Financial Inclusion 2018–2025 impact highlights

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In partnership with

FIAP Financial Inclusion Action Plan

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The Salvation Army
Centralised Transactions

The Salvation Army Australia remains steadfast in its commitment to financial inclusion and resilience for all.

The Salvation Army joined the Financial Inclusion Action Plan (FIAP) program in 2018, becoming part of a national coalition of businesses, governments and community organisations working to improve financial inclusion and resilience for Australians.

FIAP has helped us see the bigger picture of our impact — identifying opportunities and gaps, connecting across silos, and mobilising people beyond financial experts across The Salvation Army movement. We all have a role to play.

More than a plan, FIAP is part of our purpose to walk with people as they rebuild and reimagine what's possible — now and in the future.

It's about reflecting Jesus in every step, helping us all see ourselves as God does — loved, valued, and full of hope.

Financial inclusion is about more than money — it's about building a neighbourly economy where no one is excluded from community, services or opportunity.

Major Claire Emerton
Head of Social and Community Mission Social Mission Department

Since launching our Financial Inclusion Action Plan (FIAP) in 2018, we'vwe made significant strides as a founding Trailblazer in the national initiative, collaborating with others to drive systemic change.

We continue to walk alongside people experiencing vulnerability, offering daily support that is compassionate, empowering, and grounded in dignity.

Through Moneycare, we've embedded a financial inclusion coordinator, and established a national working group to ensure our services — emergency relief, financial counselling, microfinance and more — are accessible, culturally responsive, and tailored to diverse needs.

Initiatives such as Salvos No Interest Loans, You're The Boss (financial education), and Normalising Money Conversations reflect our holistic approach to building financial capability.

We are committed to fostering economic participation — preventing financial hardship and standing with those most at risk.

Our advocacy, research and inclusive campaigns, such as the Social Justice Stocktake and Moneycare Week, continue to raise awareness and shift behaviours.

At the heart of our mission is a relational approach that promotes mutual flourishing, enabling people to move from financial hardship to independence and wellbeing.

FIAP timeline

2014

(G20 Summit) Australia commits to a national Financial Inclusion Action Plan (FIAP), supporting the United Nations (UN) Sustainable Development Goals, including no poverty and decent work.

2014–2015

Good Shepherd, Ernst & Young and the Centre for Social Impact (CSI) create Australia's FIAP framework.

2016–2018

The Salvation Army launches its first FIAP (as one of 30 inaugural FIAP organisations), led by Tony Devlin and Brad McIver, and endorsed by Commissioner Floyd Tidd.

2018

The Salvation Army appoints a Financial Inclusion Project Officer and forms its first working group.

2021

Australia One and COVID-19 prompts a new approach. Assuming anyone can become vulnerable, focus shifts to:

- Embedding long-term financial resilience in Salvos support services, ensuring those in need are supported in moments of crisis, but also empowered through tools and pathways that build lasting protective factors.
- Strengthening personnel wellbeing, prompted by research into housing insecurity among older women, including over 400,000 at risk nationally.
- First Nations Employment Pathways, responding to persistent employment gaps and the need for culturally safe career development opportunities.

2022–2023

Building on our commitment to personnel wellbeing, the working group rolls out two initiatives:

- On the money — conversation guides to support money discussions.
- Superannuation 101 — webinars to boost retirement readiness.

2024

Normalising Money Conversations initiative launches with Commissioner Miriam Gluyas' support.

2025–2026

Work begins on The Salvation Army's second FIAP and operating model — Leave no one behind.

Seven principles of The Salvation Army Financial Inclusion Action Plan (FIAP)

1

Build financial capability:
Help people develop the skills and confidence to manage money and build long-term resilience.

2

Act early:
Identify and respond to financial stress before it becomes a crisis.

3

Relationships matter:
Deliver support through trusted, respectful and relational approaches.

4

Cultural sensitivity:
Tailor services to meet the diverse needs of individuals and communities.

5

Systemic advocacy:
Work to change systems and policies that create financial exclusion.

6

Support the workforce:
Ensure Salvos personnel have access to financial inclusion support.

