventions.
- 4.12 The Salvation Army has developed whole-of-organisation and stream-specific outcomes measurement frameworks. The measured outcomes can be mapped and reported to meet diverse stakeholder requirements, which include various governments' outcomes frameworks. The Salvation Army's Outcomes Measurement Framework includes four outcome domains including Life Circumstances, Individual Capability, Social Connectedness and Wellbeing & Spirituality. The most appropriate key outcomes are tailored for each service or program and based on the needs of key stakeholders. Indicators are selected or developed that are most accessible, effective, evidence-based and culturally appropriate for the service or program and target groups.
- 4.13 These frameworks allow The Salvation Army to measure and track service impact on various indicators such as social isolation, loneliness, social connection, mental health and wellbeing. As an example, our Moneycare Outcomes Measurement project assesses the impact and outcomes of our financial counselling service. For Financial Year 2022-2023, after engagement with Moneycare, there were significant increases in average scores across Social Capital and average scores for mental health and personal wellbeing improved.²⁵

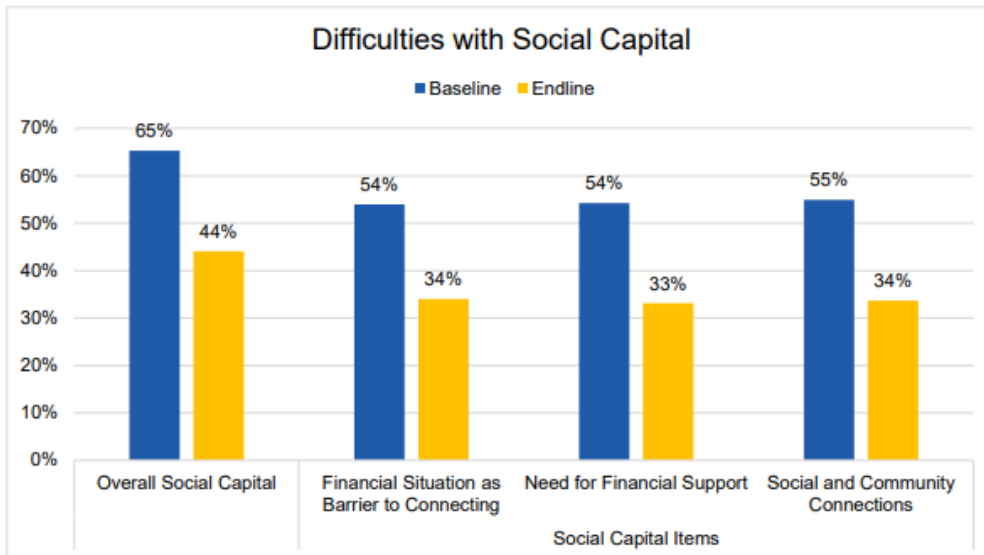


Figure 2. Proportion of respondents reporting difficulty (score <3) with Social Capital

Source: Moneycare Outcomes Measurement Annual Report FY22/23

²⁵ Wang, S., de Vet, E., Loo, J., and Susanto, J. (2024) Moneycare Outcomes Measurement Annual Report: July 2022 - June 2023. Sydney, NSW: The Salvation Army.

