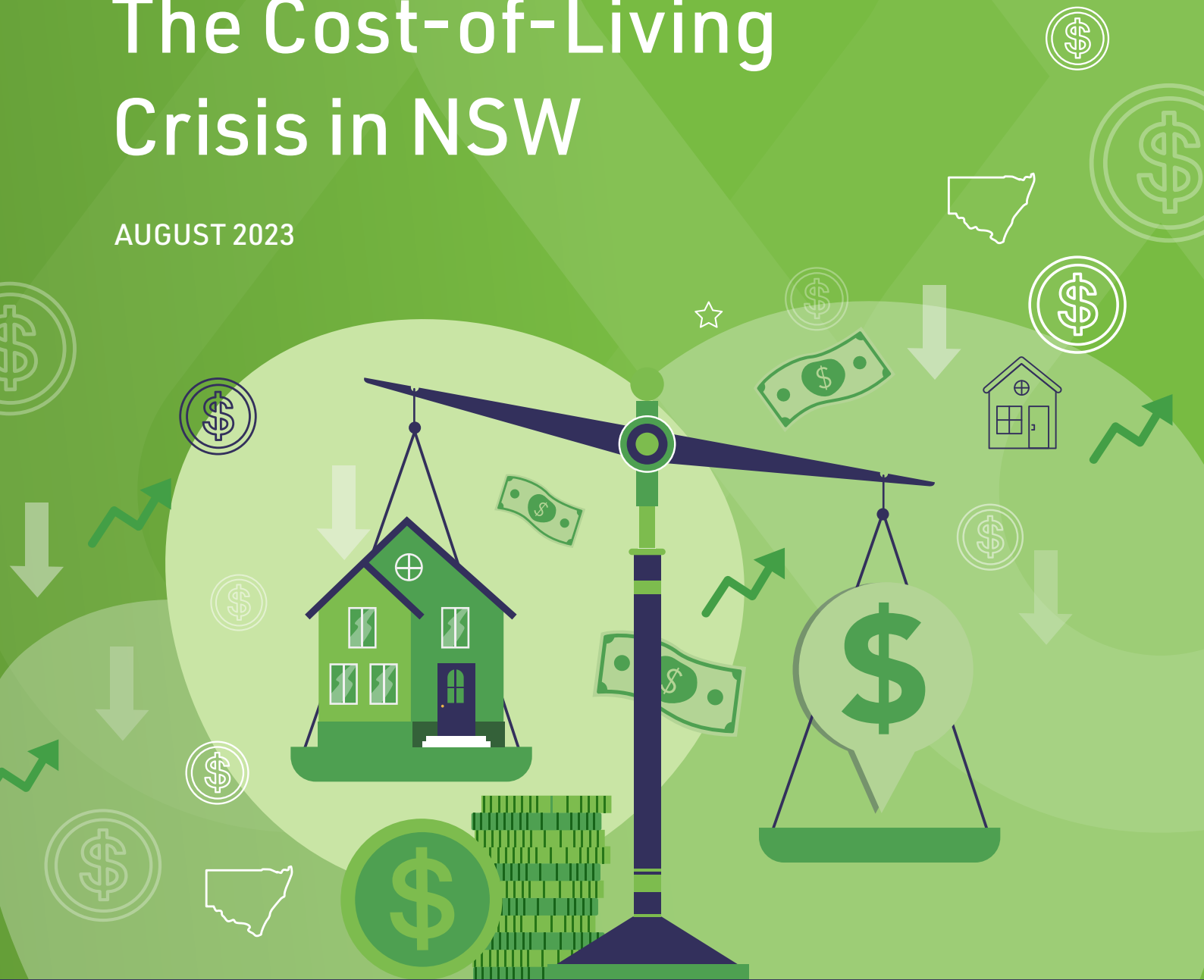


# Barely hanging on: The Cost-of-Living Crisis in NSW

AUGUST 2023





# About NCOSS

The NSW Council of Social Service (NCOSS) is the peak body for non-government organisations in the health and community services sector in NSW. NCOSS works to progress social justice and shape positive change toward a NSW free from inequality and disadvantage.

We are an independent voice advocating for the wellbeing of NSW communities. At NCOSS, we believe that a diverse, well-resourced and knowledgeable social service sector is fundamental to reducing economic and social inequality.

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## Acknowledgement of Country

NCOSS respectfully acknowledges the sovereign Custodians of Gadigal Country and pay our respects to Elders, past, present and emerging. We acknowledge the rich cultures, customs and continued survival of First Nations peoples on Gadigal Country, and on the many diverse First Nations lands and waters across NSW.

We acknowledge the spirit of the Uluru Statement from the Heart and accept the invitation to walk with First Nations peoples in a movement of the Australian people for a better future.

## Acknowledgements

The University of Technology Sydney acknowledges the Eora Nation and the Dharug Nation, upon whose ancestral lands our university stands. We would also like to pay respect to the Elders both past and present, acknowledging them as the traditional custodians of knowledge for these lands.

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The Institute for Public Policy and Governance (IPPG) at the University of Technology Sydney is an independent institute focused on driving excellence in public policy and creating public good through advisory services, research, professional learning and capacity building solutions for all tiers of government, the not-for-profit sector and industry. For further information about IPPG please visit our [website](#).