7

Use data for impact:
Continuously improve services through research, evaluation and feedback.

Focus areas

1

Products and services:
Make sure the right help is available and easy to access.

2

Capability, attitudes and behaviour:
Help people build skills and support to manage money with confidence.

3

Culture and diversity:
Respect and support people from all backgrounds.

4

Economic participation:
Remove barriers so everyone can take part in work and community life.

Next steps

As we enter the next chapter of FIAP, we will explore how The Salvation Army can strategically rally around this vision of a neighbourly economy, where financial inclusion is a lens for how we build community, restore dignity and create opportunity. It's already embedded in our mission — now we take it further, together.

In 2026, we will begin work on:

- Our second FIAP, including a clear framework for what a neighbourly economy looks like, and the specific actions we will take to deliver meaningful outcomes in people's lives.
- A new operating model that empowers people and teams across The Salvation Army to bring forward and deliver ideas that strengthen financial inclusion in their services, supported by trained financial inclusion leaders.
- A thriving movement through Normalising Money Conversations, where everyone is connected, equipped, and encouraged to play a role in financial inclusion.

1 Impact highlights: 2018–2025

The impact highlights offer a glimpse of the incredible work happening across The Salvation Army. Many other initiatives, while not captured here, have contributed to greater financial inclusion. We hope this resource sparks conversations and creates opportunities to celebrate those efforts too.

Products and services

Make sure the right help is available and easy to access.

Outcomes

- People who have accessed our financial wellbeing services are more likely to be financially capable and resilient.
- Better targeting and delivery of services based on community needs and consultation.
- Initial contact and early intervention occurs more effectively.
- Internal personnel increase their financial capability and resilience, with improved wellbeing.
- Internal female personnel are more financially resilient and better positioned for retirement.

Moneycare Outcomes Measurement

At The Salvation Army, qualified financial counsellors walk alongside people experiencing financial stress. But Moneycare is about more than just money.

In 2021, it introduced an Outcomes Measurement Framework, the first of its kind at scale for financial counselling in Australia, to track the real changes — not just debt or bank accounts, but mental health, connection, financial skills — protective factors for long term financial resilience.

Moneycare Outcomes Measurement 2023–2024:

- 88% said they were able to manage their situation better after receiving financial counselling.
- Difficulties with financial knowledge and behaviour dropped from 20% to 4%, including ability to seek help and advocate for themselves.
- Risk of serious mental illness reduced from 32% to 17%.
- Personal wellbeing improved, with 'lower than average' scores dropping from 39% to 24%.
- Social connection barriers reduced from 62% to 38%.

The Salvation Army Research Team was awarded the 2018 Changemaker SIMNA Award for its pioneering work in Moneycare Outcomes Measurement, an achievement that reflects our commitment to best practice in outcomes-focused impact evaluation.

Click on the image to watch Cameron's story

Doorways Model of Care (MoC)

Doorways provides emergency relief (ER) to people facing immediate financial stress. In 2023, it transformed how that support is delivered. Shifting from site-based assessments to a more strategic model, Doorways now focuses its in-person services in areas where data shows the greatest community need. As part of the new national model, the Salvos Phone Assistance Line (PAL) was launched, giving people across Australia a consistent and accessible way to request help, ensuring support reaches those who need it most, with location no longer a barrier.

Doorways ER and Casework Outcomes Measurement 2023–2024:

- 59% of participants received referrals, with 50% related to money management.
- 80% said the referral was relevant to their needs.
- Personal Wellbeing Index scores rising from 49 to 63.
- Self-efficacy scores rising from 27.5 to 30.3.
- Ability to manage current finances improved from 2.6 to 3.3 out of 5.

Microfinance Department launch

Through no-interest loans (NILs), people can access finance for essential items and services like fridges, car repairs or medical costs without falling into high interest debt. Microfinance also offers financial literacy education and the Positive Lifestyle Program (PLP) as additional services to the program.

In 2020, Microfinance became its own department within The Salvation Army, helping grow this holistic approach, ensuring consistent service delivery while reaching more people with the option of a fair loan with dignity, support and long-term impact.

