



POVERTY AND FINANCIAL HARDSHIP

Meeting Segment Guide

Produced by the Policy and Advocacy Team
as part of the *Social Justice Stocktake*



Today we will be taking some time to look at what poverty and financial hardship look like in our community and throughout Australia, and praying for this issue and what we can do about it.

The following resources have been created to assist you to run a 5-8 minute segment in your Corps' or mission expression Meeting, Team Meeting, ALT Meeting or any space where you gather with other people.

These resources are ready to print and use in your Meeting. Below you'll find:



TALKING POINTS



**A PRAYER TIME GUIDE
(INCLUDING THREE WRITTEN PRAYERS)**



EXTENDED SEGMENT OPTIONS



LINKS TO FURTHER RESOURCES

For further support in connecting with issues in your local community, contact us at policy.advocacy@salvationarmy.org.au



INTRODUCTION

Since its very beginnings, The Salvation Army has been called to care deeply for people who are experiencing poverty and financial hardship.

Today we will be taking some time to look at what poverty and financial hardship look like in our community and throughout Australia, and praying for this issue and what we can do about it.

POVERTY AND FINANCIAL HARDSHIP

» **There are some basic things that everyone needs to be able to afford** – things like food, accommodation, medicine, transport and electricity. We've seen, during the global pandemic, that to function in society we also need to be able to afford access to the internet to work, study or interact with services. In Australia, around 3.24 million people cannot afford these necessitiesⁱ (otherwise known as living below the Poverty Line). Of this 3.24 million people, 774,000 are children; meaning 1 in 6 children are living below that lineⁱⁱ.

» **On top of those experiencing poverty in Australia,** there are many more people experiencing financial hardship. While poverty refers to the poverty line, 'financial hardship' is the term used if a person is finding it difficult to keep up with their bills and other payments.

» **In practical terms, someone living in poverty or experiencing financial hardship may:**

- Be struggling with debt
- Find it difficult to pay their rent or mortgage
- Fall behind in household bills such as electricity, water, internet, phone
- Be unable to buy fresh or healthy food
- Be unable to afford medication or medical treatments

- Be unable to heat or cool their home
- Avoid social situations due to financial constraints
- Be unable to buy new clothes or school supplies, or
- Be unable to afford necessary repairs for their house or car

» **Many of us may have experienced one, or a number of these things,** at some point in our lives, and we all have times when it's hard to make ends meet. If you think about how that feels, it's not a surprise to learn that being unable to afford these basics can have devastating impacts on a person's health, mental health and social connection. For children, the impact is exacerbated – disadvantaged students are on average 2-3 years behind in reading and maths by the time they are 15 years oldⁱⁱⁱ, and Year 12 completion rates are significantly lower for students experiencing financial hardship or poverty^{iv}.

» **There are many, many factors that can cause a person to find themselves in poverty or financial hardship.** These include long-term unemployment, the unaffordability of housing in the private rental market, gender inequality in the form of the gender pay gap, low social security rates and more. In the past, there was often a common belief that if people found a job, then they'd be able to afford what they need. However, in recent times, there has been a significant increase in the number of people who have employment but are still unable to afford their basic needs^v vi.

¹ Women in Super. (n.d.). The facts about women and super. Women in Super. <https://www.womeninsuper.com.au/content/the-facts-about-women-and-super/gjumz>

² Workplace Gender Equality Agency. (2021, February). Australia's Gender Pay Gap Statistics (Factsheet). https://www.wgea.gov.au/sites/default/files/documents/Gender_pay_gap_fact_sheet_Feb2020.pdf

³ World Economic Forum. (2021, March). Global Gender Gap Report. https://www3.weforum.org/docs/WEF_GGGR_2021.pdf

⁴ Ruppanner, L. (2017). Women still disadvantaged by the amount of unpaid housework they do, census data shows. <https://www.abc.net.au/news/2017-04-11/women-doing-lions-share-of-housework-2016-census-release/8434340>

⁵ Workplace Gender Equality Agency. (2020, June) More women at the top proves better for business. <https://www.wgea.gov.au/newsroom/more-women-at-the-top-proves-better-for-business>

ⁱ Hudson, V. et al. (2014). Sex & World Politics. Columbia University Press Schileman, S., Ruppanner, L. & Milkie, M.A. (2018) Who Helps with Homework? Parenting Inequality and Relationship Quality Among Employed Mothers and Fathers. J Fam Econ, (39), 49–65. <https://doi.org/10.1007/s10834-017-9545-4> McKinsey Global Institute. (2015). The Power of Parity: How advancing women's equality can add \$12 trillion to global growth. https://www.mckinsey.com/~/media/mckinsey/industries/public%20and%20social%20sector/our%20insights/how%20advancing%20women%20equality%20can%20add%20%20trillion%20to%20global%20growth/mgi%20power%20of%20parity_full%20report_september%202015.pdf



Talking Points



» **We know that living in poverty is not what God wants for people.** Looking at the bigger picture, we know that this world is not as God intended it to be. When we read Scripture, we become aware of the fact that our human nature has resulted in things such as inequality, poverty, pain and sin. Jesus himself acknowledged this when he said, “The poor you will always have with you” (John 12:8, NCB). This is certainly a reality of life – there have always been people experiencing poverty, and, as a result of our society, this continues to be so.