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# Contents

<b>CEO's Message</b>	<b>9</b>
<b>Executive summary</b>	<b>11</b>
<b>1 About the Research</b>	<b>18</b>
1.1 Context, purpose, and scope	20
1.2 About this report	21
1.3 Methodology	22
<b>2 Financial Hardship</b>	<b>25</b>
2.1 Household expenditure pressures	27
2.2 Impact of financial pressure	33
2.3 Going without – What are people sacrificing?	39
2.4 Social isolation	43
2.5 Financial assistance	47
2.6 Emergency funds	52
<b>3 Housing</b>	<b>57</b>
3.1 Housing arrangements	59
3.2 Housing affordability	61
3.3 Housing condition	67
3.4 Changes to housing arrangements	69
<b>4 Income</b>	<b>71</b>
4.1 Sources of household income	73
4.2 Sources of Commonwealth Government support	76
4.3 Cost of living support	81
4.4 Difficulty accessing cost of living support	84
<b>5 Employment</b>	<b>87</b>
5.1 Employment status	89
5.2 Changes to employment in the past 12 months	93
<b>6 CALD Spotlight</b>	<b>99</b>
6.1 Overview	100
6.2 Cost of Living Impacts	101
6.3 Housing	102
6.4 Income	104
6.5 Employment	105
<b>7 Addressing cost of living issues</b>	<b>107</b>
<b>Appendix A – Sample Profile</b>	<b>113</b>
<b>Appendix B – Survey</b>	<b>117</b>
<b>Appendix C – Discussion Guide</b>	<b>130</b>

## Figures

Figure 1:	Areas of household expenditure put under the most pressure in last 12 months	27
Figure 2:	Impact of financial pressure in the past 12 months by year	34
Figure 3:	Impact of financial pressure in past 12 months by income threshold	34
Figure 4:	Gone without health and wellbeing essentials by study year	40
Figure 5:	Have gone without health and wellbeing essentials by income threshold	41
Figure 6:	Social interactions in past month (at least twice) by study year	44
Figure 7:	Social interactions in past month (at least twice) by income threshold	45
Figure 8:	Financial Assistance sought in the last 12 months	48
Figure 9:	Financial Assistance sought in the last 12 months by income threshold	49
Figure 10:	Proportion of households by SA4 that have used BNPL for essentials	51
Figure 11:	Money set aside for emergencies by study year	33
Figure 12:	Money set aside for emergencies by income threshold	54
Figure 13:	Housing arrangement	59
Figure 14:	Proportion of income spent on housing by income threshold	61
Figure 15:	Proportion of income spent on housing by housing arrangement	63
Figure 16:	Proportion of households experiencing housing stress by SA4	66
Figure 17:	Financially motivated changes to housing arrangement	70
Figure 18:	Sources of household income	74
Figure 19:	Commonwealth Government supports received	77
Figure 20:	Awareness and access of NSW Government cost of living supports	82
Figure 21:	Employment status	89
Figure 22:	Number of hours worked per week	91
Figure 23:	Number of hours worked per week by income threshold	92
Figure 24:	Changes to employment sought in response to rising living costs	94
Figure 25:	Received a pay rise in the last 12 months	98
Figure 26:	Went without or could not afford an essential item by background	101
Figure 27:	Changes to housing arrangements by background	103
Figure 28:	Changes to working arrangement by background	106

## Tables

Table 1:	Areas of household expenditure put under the most pressure by key demographics	29
Table 2:	Areas of household expenditure put under the most pressure by housing status	29
Table 3:	Areas of household expenditure put under the most pressure by age group	30
Table 4:	Areas of household expenditure put under the most pressure by location	31
Table 5:	Ranked utilities as the number one area of expenditure put under pressure by SA4	32
Table 6:	Ranked housing as the number one area of expenditure put under pressure by SA4	32
Table 7:	Impact of financial pressure in past 12 months by age group	35
Table 8:	Impact of household expense by demographic group	36
Table 9:	Proportion of households unable to pay utility bills on time by SA4	38
Table 10:	Proportion unable to travel for essential reasons by SA4	39
Table 11:	Gone without health and wellbeing essentials in the past 12 months by key demographics	42
Table 12:	Proportion that have gone without prescribed medication or healthcare by SA4	43
Table 13:	Source of financial assistance by life stage and housing type	49
Table 14:	Sources of financial assistance by age	50
Table 15:	Sources of financial assistance by key demographics	50
Table 16:	Proportion that have used BNPL 3 or more times for essential goods by SA4	52
Table 17:	Proportion of households with no emergency funds set aside by SA4	55
Table 18:	Housing arrangement by household structure	60
Table 19:	Prevalence of extreme housing stress by SA4	67
Table 20:	Housing condition ratings by housing arrangement	68
Table 21:	Government support payments received by household composition	78
Table 22:	Reliance on government support payments by broad location	80
Table 23:	Awareness and access of cost of living support schemes by income threshold	83
Table 24:	Changes to employment by age group	95
Table 25:	Proportion of income spent on housing by background	102
Table 26:	Quantitative sample profile	114
Table 27:	Qualitative sample profile	116







## CEO's Message

The results of our 2023 Cost of Living in NSW research show the full extent of the struggle that low-income households are facing. Last year's survey was bad, but this year's survey shows that things are now much worse. The compounding effects of COVID-19, sky-high inflation and successive disasters have had severe impacts, particularly on those who were already feeling the pinch. Interest rate rises aimed at curbing inflation and surging rental prices over the last 12 months are a big part of the story, substantially reducing housing affordability and the ability to pay for other essentials.