Microfinance Outcomes Measurement 2020–2024:

- 'Lower than average' personal wellbeing scores dropped from 41% to 25%.
- Community members with savings increased from 15% to 39%.
- Serious mental health concerns reduced from 30% to 14%.
- Confidence using online banking increased from 33% to 76%.
- Understanding of financial services improved by 16%.

Read project officer Alison King's story

Emergency Services support model

When disaster strikes, The Salvation Army Australia follows a three-phase model that embeds financial inclusion into every stage of recovery—helping people not just survive but rebuild stability.

In Phase 1, The Salvation Army's Emergency Services (SAES) provide immediate emergency relief such as food, shelter and clothing. In Phase 2, SAES focus on early recovery, offering direct financial hardship assistance, temporary accommodation, and referral to, and help with navigating disaster grants to remove barriers to support. In Phase 3, The Salvation Army provides medium to long-term recovery, delivering ongoing financial counselling and inclusive community programming to strengthen resilience.

The Salvation Army's Emergency Services insights, 2024–2025:

- Responded to 650 emergency incidents.
- Assisted over 13,500 households.
- Helped nearly 26,000 individuals.
- Provided over 1100 psychological first aid sessions to people impacted by disaster.
- Distributed over $5.8 million in financial support.

Click on the image to watch the Lismore floods story

Improving accessibility

In recent years, Doorways and Moneycare have introduced national intake lines to help community members access the right support more quickly. In 2025, Doorways is piloting an AI assistant to further streamline the process, making it easier to share referral information and flag important concerns like financial abuse, domestic violence or slavery. This new step aims to facilitate connecting community members to people and support, along with using technology to reduce barriers and get help to people sooner.

PAL and Moneycare insights, 2025:

- PAL: 78 staff and 268,000 calls handled.
- Moneycare: 6 part-time staff and 23,491 calls handled.
- National Debt Helpline: 4 full-time staff and 9,590 calls handled.

Internal support for personnel

Many Salvos personnel are unaware that financial support offered by The Salvation Army to the public through services such as Moneycare, Microfinance, Doorways and emergency services is also available to them.

These services are conducted by professionals and confidential, and additional discreet pathways are available to ensure staff can access support without being identified in internal systems. The Normalising Money Conversations movement is helping to ensure personnel feel safe to seek help, whether as a preventative step or in times of crisis.

Moneycare insights, 2025:

- 20 discreet personnel sought financial support through Normalising Money Conversations (12 months).

Click on the image to watch Bee's video

Retirement and superannuation

Research by ANZ in 2019, on the financial inclusion of female Salvation Army personnel found that, despite having less superannuation on average than men, female personnel showed less anxiety over finances than the Australian average.

In response, as part of Normalising Money Conversations, Superannuation 101 and Supercharge Your Future, two webinar series tailored for The Salvation Army personnel were launched in partnership with Salvos People and Culture, to help close the superannuation gap while building on the financial strengths that already exist across our workforce.

Financial Inclusion insights, 2025:

- 186 attendees to the Supercharge your Future webinars.

2 Capability, attitudes and behaviour

Help people build skills and support to manage money with confidence.

- Community members become more financially capable and resilient through behavioural change.
- Early referral prevents deeper personal and/or financial crisis, and ongoing relationship promotes flourishing.
- Community members take early action to improve their financial situations.
- Financial capability and resilience of internal personnel is developed.

You’re the Boss

You’re the Boss (YTB) is Moneycare’s bespoke financial capability program, delivered through one-on-one financial counselling sessions, group workshops and digital channels. YTB builds upon people’s resources, equipping and empowering them to be the boss of their financial situation, to improve their wellbeing and financial future. The You’re the Boss eBook has also been translated into Dari and Pashto languages.

You’re the Boss was recognised by Moneysmart for an ‘Outstanding Achievement’ award for its excellence in financial education.

Moneycare insights, 2024–2025:

- 1412 You’re the Boss and Community outreach sessions held.
- 22,476 people attended YTB sessions.
- 3141 downloads of the You’re the Boss eBook.
- 3250 visitors to the Be the Boss online course.