» **However, we have hope in another world to come.** We know that when God restores this world to what it was intended to be, things will look different. There will be no pain, no suffering, no shame, no poverty. And we do not sit and idly wait for this world to come. As followers of Christ we work towards that world, doing what we can to see God’s Kingdom come on Earth today. As we pray, “Thy Kingdom come, Thy will be done on Earth as it is in Heaven” (Matthew 6:10, RSV), we have a part to play in the bringing about of that Kingdom in the world today. This is the Kingdom for which we are waiting, working and hoping. This is the Kingdom which we are trying to bring to Earth – the Kingdom of God.

» **God’s desire for God’s followers is that they actively** and practically work towards seeing that Kingdom come on Earth. That is why God, through Scripture, gave clear, practical instructions on how to alleviate hardship for people who were experiencing it in the time it was written. Right throughout Scripture we see these instructions and God’s expectation that God’s people will follow them – instructions about how to care for the vulnerable, instructions about how to reap crops so that they

provide for those who need it ... God’s concern for people experiencing poverty is clear, and the instructions on how to meet people in their need is practical. This is why, as followers of Christ today, we care for people who are experiencing poverty or financial hardship, and why we strive to alleviate conditions that lead to poverty. God’s concern for the poor has not ended, so neither has our responsibility to care and do something about poverty. 1 John puts it very clearly for us, “How does God’s love abide in anyone who has the world’s goods and sees a brother or sister in need and yet refuses help?” (1 John 3:17, NRSV).

WHERE TO FROM HERE?

There is much that can be done to alleviate poverty and financial hardship in Australia.

» **On a daily basis, The Salvation Army provides emergency relief to those experiencing hardship, and we see this often in our own space.** The Army also provides the Moneycare financial planning program to help people with managing their finances and with no interest loans. Employment Plus helps people who are experiencing unemployment return to work, and the Army also provides employment services and supports for people with disability who are seeking work.

- **Governments have a role to play too.** We need governments to make bold and measurable goals around addressing poverty and financial hardship within meaningful timeframes. It is also critical that the social security system works to ensure that those who are experiencing financial hardship are able to afford a standard of living and to not become trapped in poverty.
- **The JobSeeker rate must be raised to allow recipients to live with dignity,** and not find themselves trapped in long-term unemployment and in poverty. The current rate of JobSeeker



Talking Points



payments means that people have about \$44 per day to cover all expenses. On average, after paying for accommodation, this leaves approximately \$17 a day to cover everything else. While some people may be able to 'make do' on this rate for a short period of time, even the slightest disruption can lead to disaster. Additionally, having this extremely low level of income can force people to make decisions that have the effect of trapping them in poverty.

- **The Salvation Army's Moneycare team have seen a frightening shift of community members** accessing payday lenders or Buy Now – Pay Later schemes, which have hidden fees that make them impossible for many people on limited incomes to fully pay off. These are significant, concerning issues, and The Salvation Army has been engaged in advocacy in this space for a number of years.

» We also need governments to invest in housing

– a fundamental pillar of the standard of living Australians need to keep out of poverty. Investment in expanding the supply of social, community and affordable housing is vital to ensure that those who are experiencing financial hardship are not pushed into poverty.

- ## » The community as a whole has a role to play in becoming educated
- about what poverty is in their community and across the country. As we've seen today, poverty doesn't always present as homelessness, but has many manifestations, and social pressures lead to people hiding their financial situation. The community becoming more aware of poverty around them relies upon people being willing to listen to those experiencing poverty and understand how different communities experience poverty. We must also be non-judgmental and self-reflective of our own positions.

- ## » But what can we do, as individuals?
- We can recognise that hard times can come to anyone and that no one chooses to find themselves without sufficient income. We must educate ourselves, just like we've done today, and be sensitive to the fact that financial hardship, and poverty, could be affecting anyone that we know. We can also let people know about services like financial counselling and the Army's emergency relief services, so that if they ever need them, they know where to go.



Video

Play the following video, which was created for Anti-Poverty Week 2021. This video gives us an insight into what poverty looks like in Australia. <https://www.youtube.com/watch?v=ymBWexvjrBI>



Prayer Time



Play one of the following songs, and ask people to spend some time in silent, individual prayer while the song plays. Ask them to pray for people experiencing poverty or financial hardship in your community.