It's not only those living below the poverty line who are in this invidious position. Increasingly it is low-income households who are also cracking under the strain, as they watch their living costs exponentially increase while their incomes fail to keep pace. For many, there are few, if any, budgetary cuts left to make.

This year we've seen more people taking 'last resort' measures to cover costs - skipping meals and going without prescribed medication and health care (both up by around 33% compared to 2022); an increase in those relying on Buy Now Pay Later to cover the essentials, especially single parents and people living in regional NSW; and a sharp rise in the number of households with no savings set aside for emergencies.

Worryingly, lack of access to bulk billing GPs and exorbitant travel costs are seeing those living in regional NSW significantly more likely to go without prescribed medication or healthcare and unable to afford to travel for other essential reasons including work and education.

We have also seen a notable increase in the number of low-income households experiencing housing stress. This is most pronounced for renters, one third of whom are now in extreme housing stress, with more than half their income being consumed by rental costs.

This year's additional focus on multicultural communities is illuminating. It shows that households from culturally and linguistically diverse backgrounds tend to be younger, raising families, and working full-time or juggling multiple jobs. They are far more likely to be experiencing housing stress, to have relocated or moved in with family and friends in the last 12 months, and to have tried unsuccessfully to find a new job or negotiate a pay rise. In short, they are hardworking and resourceful, but up against it.

Similarly, other groups already facing barriers and challenges are disproportionately bearing the brunt of our cost-of-living crisis – people with disabilities, those with caring responsibilities, single parent households and First Nations families.

While the statistics are stark, it's the comments from focus group participants that are most revealing. Statements like 'there's a lot of fighting about money', 'we have no time with our children', 'it's diminished my pleasure in living', 'it's impossible to enjoy family life', and 'it's nearly torn my husband and I apart' convey some of the anguish and distress that is being felt, particularly for those raising kids. People also spoke of their shame – at not being able to afford a haircut or decent clothes, having to borrow money from family or lining up at food pantries for the first time.

Much of this distress occurs behind closed doors, affecting individual mental health, family functioning, quality of life and community wellbeing. But there are flow-on social and economic costs in terms of children's development, educational engagement, workforce productivity, and population health, resulting in increased demand on social services, mental health, hospital and other support systems. NCOSS's member organisations, who everyday are dealing with the impacts of this crisis, are reporting record levels of demand, greater complexity in needs and a shift in the demographics of the people they are supporting.

Which is why we need our governments to take decisive action and provide targeted support and assistance to those who are barely hanging on. Our recommendations, provided in a Supplementary Report, are aimed at tackling some of the underlying causes of the cost-of-living crisis – most notably housing affordability – and providing immediate relief where it will have most impact. The NSW Government cannot quickly solve many of the drivers of this crisis, but it can alleviate its most extreme impacts and help those who are doing everything they can to survive but have nothing more to give.



Joanna Quilty  
Chief Executive Officer



## Executive summary

**The 2023 Cost of Living in NSW research investigates cost-of-living pressures for people living below the poverty line and in low-income households across NSW.** The research, undertaken in April and May of 2023, involved stratified random sampling to engage a statistically representative sample of 1,134 NSW residents through an online survey, and 23 people who also participated in focus groups and interviews, sharing their experiences across a range of cost-of-living issues.

Minimum quotas were applied to Statistical Area 4 regions, culturally and linguistically diverse households and First Nations households to spotlight geographic and cultural trends. Additionally, direct comparisons have been drawn with 2022 survey results, where possible, to highlight any changing impacts of the cost-of-living crisis for NSW households.

62%

had gone without essentials or could not afford to pay for essentials in the past year.

90%

Single parents most commonly reported going without essentials or being unable to pay for them.

48%

were unable to make payments for essentials, including utilities, credit cards, housing, education or healthcare.

57%

reported going without either food, essential hygiene items, healthcare or medication.

64%

have no money set aside for emergencies.

## Overall picture

Rising costs of living are having significant impacts for NSW residents on low-incomes or living below the poverty line. Compared to last year, increasing numbers of people are reporting that they are struggling to pay for housing, food, medicines and heating, and are cutting back on essentials.

The 2022 Cost of Living report showed those below the poverty line were the most severely impacted by rising prices. In 2023 we have seen that its low-income households who are increasingly experiencing the crunch. Cohorts of people who last year were keeping their head above water, now report that they are struggling to pay their bills and are cutting back on basic necessities.

Although rising costs of living are generally affecting low-income earners and those living below the poverty line across the board, it is single parents, First Nations people, people with disability and carers who are particularly affected. The research also shows that low-income renters and couples with dependent children are under increasing stress.

The figures are stark. Almost two-thirds (62%) of participants said they had gone without essentials or could not afford to pay for essentials in the past year. This is up from 58% in 2022, representing a year-on-year increase of almost 7%.

Single parents (90%) most commonly reported going without essentials or being unable to pay for them. First Nations people (86%), households with a carer (79%) or disability (77%), renters (72%), women (72%), younger people aged 18-34 (69%) and people living in Regional NSW (66%) were all significantly more likely to have reported going without essentials or being unable to pay for them in the last 12 months.