Planning for the unplanned: Are you financially ready for natural disaster?

After seeing the growing financial stress caused by natural disasters, Moneycare developed Planning for the unplanned — a reflective and practical guidebook designed in collaboration with people who’ve lived through devastating disasters like fires or floods. The guidebook offers information that supports individuals and communities before and after disasters hit — helping them prepare financially and navigate recovery with greater confidence. This resource reflects what we’ve learned from community — when people have the tools ahead of time, they’re better able to navigate when the unexpected happens.

Moneycare insights, 2024–2025:

- 29 Planning for the unplanned sessions held.
- 312 people attended sessions.
- 1844 PDF downloads (FY24).

Click on the image to download Planning for the Unplanned

Moneycare Week

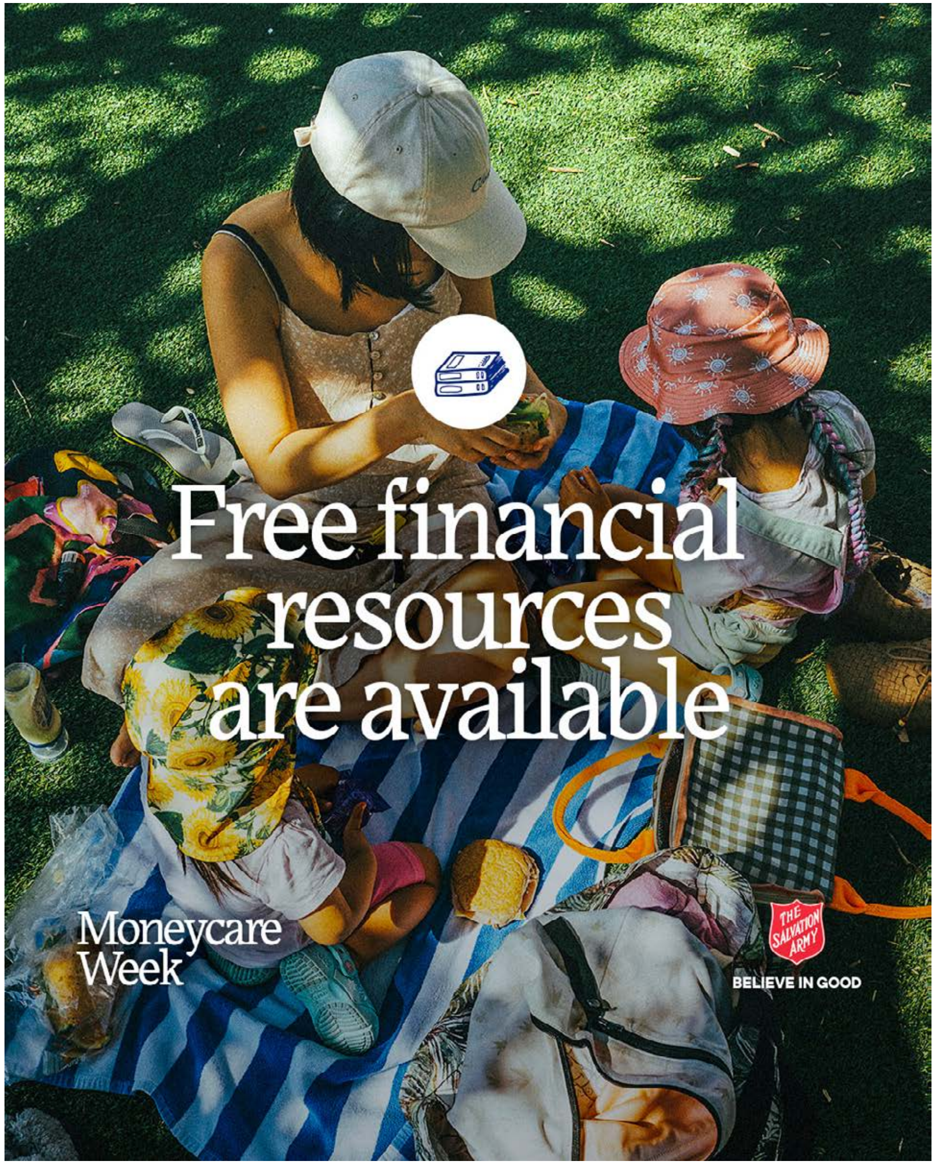
For years, The Salvation Army led a national annual campaign during Anti-Poverty Week, but in 2024, we noticed an opportunity for change. The 2023 Salvation Army Sentiment Tracker found Australians are more likely to see themselves as 'in financial difficulty' instead of 'in poverty', which reinforced the need for language that resonated.