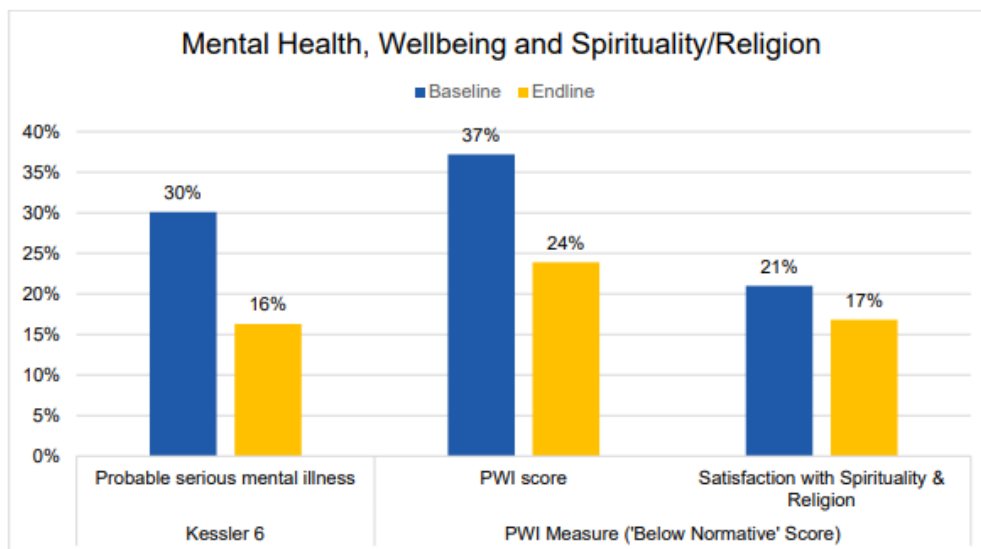


Figure 3. Proportion of respondents with a probable serious mental illness (>18 points out of 30), and ‘below normative’ scores (<50 points out of 100) for PWI and Spiritual satisfaction (<5 out of 10).

Source: *Moneycare Outcomes Measurement Annual Report FY22/23*

- 4.14 The Salvation Army plans to share our Outcomes Measurement Frameworks, selected measures and tools, processes and learnings with external organisations and agencies, wherever possible. We hope this information will help to illustrate the benefits of service-level outcomes measurement, build sector capacity to measure outcomes and increase understanding of sector impacts.
- 4.15 Service provider-specific outcomes measurement frameworks are important to accurately measure the success of diverse service delivery models and offerings. It allows each service provider to understand what does and does not work, and to monitor changes in service delivery arising from innovation and continuous improvement. It also enables service providers to measure outcomes using one consistent evidence-based framework that aligns with best practice and their model of care. This approach avoids the need to use multiple, potentially overlapping outcome frameworks mandated by different funding bodies, which may overlook outcomes unique to service providers, local areas and their client groups. It also minimises the administrative burden of data collection and reporting, allowing sufficient time for client casework. Service providers can use evidence-based tools tailored to the model of care to map and report outcomes to various funding bodies and sector outcomes frameworks.
- 4.16 As the New South Wales Government looks towards measuring impacts using service-level data, we explore the use of agile rather than prescriptive frameworks. Rigid or prescriptive frameworks can limit the learning, innovation and responsiveness of individual service providers to meet changing and diverse community needs.

Recommendation 18

4.17 The Salvation Army recommends that the New South Wales Government:

- Support organisations to develop their own outcomes measurement framework that aligns with their unique model of care and theory of change, whilst meeting funding body reporting requirements; and
- Ensure state government service-level outcomes measurement requirements remain agile to allow frameworks to be tailored to services' unique design, local context and client base.

Integrated services

- 4.18 Given the prevalence of loneliness and social isolation, and the intersectional issues often experienced by those impacted, there is a need for integrated service responses to promote best outcomes. An integrated service system delivers co-ordinated, person-centred care and focuses on reducing barriers and responding flexibly to individual needs.
- 4.19 The breadth and flexibility of The Salvation Army's frontline programs means we are well placed to collaborate with internal and external service providers and deliver integrated, holistic care and support. Our clients tell us they are frustrated when they have to re-tell their story multiple times to different services, or different staff within the same service. When they do this and there is no follow-up or resolution, they become more frustrated or disengage and stop asking for help, leading to further isolation and feelings of abandonment. Some community members find it incredibly challenging and stressful to deal with government processes through services such as Centrelink and Housing NSW. This is particularly an issue experienced by community members who face literacy and technological barriers. We work to support community members through these systems.
- 4.20 We suggest that integration between services could be bolstered by:
- **Effective partnerships.** Strong partnerships and genuine collaboration across the wider social and community service sector, including government, health and community services, is needed to address the diverse needs of people who experience loneliness and social isolation. For partnerships and collaboration between services to better address people's needs they must be meaningful and long-lasting. We believe better partnerships will lead to better outcomes for people.
 - **Co-located services.** Our services are, wherever possible, co-located with other Salvation Army services to provide wraparound supports for people experiencing social isolation and loneliness, financial hardship, homelessness or family and domestic violence. We also coordinate with other community sector partners to ensure that community members are supported in a holistic way. Many locations throughout the state operate 'community days' which allow numerous Salvation Army services, as well as state and community sector partners, to co-locate and provide diverse supports to community members.

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“For people who are isolated or have trauma, consistency of staff is a big issue. They do not want to have to re-tell their story all the time.”

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- A Salvation Army Corps Officer

Recommendation 19

4.21 The Salvation Army recommends that the New South Wales Government invest in an integrated services system that is well-equipped to respond to the intersectional needs of people experiencing social isolation and loneliness. This can be supported by partnerships and co-location of services.