Over half (57%) of respondents reported going without either food, essential hygiene items, healthcare or medication – compared to 53% in 2022, representing an 8% year-on-year increase. Just under half (48%) of respondents reported being unable to make payments for essentials, including utilities, telecommunications, credit cards, housing and travel to work, education or healthcare. This represented a 23% year-on-year increase – jumping by 9 percentage points from 39% in 2022.

Sharp increases in utility prices over the past 12 months have presented a particularly significant challenge to household budgets. The proportion of respondents who reported they could not pay their utility bills on time increased from less than one-quarter (24%) in 2022 to approximately one-third (33%) in 2023, representing a 38% year-on-year increase.

Rising interest rates and rents are hitting hard. Just under one-fifth (19%) of all respondents reported having failed to make rent or mortgage repayments. This is an increase of 4 percentage points since 2022, representing a 27% year-on-year increase.

Concerningly, almost two-thirds of the people who took part in this research (64%) said they have no money set aside for emergencies. This is up 12 percentage points from 2022 (52%).

In short, this year's Cost of Living in NSW report indicates an alarming increase in the numbers of people in the state facing significant financial pressure.



## Financial Hardship

Areas of household expenditure reported to be put under most pressure in the past 12 months were similar across NSW, and most commonly included utilities (78%), food and non-alcoholic beverages (72%) and petrol, road tolls and public transport (72%).

While all of NSW has experienced rising utility prices, those living in Regional NSW have felt the impact most keenly, with more than 45% of these respondents reporting they were unable to pay utility bills on time at least once in the last 12 months, compared to 24% of respondents in metropolitan Sydney.

Across the state, for a majority of respondents their main method of mitigating rising costs of living is to go without essentials – over half (57%) reported going without at least one essential item in the past 12 months when short of money. This included:

- prescribed medication or healthcare (29%)
- meals (24%)
- essential hygiene items (21%).

Personal care services (e.g., haircuts) have become a luxury. Over half (53%) reported cutting back on these services, including 14% who always, and 20% who often did so in the last year.

There was a 30% rise from 2022 in the numbers of respondents skipping meals. Focus group participants spoke of their shock at the cost of their weekly grocery bill, highlighting the need to cut back, the use of food pantries and making unhealthy food choices as strategies to get by.

Perhaps unsurprisingly, people reported that the stress and anxiety associated with additional cost of living pressures were taking a significant toll. Respondents in the survey wrote of being more stressed, anxious or depressed than they had ever been before, and how this was affecting their mental, emotional and physical health, as well as their personal relationships.

People reported facing increased social isolation as the cost of transport was limiting their ability to leave the house for leisure. Further, over one quarter of respondents (28%) said they had been unable to afford to travel for essential reasons (such as to work, education or healthcare). This up from 20% in 2022, representing a year-on-year increase of 40%.

Another common trend was the increased use of 'Buy Now Pay Later' (BNPL) services to cope with the rising costs of essential goods. Forty one percent of respondents said they had used BNPL to pay for essential goods (up from 36% in 2022). Single parents (65%) and households with dependent children (54%) were significantly more likely to have done this.

There is a greater reliance on BNPL in parts of Regional NSW, areas with the highest reported use were New England and the North West (70%), Riverina (68%) and Hunter Valley (58%).

**45%**  
of respondents reporting they were unable to pay utility bills on time.

**53%**  
reported cutting back on Personal care services e.g., haircuts.

**30%**  
Rise in the numbers of respondents skipping meals.

**41%**  
of respondents said they had used 'Buy Now Pay Later' to pay for essential goods.



## Housing

The survey results indicate that rising interest rates and rents are impacting the ability of low-income households in NSW to pay their housing costs on time. In the last 12 months, almost one in five (19%) respondents said they had failed to do so at least once, up from 15% in the previous year.

Among those paying housing costs, the majority (69%) were experiencing housing stress – up from 60% in 2022 (representing a year-on-year increase of 15%). The proportion of households living below the poverty line and experiencing housing stress has increased over the last 12 months from 79% in 2022, to 83% in 2023 (representing a year-on-year increase of 5%).

The proportion of low-income households experiencing housing stress has increased even more substantially, from 47% in 2022 to 56% in 2023 (up 9 percentage points, representing a year-on-year increase of 19%).

Private renters remain one of the groups most significantly impacted by housing stress. The vast majority (79%) are spending 30% or more of their income on housing, up from 73% in 2022 representing a year-on-year increase of 8%. One third (33%) of private renters are now experiencing extreme housing stress – spending 50% or more of their income on housing. This up from 27% in 2022, representing a year-on-year increase of 18%.

Two thirds (67%) of private renters reported having had a rent increase in the past 12 months, up from 63% in the previous year. This indicates that many private renters have experienced back-to-back rent increases over the past two years.

The majority (67%) of public and community housing tenants are spending 30% or more of their income on housing, up from 60% in 2022 (representing a year-on-year increase of 12%). Further, 83% experienced a rent increase in the past 12 months. This is consistent with 2022 where 82% experienced a rent increase, meaning that most public and community housing tenants have also experienced back-to-back rent increases over the past two years and are contending with rising levels of housing stress.