In 2025, we piloted Moneycare Week — an early intervention campaign designed to promote Moneycare's services and meet everyday Australians at their point of need. The new approach (e.g., promoting our website live chat as a 15-minute check in with a financial counsellor) helps people connect with Moneycare before crisis hits.

Salvos Communications insights, 2025:

- Reached over 2.8 million people through 140 media mentions and national coverage.
- Generated $595,254 in earned media value.
- 865 calls to the Moneycare number.
- 1066 live chat clicks.
- 486% increase to Moneycare pages, including 16,100 new users.

Read the Moneycare Week explainer



Normalising Money Conversations

The Normalising Money Conversations movement is helping build a culture where financial wellbeing is talked about openly, and not hidden in shame. This initiative encourages honest, values-based conversations about money across teams, helping staff take early action and feel more confident supporting others. The more comfortable we are talking about money with each other, the stronger we become in walking alongside the communities we serve.

Financial Inclusion insights, 2025:

- 194 Salvos personnel engaged in financial inclusion workshops, webinars or events in 12 months.
- Staff reporting financial stress ‘all or most of the time’ dropped from 50% to 0% (PAL pilot).
- 47 financial inclusion events delivered across the year.
- After attending a Managing Your Money webinar, 11% of staff requested financial counselling.
- Confidence to check in on someone else’s finances rose from 3.5, to 5.67 out of 7.

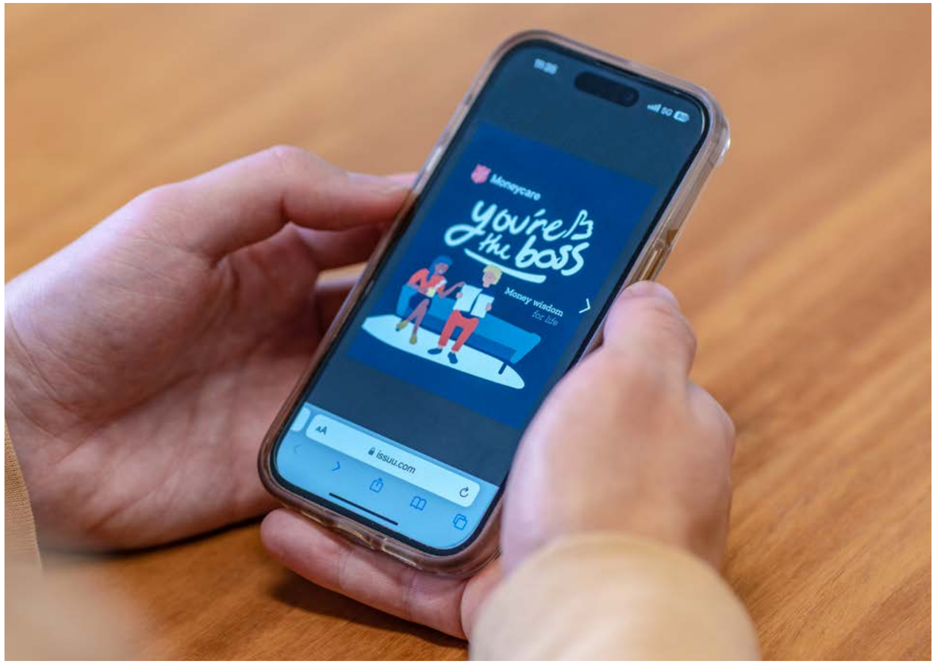
Read an article about Normalising Money Conversations

Moneycare digital outreach

Staying connected can make all the difference. To support long-term financial wellbeing, Moneycare introduced a fortnightly newsletter and boosted its presence on social media, offering conversational, friendly updates that break down complex financial information into simple English. It's a way to stay in touch, build trust over time, and help people grow their confidence with money beyond a single appointment.