[God of Justice](#) – Tim Hughes

The Salvation Army Songbook No. 944 – What Can I Say To Cheer a World of Sorrow ([lyrics](#))

[For the One](#) – Bethel Music

The Salvation Army Songbook No. 1003 – O Lord, Whose Human Hands Were Quick ([lyrics](#))

The Salvation Army Songbook No. 938 – We Have Caught The Vision Splendid ([lyrics](#))

[God of this City](#) – Chris Tomlin

Following this time of individual prayer, you may like to have three different people lead the group in the below prayers. These prayers are printed on separate pages for ease of distribution to your readers.





Prayer Time



Prayer for our community

Dear Lord,

We come together today to remember that for many people in our communities, financial struggles are a very real part of everyday life. We acknowledge this may even be the case for some of us here today. You show us in Scripture that you care deeply for those experiencing poverty. We thank you that you are a loving, compassionate God.

We know you care about even the smallest details in our lives, so we bring before you our finances and the goods that have been entrusted to us. Lord, help us to be good stewards of all that you have given us, and to show compassion to those who need it.

We pray for all those with The Salvation Army and other organisations who provide professional support. May we, as Salvationists, help to create safe places where people feel that their inherent dignity is recognised, and that they are loved and supported for who they are. May we be a shining light in our communities for all those who are struggling or hurting to see and experience your love.

We ask that you help us to be like Jesus, recognising and cherishing your image within each person.

We pray this in your name,

Amen.



Prayer Time



Prayer for Australia

Dear God,

As we take time to reflect on the effect of poverty on our country, we thank you for all the good things that are a part of Australia. We ask for forgiveness for the times when we have turned a blind eye to the struggles being experienced by others.

Lord God, as a nation may we continually strive to do more to help individuals and families who are caught in cycles of poverty or financial difficulty. We pray for all those in our country who are trying to make a difference – from government officials, elders, community groups and policy makers, to support workers – grant them peace and strength for this challenging work.

We pray for the leaders of our country – that you would give them new ideas about how to address inequality and poverty, and that you would give them the means to make the changes necessary. Give us wisdom and courage to have conversations with our community and our leaders to bring about structural and social change.

Help us, by your Spirit, to gain a vision of your kingdom. We ask for your grace and compassion to have conversations with those in our community who need to experience your love and grace. Help us to love kindness, do justice and walk humbly with you.

Amen.



Prayer Time



Prayer for the world

Loving God,

We recognise in this moment that this world is not as you intended it to be. We acknowledge that you love all people equally, and that your intention is that we all experience the fullness of life that only you can bring.

We ask that you would move within the hearts of those who have much. Help us to share graciously, to love more deeply, and to show compassion more freely.

Help us to work together as a global community to make this world more like you want it to be. Help us, as citizens of the world, to think globally and speak up for the oppressed wherever they may be, recognising that every single person is important to you.

In the name of the One who was sent to minister to all nations,

Amen.



For an extended segment



If you would like to present an extended segment (that goes for longer than 10 minutes), here are some ideas that may take people deeper:

- » Share information about how your Corps/Centre/mission expression/ALT is fighting against poverty, or assisting those experiencing it, within your community. Be sure to protect the privacy of specific people.
- » Share one of the below videos:
 - [‘Sydney Salvos Food Market’](#) (2:16)
 - [‘Sydney Salvos Community Dinner Turns Takeaway’](#) (2:49)
 - [‘Red Shield Appeal Ad 2019’](#) (1:00)
 - ‘Your Financial Health with [Moneycare](#)’ (1:25)
- » Invite a local Social Worker/community worker who works in the area of emergency relief to share their insight on what this issue looks like in your local community. Alternatively, you could do some research into the prevalence of this issue in your local community and share your insights.

USEFUL SONGS:

[The World for God](#) – Phil Laeger, Marty Mikles and Evangeline Booth

[God of this City](#) – Chris Tomlin

The Salvation Army Songbook No. 944 – What Can I Say To Cheer a World of Sorrow ([lyrics](#))

The Salvation Army Songbook No. 1003 – O Lord, Whose Human Hands Were Quick ([lyrics](#))

The Salvation Army Songbook No. 938 – We Have Caught The Vision Splendid ([lyrics](#))

[For the One](#) – Bethel Music

The Salvation Army Hallelujah Chorus No. 43 – Just One ([lyrics](#))



Further Resources



For more information on this issue, and for further resources:

The Salvation Army's [‘A Pathway to Social Justice’ Report](#)

The Australian Council of Social Service and the University of New South Wales research and impact partnership looking [at poverty and inequality in Australia](#)

To find financial assistance in your state or territory: visit The Salvation Army's [‘Find help now’ page](#)

[‘What Poverty Looks Like in Australia’ by Compassion Australia](#)

If you'd like any further information on this resource please contact the Policy and Advocacy Team at policy.advocacy@salvationarmy.org.au

Every person can make a difference.

Together, we can make an even greater difference.