Across parts of Greater Sydney, the prevalence of extreme housing stress is rife. There are seven SA4 areas in Sydney where more than one third of households are spending 50% or more of their income on housing. This includes North Sydney and Hornsby, Baulkham Hills and Hawkesbury, Ryde, the Inner West, Northern Beaches, Eastern Suburbs and Sutherland Shire.

Two thirds (66%) of mortgage holders are experiencing housing stress, a small increase on 2022 (63%). However, almost one third (31%) are experiencing extreme housing stress, up from 22% in 2022 (representing a year-on-year increase of 29%).

69%

of respondents were experiencing housing stress.

83%

households living below the poverty line and experiencing housing stress.

79%

of private renters are spending 30% or more of their income on housing.

67%

of private renters reported having had a rent increase in the past 12 months.

Single adult households are experiencing rates of housing stress that are significantly above average. The majority (81%) of single parent households and 76% of single adults living alone are experiencing housing stress. In both instances, these are increases on the previous year.

In the past year, 19% of people from South West Sydney have experienced their home being severely damaged by a natural disaster or extreme weather event, compared to 12% in regional NSW, 11% in Western Sydney and 9% in the rest of Sydney. Among those who had their homes damaged, South West Sydney residents also spent the greatest average amount on repairs: \$11,341, compared to \$7,274 in Regional NSW, \$5,990 in Western Sydney and \$8,075 in the Rest of Sydney.

To address housing stress, many respondents commented on the need for rent controls and a halt to interest rate rises. Throughout the qualitative engagement, there was an emphasis on the importance of investing in social housing that is safe and caters to diverse ages and demographics.



## Income

The majority (66%) of those surveyed rely on paid employment as their main source of household income.

Almost one quarter (24%) of respondents receive government support as part, or all of their income. However, of those, almost half (48%) are receiving the aged pension.

Culturally and Linguistically Diverse (CALD) community members are much less likely to be receiving government income support (10%), compared to people from a non-CALD background (28%).

Almost two thirds (64%) of those who took part in the research had sought financial assistance in the last 12 months, including 44% who had borrowed from family or friends.

Awareness of NSW Government cost of living support programs was very high among the demographics targeted by the programs. Almost all people aged over 65 and parents with dependent children (97% and 96%, respectively), were aware of at least one support voucher or rebate. However, access of these supports was considerably lower, with 70% of people aged over 65, and 73% of parents having accessed at least one.

Awareness and access of NSW Government supports broadly targeting low-income households was relatively low, but slightly higher than 2022. For example, 18% were aware of Energy Accounts Payment Assistance (EAPA) vouchers, and among those aware only 21% had accessed the voucher. In 2022, 11% were aware of EAPA vouchers, and of those 15% had accessed them.

66%

rely on paid employment as their main source of household income.

24%

of respondents receive government support as part, or all of their income.

64%

had sought financial assistance in the last 12 months.

44%

of respondents had borrowed from family or friends.



## Employment

The survey results indicate that two thirds (66%) of those living on a low income or below the poverty line in NSW are in paid employment, the majority of whom (42%) are employed full time. A relatively small proportion (7%) of those surveyed reported being unemployed.

However, the picture is different between metropolitan areas and some regional parts of NSW. Unemployment remains a significant issue in parts of Regional NSW, particularly in the Northern NSW area where rates among respondents were 15% in Richmond-Tweed and 12% in Coffs Harbour-Grafton.

Despite significant cost of living increases, 53% of respondents who identified themselves as currently employed did not receive a pay rise in the last 12 months. Among those who did receive a pay rise (45%), only 9% said it had been enough to cover the increases to their cost of living.

The likelihood of having received a pay rise in the past 12 months varied significantly by income threshold. The majority (60%) of people who identified as employed and living below the poverty line did not receive a pay rise in this period. In contrast, just over half (52%) of low-income workers did receive a pay rise.

**42%**  
of those living on a low income or below the poverty line in NSW are employed full time.

**53%**  
of respondents who identified themselves as currently employed did not receive a pay rise in the last 12 months.

**9%**  
of those who did receive a pay rise said it had been enough to cover the increases to their cost of living.







## Spotlight on culturally and linguistically diverse households

Participants from a CALD background made up one-fifth (21% or n=240) of the survey respondents and over half (60% or n=14) of the participants in the focus groups and interviews. The cohort of survey respondents from a CALD background was generally younger (47% under 35, compared to 28% among non-CALD), more likely to reside in Greater Sydney (91%), and more likely to live in a home with dependent children (42% compared to 34%).

There were various differences between the CALD and non-CALD cohorts.

- People from a CALD background were significantly more likely to report being in housing stress (70% compared to 60%) and to have experienced at least one negative change to their housing arrangement in the past 12 months (60% compared to 49% non-CALD).
- They were more likely to report having less than one bedroom per member of their household (44% compared to 24% non-CALD). However, there was no difference in perceptions of housing quality, suitability or overcrowding.
- They were twice as likely to have moved house in the last 12 months due to cost (22%, compared to 11% of non-CALD). They were also twice as likely to have moved in with family or friends due to cost (16%, compared with 8% of non-CALD).
- They were significantly more likely to be in paid employment (81% compared to 62% non-CALD), be employed full-time (51% compared to 39% of non-CALD) and to have more than one paid job (22% compared to 12% of non-CALD).
- Over half (54%) of employees from a CALD background had attempted to find a new job in the last 12 months, but 29% indicated they were unsuccessful. This is compared to 40% of non-CALD employees, with only 17% indicating they were unsuccessful.
- CALD respondents were significantly less likely to receive government support (10% compared to 28% of non-CALD), even when excluding those on the Age Pension (7% compared to 16% of non-CALD).