Moneycare insights, 2024–2025:

- 31,000 people receiving the Electronic Direct Mail (EDM).
- 17 EDM campaigns held.
- 336,355 emails delivered.
- Most opened email — 'What's for dinner?' (about meal planning).



Financial counselling live chat launch

In 2024, Moneycare expanded access to financial support by launching a live chat option on its website — part of The Salvation Army Focus 4 priority of embracing technology. This innovation was informed by insights showing that 25–35-year-olds were the most frequent visitors to the Moneycare site. With the launch of the live chat now, anyone can have a brief, anonymous and free conversation with a qualified financial counsellor online — meeting people where they are and offering support before stress turns into a crisis.

Salvos Communications insights, 2024:

- Over 6000 live chat requests received since the end of 2024.

3 Culture and diversity

Respect and support people from all backgrounds.

- Financial capability and resilience are developed for First Nations peoples.
- People in need feel comfortable accessing services.
- More members from culturally and linguistically diverse (CALD), and Aboriginal and Torres Strait Islander communities access our services.
- Internal services accessed by more people from a range of cultural backgrounds.

Yabun Festival

Yabun is the largest one-day celebration of Aboriginal and Torres Strait Islander cultures in the country, and since 2021, The Salvation Army attended to meet with community where they gather. In partnership with Aboriginal and Torres Strait Islander Ministries, the Financial Inclusion team has helped coordinate a shared stall with Homelessness Stream, Sydney City Salvos, Moneycare, Doorways, Alcohol and Other Drugs (AOD) services and others — with The Salvation Army being the only faith-based stallholder at the festival. More than 400 people visit the stall each year, creating a space for connection, conversations, and culturally safe support in the heart of community.

- Collaboration between Aboriginal Torres Strait Islander Ministries, Homelessness Stream, Sydney City Salvos, Moneycare, AOD, Doorways, Family and Domestic Violence (FDV) services, Youth and Financial Inclusion.
- 400+ attendees visit the stall annually.

Read an article about the Salvos at the Yabun Festival

Employment and retention

As part of our Reconciliation Action Plan (RAP), The Salvation Army is building a more inclusive and culturally safe workplace for Aboriginal and Torres Strait Islander peoples. From the Recruitment and Retention Working Group, practices like Sorry Business leave, recognition of cultural load, Burra Burra Network and the Career Trackers internship program, we're taking steps to ensure inclusion is more than a statement — including embedding it in how we hire and support our people.

- 205 employees who identify as members of Aboriginal and Torres Strait Islander communities.
- 8 people completed Career Trackers internships between 2022–2025.
- 67 personnel have joined the Burra Burra Network.
- In 2023, The Salvation Army was recognised nationally for this work, winning Best Diversity, Equity, and Inclusion Initiative at the SEEK STAR Awards.

Read an article about Career Trackers

Privacy forms

Privacy forms shouldn't be a barrier to getting help or feeling safe to do so. Through the Confident Connections project, The Salvation Army redesigned complex consent documents to be more inclusive, which are currently being piloted in select Doorways sites in simple English (literacy level of Year 6) and seven other translated languages — Arabic, Burmese, Dari, Farsi, Hindi, Spanish and Vietnamese. This makes vital information more accessible to people with low literacy, intellectual disability, or anyone who benefits from simpler communication. It's a small change with a big impact — helping people understand their rights and access support with confidence, dignity and respect.

Many Cultures, One Hope events

The Many Cultures, One Hope initiative is transforming how The Salvation Army builds belonging with people from CALD backgrounds, creating spaces where culture, faith, and community connect in meaningful ways. Through vibrant celebrations featuring cultural performances, shared meals, multilingual information booths, and opportunities for prayer and conversation, local corps are building trust, breaking down barriers, and ensuring all community members know they are seen, valued, and welcome. These events don't just celebrate diversity, they open pathways to Salvos services — from emergency relief to language programs and spiritual support, strengthening long-term connection and financial inclusion.

