The Price of Survival

Insights on financial stress and how Consumer Action's frontline financial counsellors assist

The National Debt Helpline offers free, independent and confidential financial counselling to help people manage debt, understand their rights, and negotiate with creditors.

ndh.org.au

1800 007 007



More people are grappling with financial stress and hardship

Consumer Action's National Debt Helpline financial counsellors helped **13,451 people** in Victoria and Queensland in 2025-26

8,471 calls (+13%)*
National Debt Helpline Vic

4,980 online chats (+4%)**
NDH Chat Vic and Qld

Consumer Action's frontline financial counsellors are seeing the cumulative effects of sustained financial pressure

Hardship has become structural, taking an emotional toll on people with limited options, making financial counsellors' work more complex.

People who were previously financially comfortable are finding themselves in hardship, and people already struggling are becoming entrenched in debt spirals, even poverty.

38% of people who called the Helpline in 2025-26 were employed or self-employed, up from **27%** in 2021-22.

Callers mostly lived in the outer areas of Melbourne, in middle socio-economic areas‡

Wyndham	Casey	Hume	Brimbank	Whittlesea
514 (6%)	514 (6%)	417 (5%)	327 (4%)	325 (4%)

35% of people were privately renting their home and **29%** owned their home with a mortgage.

Smaller numbers of people were living with family, owned their home outright or lived in public housing.

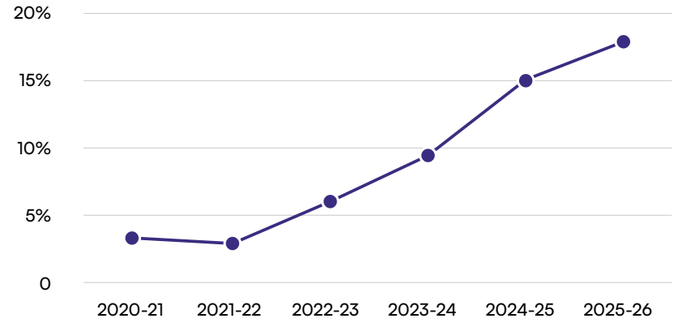
Top 10 issues raised with financial counsellors on the Helpline

23%*	**19%**	**18%**	**15%**	**15%**
Mortgage Ranked 01	**Credit card** Ranked 02	**Tax debt** Ranked 03	**Electricity** Ranked 04	**Personal loan** Ranked 05
12%	**12%**	**10%**	**8%**	**8%**
Gas Ranked 06	**Car loan or lease** Ranked 07	**Council rates** Ranked 08	**Buy Now Pay Later** Ranked 09	**Water** Ranked 10

More people are facing housing stress (mortgage and rental), using credit as a 'survival tool' to afford the basics, and experiencing persistent energy debt and aggressive tax debt enforcement by the ATO. The Helpline heard from thousands of people with deep anxiety and stress caused by money problems.

Almost 1 in 5 people called the Helpline about tax debt

18% of callers in 2025-26 had tax debt, up from **3%** in 2021-22.



Financial counsellors are non-judgemental, empathetic and skilled professionals who equip people to navigate their debts

More than 8 in 10 people felt empowered after speaking with a financial counsellor

Client statement	Before	Contacted Helpline	After#
I understood my rights	45%	→	88%
I understood my options	31%	→	85%
I had confidence in taking action	37%	→	82%
I acted on the advice I received		→	84%

70% **of people said the service made a difference to their financial situation**

> "I was so down on myself, thought I had done some stupid things, I had never asked for help. I was blown away that there was such help out there. I am still working on the advice I received from the financial counsellor. I was referred to a financial counselling service. I have always looked after things, so it was really difficult to reach out for help."

*In 2025-26 Consumer Action experienced a 38% increase in total volume of calls, compared to 2024-25. However, in July 2025 Consumer Action started delivering 100% of services in Victoria, up from 80% previously. Therefore, approximately 25% of the total change in volume can be assumed to be the result of the change in service model, with 13% increase in overall demand for the service in Victoria.
**Consumer Action delivers 75% of chat services, with the balance delivered by Care ACT.
***Percentages represent the proportion of total callers who raised the issue. People can raise more than one issue.
‡Based on Local Government Area classifications in Australian Bureau of Statistics, *Socio-Economic Indexes for Areas (SEIFA)*, https://www.abs.gov.au/statistics/people/people-and-communities/socio-economic-indexes-areas-seifa-australia/latest-release, accessed 30 September 2026.
#Percentage of people who responded 'Somewhat well' or 'Extremely well' when interviewed as part of a recent evaluation of the service.

Read the full report **consumeraction.org.au/priceofsurvival**