While there was no difference found in the proportion of survey respondents who reported difficulty accessing government supports (8% compared to 6% of non-CALD), during the focus groups and interviews, a number of CALD participants noted eligibility issues, even once they had obtained citizenship.

**70%**  
of people from a CALD background report being in housing stress.

**44%**  
report having less than one bedroom per member of their household.

**2x**  
They were also twice as likely to have moved in with family or friends due to cost.

**10%**  
less likely to receive government support.



## Addressing cost of living issues

The 2023 results show that, across NSW, cost of living impacts are worsening. Despite more respondents being employed in this year's survey, a greater number of households are feeling the pressure, and are being forced to take drastic actions in order to get by. Regional variations and the identification of demographic groups experiencing acute strain reinforce the need for urgent, targeted action to ensure relief and assistance for those most in need. This includes people from culturally and linguistically diverse backgrounds who are more likely to be raising children, working full-time or with multiple jobs, living in housing stress and facing other challenges as a result.

Many of those who participated in the research had strong views on what should be done to bring the cost of living under control in NSW and stop price increases of essential goods and services. Respondents repeatedly called for measures to address anti-competitive practices and corporate greed, particularly among supermarkets and utilities (detailed in Section 6). The need for the Government to play a leadership role in addressing the housing crisis was also a strong theme.



1

# About the research



# 1 About the Research

## 1.1 Context, purpose, and scope

The 2023 Cost of Living in NSW research was conducted on behalf of the NSW Council of Social Service (NCOSS) by the Institute for Public Policy and Governance at the University of Technology Sydney. The research aimed to understand the impact of cost-of-living changes on low-income households and those living below the poverty line in NSW. The research has also investigated how these changes impact different types of households in different geographical regions across NSW, with a particular focus on Culturally and Linguistically Diverse (CALD) households.

Over the last year, the compounding effects of inflation, successive disasters, and the economic legacy of the COVID-19 pandemic have meant a growing number of NSW households are more severely impacted by rising costs of living. Inflation is at its highest level since 1990, with the cost of various essential goods and services such as food, fuel, and utilities skyrocketing. Interest rate rises, aimed at curbing inflation, have substantially impacted housing affordability, quickly increasing the costs of mortgage repayments. Rental prices have also surged over the past 12 months.

Supply chain shortages, the return of international students to Australian, and the use of housing stock for short-term holiday accommodation have also added further pressure to the tight housing and rental markets.

## 1.2 About this report

The findings from this research are set out in sections based on the following cost-of-living themes and associated issues. Each section integrates both quantitative and qualitative data, highlighting regional variations and those for different demographic groups:



### **Cost of living impacts (Section 2)**

– how the impacts of the rising costs of living are affecting different cohorts, focusing on household expenses, savings and indicators of financial hardship



### **Housing (Section 3)**

– including current housing arrangements, affordability and housing stress, changes to housing and adequacy of housing conditions



### **Employment (Section 4)**

– including work, employment status and changes to employment



### **Income (Section 5)**

– including income source and access to government supports



### **Spotlight on culturally and linguistically diverse communities (Section 6)**

– including how they are similar to the rest of the population and how they are different



### **Addressing cost of living issues (Section 7)**

– including qualitative feedback from respondents on what they believe should be done to address these issues.

## 1.3 Methodology

The research adopted a mixed-methods approach, comprising an online survey and interviews and focus groups, summarised in more detail below.

### 1.3.1 Online survey

The online survey aimed to obtain a representative sample of the NSW population living in low-income households or below the poverty line. A stratified sampling method was developed, using ABS data to ensure the sample was both geographically and demographically representative of the two income groups.

'Poverty line' thresholds were established to identify survey respondents within the two target groups. These were based on an equivalised median NSW weekly household income (after tax and excluding housing costs) of \$1,036, determined by using ABS data and applying indexation using national CPI figures. This figure was adjusted for different respondents using the ABS equivalence scale to account for the effects of different household structures (e.g., single person, couple with/without children, single parent)<sup>1</sup>.

A 15-minute questionnaire (see Appendix D) was developed, based on previous NCOSS cost-of-living surveys. Questions sought information on key topics such as housing, income, employment and financial hardship, with refinements to update the survey and capture additional information on pay increases, difficulty accessing government supports and feedback on possible solutions to curb the cost-of-living crisis.

The fieldwork was conducted by Octopus Group<sup>2</sup> and was distributed via two channels:

- 1 A sample of n=1,100 was generated using Octopus' established research panel, including a boost of n=50 First Nations respondents and ensuring a minimum sample of n=200 CALD respondents.
- 2 In the panel sample stratified quotas were applied to SA4 locations to ensure a minimum sample size of n=20, including in harder to reach areas including Murray and Far West and Orana.
- 3 A further n=34 respondents were captured through an open link distributed by NCOSS to their community partners.

A total of 1,134 responses was collected between 27 March – 2 May 2023 (see Appendix A for details of the sample profile).