- Three corps have already hosted Many Cultures, One Hope celebrations (three in Hurstville, one in Richmond, one in Perth).
- Three states engaged to date — New South Wales (NSW), Victoria, Western Australia (WA).

Read an article about the Salvos at the Many Cultures, One Hope event.

Financial capability in the Northern Territory (NT)

In the NT, our financial capability work is shaped by deep listening, cultural respect, and trust built through connecting with the local community. Like other Moneycare programs, it reflects our shared commitment to culturally responsive practice, but here, that commitment is shaped by the unique context of remote communities.

We adapted our recruitment and engagement practices, like sharing interview questions in advance to grow First Nations teams in Darwin and Alice Springs. Following most local languages and embedded in their communities, these team members ensure money conversations are grounded in cultural understanding and genuine connection. The result is purpose-built financial education that reflects each community's voice—creating safer, more relevant, and more empowering sessions in town camps, local groups and community hubs.

- Three Indigenous financial capability workers in Alice Springs.
- Three Indigenous financial capability workers in Darwin.

CALD Communities of Practice

The Salvation Army Community of Practice (CoP) for CALD) engagement is strengthening how we listen, learn, and respond to the needs of diverse communities. In 2024–25, 29 community engagement workers and corps leaders from 24 mission expressions came together to share insights, build skills, and explore best practice in intercultural connection. Guided by the Intercultural and Disability Inclusion team, the CoP has deepened understanding on topics like active listening, bridging voices and refugee engagement—helping ensure our mission is delivered in ways that are culturally informed, inclusive, and grounded in respect.

- Four CoP sessions held in 2024–25.
- 29 participants from 24 corps and mission expressions attended from across the Salvos in Australia.

4 Economic participation and status

Remove barriers to enable everyone to take part in work and community life.

- Women move from welfare dependence to financial independence.
- People move out of financial hardship and can better participate in society.
- A fairer system enables more people to participate socially and economically.
- Financial inclusion needs of women in The Salvation Army are identified to inform action plans.

Policy and advocacy submissions

The Salvation Army Policy and Advocacy team works closely with frontline financial inclusion services to elevate the voices of those experiencing financial hardship and advocate for lasting reform. Insights, case studies, and lived experience from Moneycare, Doorways, and other services have shaped national policy discussions on poverty, cost of living, financial abuse and food insecurity. By connecting real stories to decision makers, The Salvation Army is helping build a fairer system — one where more people can fully participate in society with dignity and stability.

- Frontline insights informed our contribution to the Commonwealth's pre-budget consultation process.
- Advocacy efforts helped shape improved regulation of Buy Now Pay Later lending.
- Ongoing engagement gives voice to community members and advances the fight against financial abuse.
- The Salvation Army submission set the tone and framing for the Senate's approach to poverty following the 2022 inquiry.

Read more about The Salvation Army's Policy and Advocacy

Local Member of Parliament (MP) visits

Moneycare is finding new ways to elevate the voices of the people and communities we walk alongside. Guided by the idea of being a trusted friend, and not just a service, teams are building confidence in how they speak about financial hardship and systemic change.

Staff have connected with local MPs across the country using simple outreach tools, and are increasingly involved in state and national peak bodies. Whether engaging with government, peak bodies or media, Moneycare is equipping its people to tell stories that not only reflect lived experience, but also push for a fairer system.

- 43 local MP visits.
- Nine Moneycare staff represent their regions in various advocacy capacities.
- In 2024, 23 Moneycare team members completed bespoke media training with journalist, Wendy Squires.

Water, Sanitation, Hygiene (WASH) Food Security and Resilience Project

Judith, a wife and mother of four living in Malawi, joined fifty other women in a training program focused on business management and soap making. With support from The Salvation Army WASH, Food Security and Resilience Project, she now sells soap at the local market. With the income she earns, she can send her children to school.