Outreach

- 4.22 Community members face diverse barriers to accessing community connection. We are aware of many community members who are unable to access the community for social activities at all, or at the frequency they desire. This is often due to, for example, mobility, health or financial limitations.
- 4.23 Our services across NSW have developed a range of ways to address some of these barriers for our community members. Our Hurstville Corps have delivered food hampers to people’s homes if they are unable to access the community. Our Wagga Wagga Corps take food and supplies to people who are homeless and sleeping on the street in their area. The Riverina region in Southwest NSW, which is a vast agricultural region, has two Salvation Army Rural Chaplains who travel to remote communities to provide care, support and referral to other services.
- 4.24 We do not know how many people are alone in their homes without any social contact. We hope that with increased awareness and increased support services that more people will reach out for assistance for themselves or others.
- 4.25 There will remain a need for increased outreach services to provide social connection support and linkage to people who face barriers to accessing the community. This would address the social connection needs of people who do not have access to other support services such as aged care or disability supports.

Recommendation 20

- 4.26 The Salvation Army recommends that the New South Wales Government work with local communities to identify and address the social connection needs of people who face additional barriers to access the community and social connection.**

Access to transport

- 4.27 Access to transport is a critical element to support social connection. Difficulties accessing transport, including public transport, locks people into isolation. People with transport disadvantage often have the least flexibility about how they interact with their community.
- 4.28 Our services see a range of transport-related barriers people face in our communities. For people on a low income, or experiencing financial difficulties, cost can be a barrier to purchasing a car, affording petrol or getting a driver's licence.
- 4.29 Our services in Broken Hill see people who can't afford \$1.50 to catch the bus they need to access a social activity or appointment. Our youth services have seen young people accrue over \$10,000 in state debt fines for catching public transport when they have been unable to afford to pay for the fare, often due to financial hardship.
- 4.30 It is also a reality that many people who are financially poor are also 'time poor.' A person reliant on public transport or who has moved to cheaper accommodation far away from work and social networks will expend far more time commuting than someone with access to a car or closer accommodation. This has an impact on the time and money people are left with to invest in social activities.
- 4.31 Some people face lengthy journeys on public transport to access the supports and services they require. In regional and rural areas this could mean travelling for hours. Even in Sydney our services see commutes that would take less than ten minutes to drive instead require people to take three different buses.
- 4.32 In many areas a limited or lack of public transport services, or unreliable services, restricts people from engaging in activities and presents a barrier and deterrent for many people trying to access the community. Many of our services and Corps have developed ways to address this gap. For example, our Wagga Wagga Corps provides a pick-up service to church every Sunday. They have volunteer drivers and the minibus, which does two trips, is regularly full.
- 4.33 The Salvation Army's Drive for Life program, discussed below, has helped many young people to obtain their driver's licence and have greater freedom in accessing the community. In NSW and the Australian Capital Territory we support over 600 young people each year. We are unable to fully meet the high demand for this program with the current level of funding, with many young people on a waiting list.



4.34 Although transport infrastructure is always a priority for governments, it is important that the role of public transport in fighting social and physical isolation is not forgotten.

The Salvation Army's Drive for Life program

The Drive for Life program is a Salvation Army initiative designed to support young people aged between 16 and 25 years to obtain their driver's license. The program is delivered in several locations across Australia.

Drive for Life believes all young people should have the opportunity to achieve their goals and reach their full potential. Having a driver's license is a key milestone in a young person's life and helps them move towards independence. Being able to drive gives young people the choice and control necessary to achieve their education, employment, and housing goals.

The program partners with a variety of youth services and works closely with local public schools to provide a welcoming and accessible environment which is safe and supportive for at-risk young people to build a safe driving skillset.

Recommendation 21

4.35 The Salvation Army recommends that the New South Wales Government prioritise improving access to public transport. This should include reviewing route placement and service frequency, as well as addressing cost barriers among priority population groups including young people, people with a disability, and older people.

Recommendation 22

4.36 The Salvation Army recommends that the New South Wales Government increase funding programs that support people to obtain their driver's license, such as the Drive for Life Program.

5 Conclusion

- 5.1 The Salvation Army thanks The Standing Committee on Social Issues for the opportunity to provide a written submission to the Inquiry.
- 5.2 The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from

The Salvation Army Australia Territory

November, 2024