Analysis of survey data was conducted using Q research software and included analysis by key demographic sub-groups as well as by location down to Statistical Area Level 4 (SA4) sub-regions of NSW, as defined by the ABS<sup>3</sup>. Due to small sample sizes for several (especially remote) sub-regions, some neighbouring SA4 regions were combined for the purposes of analysis (see Appendix B).

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1 ABS (2021) Census of Population and Housing: Equivalised total household income (weekly) <https://www.abs.gov.au/census/guide-census-data/census-dictionary/2021/variables-topic/income-and-work/equivalised-total-household-income-weekly-hied>

2 Octopus Group are specialist online fieldwork provider with their own panel of over 300,000 Australian consumers. They are fully certified to ISO: 20252 Market and Social Research Standards and adhere strictly to Australian Privacy Act requirements and Research Society Code of Ethics. <https://octopusgroup.com.au/Business.cshtml>

3 ABS (2021) Statistical Area Level 4. <https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/jul2021-jun2026/main-structure-and-greater-capital-city-statistical-areas/statistical-area-level-4>

### 1.3.2 Focus groups and in-depth interviews

The qualitative stage was comprised of 6 focus groups and 5 individual interviews. A total of n=23 individuals participated in this stage and were recruited through the online surveys and a not-for-profit organisation, Muslim Women Australia, that supports individuals from a CALD background in South West and Western Sydney (see Appendix A for the full sample profile).

The focus groups and interviews used a semi-structured methodology and focused on perceptions and experiences associated with the cost-of-living themes explored through the survey, as well as new issues arising during the survey, such as the impacts of rising inflation (see Appendix C for the focus group and interview discussion guide).

### 1.3.3 Limitations

There are limitations relevant to this research which have not impacted the overall rigour or validity of the study, but are worth noting:

- All data collection for the survey was conducted online and required participants to have access to an internet-connected device, as well as to be computer literate. While this was necessary for the research, it is likely to have excluded some potential participants.
- The survey was conducted in English, Vietnamese and Arabic, and, therefore, potentially excluded any participants who were not fluent in one of these languages.
- While this research intends to highlight the experiences of multicultural communities, it is acknowledged that the term CALD can unintentionally merge diverse communities, potentially removing the distinct experiences, needs, and challenges within these groups.
- Where possible, we have noted trends in the data between this year's NCOSS Cost of Living research (2023) and last year's research. However, not all questions were directly comparable due to wording changes, and the introduction of new questions. Further, those surveyed are a different cohort of people to those surveyed in 2022.



### 1.3.4 Definitions

There are a number of acronyms or phrases used throughout this report. For the purposes of clarity, these are:

- **People living below the poverty line** – defined as households living on less than 50% of the median NSW household income after tax and housing costs (below \$518)
- **Low-income households** – defined as households living on 50%-80% of median NSW household income after tax and housing costs (\$518 - \$829 per week)<sup>4</sup>
- **Culturally and Linguistically Diverse (CALD)** – classified in this survey as people who identify as being from a non-Anglo background, and/or who speak a language other than English in the household. For full screening criteria refer to Appendix B (Survey), which demonstrates how Māori and Pasifika people born in New Zealand were included in the sample.
- **Regional NSW / Rest of NSW** – refers to the aggregate of all SA4 areas outside of those contained in Greater Sydney.
- **South Western (SW) Sydney** – refers to the area made up of the following seven LGAs: Liverpool, Fairfield, Canterbury-Bankstown, Campbelltown, Camden, Wollondilly and Wingecarribee.
- **Western Sydney** – refers to the following LGAs: Blacktown, Parramatta, Cumberland, Ryde, the Hills Shire, Hawkesbury, Penrith, and the Blue Mountains.

<sup>4</sup> Equivalised median household income established using ABS (2020) Income (including Government Allowances), ASGS and LGA, 2011, 2014-2019, and indexed using ABS (2021) 6401.0 Consumer Price Index, Australia. CPI: All Groups, Index Numbers and Percentage Changes.



2

Financial  
Hardship



## 2 Financial Hardship

Overall, the impacts of the rising cost of living are emerging in various ways across most demographic groups living on low incomes or below the poverty line in NSW. Most on low incomes are exceeding their budgets. This results in them failing to pay bills on time, going without essential household items, and/or rendering them unable to put money aside for emergencies. These budgetary shortfalls are being commonly managed by seeking financial assistance from family and friends, the use of BNPL services and the sale of used goods.

- Utilities (78%), food and non-alcoholic beverages (72%) and transport (72%) were consistently ranked in the top 5 for areas of expenditure that had been put under the most pressure over the last 12 months, while other areas varied greatly between demographic groups and by age.
- Almost half (48%) of respondents reported being unable to afford essentials, and a similar proportion (45%) of households in Regional NSW have been unable to pay their utility bills on time.
- To counteract rising living costs, people are increasingly going without essentials such as food, prescribed medication and hygiene items to make ends meet.
- Almost two thirds (64%) of those living below the poverty line or on a low income have sought some form of financial assistance in the past 12 months. This is consistent with 2022, where 62% had sought financial assistance from sources such as family and friends, 'Buy Now, Pay Later' services, payday or short-term loans.
- Forty-one percent of respondents have used 'Buy Now, Pay Later' services to pay for essentials. Twenty-six percent of respondents had used the service three or more times in the last year. A similar proportion (43%) had sought financial assistance from family or friends, including 20% who have done so three or more times over the last 12 months.
- Rising living costs have had a significant impact on the ability of people to save money for emergencies. Almost two thirds (64%) of respondents indicated they have no money set aside for emergencies. This is up 12 percentage points on the previous year, where just over half (52%) had no money set aside.
- Not only do fewer households have money set aside for emergencies, but the average amount of money also set aside has decreased considerably over the last 12 months, from \$9,137 in 2022, to \$4,050 in 2023. People reported dipping into their savings to pay for essentials, housing costs and repairs for damages caused by extreme weather events.