The project supports rural communities in Malawi to have improved access to water, sanitation, hygiene, improved food security and access to financial services. Judith is also part of a village savings and loan association, enabling her to access small loans.

As per SAID insights, January 2024 – June 2025:

- Three women with disabilities trained in business and savings groups, now running successful enterprises themselves.
- 474 women participating in village savings and loan associations, accessing safe, low-interest loans.
- 202 women held leadership roles in local committees.

The WASH, Food Security and Resilience Project is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP) and Swedish Government (Sida) though the Swedish Mission Council. It is implemented by The Salvation Army Malawi Territory.

Australian Aid

FRÄLSNINGS ARMÉN

Financial counselling prison outreach

Through The Salvation Army's outreach work in prisons, individuals and their families receive vital support to navigate complex challenges and prepare for life after release from incarceration. Moneycare financial counsellors — one example of this outreach — work persistently with community members and can work with banks to secure hardship arrangements, seek legal advice, and help families maintain housing and reduce financial stress that can impact parole. By offering non-judgemental support and practical planning for stability after release, this work restores hope, protects families, and lays the foundation for a fresh start.

- 359 community members engaged through prison outreach financial counselling.

Homelessness Week

Each year during Homelessness Week. The Salvation Army shines a national spotlight on the urgent need for safe, secure and affordable housing for all Australians. As one of the largest providers of homelessness support services, we aim to not only raise awareness but also connect people in crisis with clear pathways to support, reduce stigma, and challenge misconceptions about who experiences homelessness and why.

The campaign equips Salvos, our supporters and the wider community with the knowledge and tools to engage with the issue, advocate for systemic change, and actively contribute to solutions — helping turn awareness into action and moving us closer to ending homelessness for good.

Salvos Communications Insights, 2024:

- 27,525 people visited the Homelessness Week web hub.
- 527 people accessed our homelessness advocacy pages.
- 5452 searches for local homelessness services were made via our online hub.

Click on the image to watch Mel's video

Social Justice Stocktake

The Social Justice Stocktake positions The Salvation Army as a national voice for justice — influencing political leaders, raising awareness across our movement, and empowering communities to engage with social issues. Since 2022, the Social Justice Stocktake has helped The Salvation Army advocate on core policy priorities, build foundational relationships with the incoming Parliament, develop internal understanding of injustice, and take a bold step towards the goals of the 2023–2025 Strategy — from supporting those most in need to enabling faith-led, evidence-based action.

Salvos Policy and Advocacy insights, 2025:

- Reached over 660,000 people through 134 media mentions and national coverage.
- Generated over $565,000 in earned media value.
- Sent 779 emails to federal candidates, with 183 responses and 97 meeting requests.
- Campaign ads delivered 12.8 million impressions.
- Engagement figures show community members spent time to appreciate the details of the Stocktake in their area and around the country.

Read more about the Social Justice Stocktake

Red Shield Appeal research

Financial inclusion begins with listening, and the voices of almost 3600 people who accessed Doorways told us what survival really looks like. Many were left with less than $1 a day after covering essentials, forcing them to skip meals, use Buy Now Pay Later payment options for food or medicine, and face the constant threat of losing their home. This research doesn't just expose hardship, it amplifies the need for services that reduce stigma, offer early intervention, and advocate for a fairer system.

- Almost 3600 people completed the survey.
- This year alone, the media coverage achieved as a result of the RSA research saw almost 700 unique, individual articles or pieces of media coverage.
- With a cumulative audience reach of almost 15 million people.
- And an Advertising Space Rate (industry standard to measure earned media) of almost $2 million.

Read more about Red Shield Appeal research 2025

Community member voices

Community voice shapes how The Salvation Army delivers support, including from those we don't always hear from. In 2024, guided by the Lived Experience team, the research team used Moneycare data to explore the experiences of community members who didn't attend their first appointment and one-off users. This research revealed barriers like shame, mental health and access issues, and pointed to practical changes that make support feel safer and more relevant. These insights are now influencing intake design and strengthening our advocacy with real, grounded evidence.

Financial Inclusion