## 2.1 Household expenditure pressures

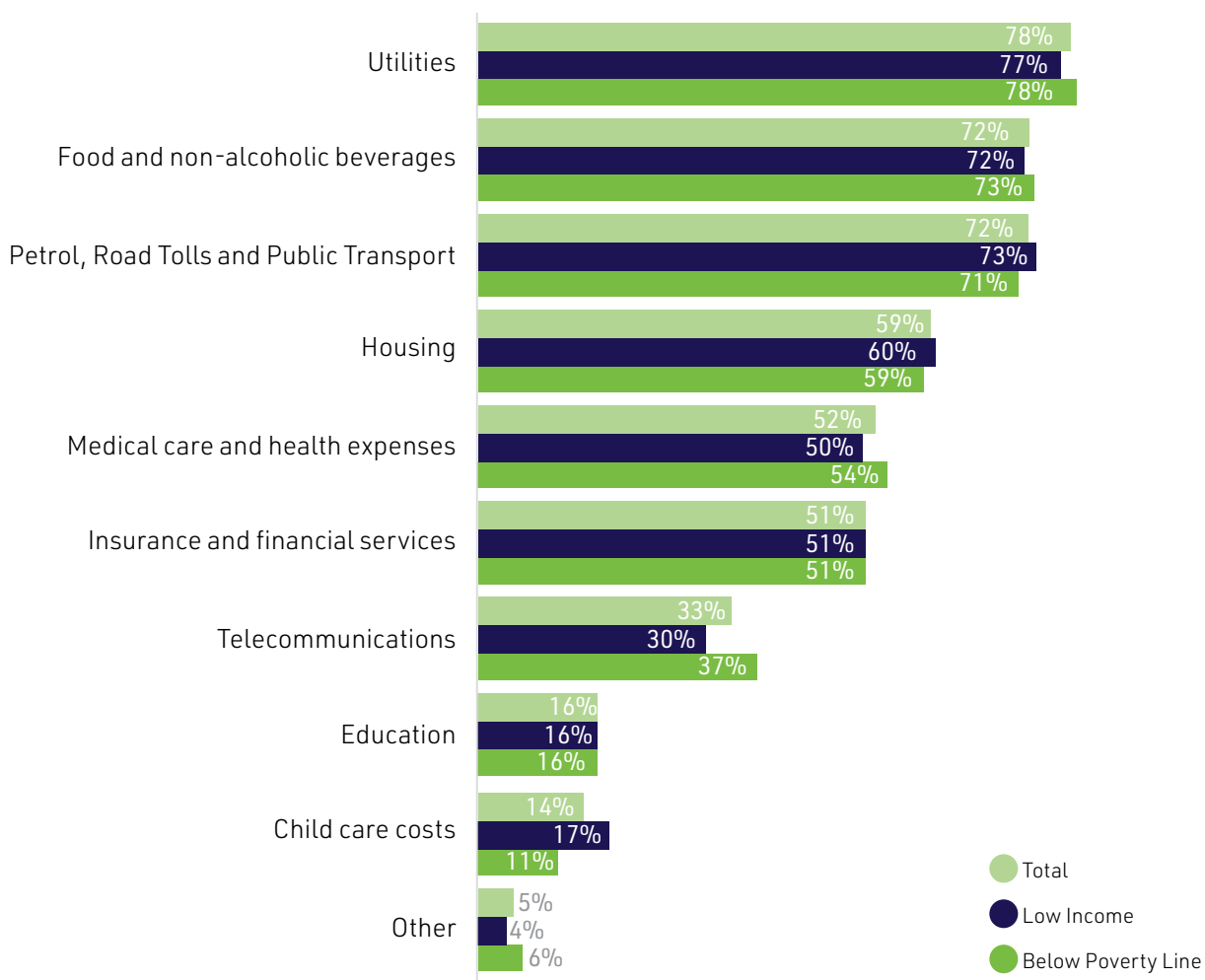
The sharp rise in the price of essential goods and services over the last 12 months has had a significant impact on the household budgets of NSW residents living below the poverty and line and on a low income.

When asked to identify the top 5 areas of expenditure that had been put under the most pressure over the 12 months, utilities (78%), food and non-alcoholic beverages (72%), and transport (72%) were consistently ranked in the top 5. Over half also included the areas of housing (59%), medical care/health expenses (52%), and insurances/financial services (51%) within their top 5.

It should be noted that aside from telecommunications and childcare, the areas of expenditure identified as being under pressure did not vary significantly between the two income thresholds. Notably, those below the poverty line were more likely to struggle with telecommunications costs (37%, compared to 30% of low-income), while low-income were more likely to struggle with childcare costs (17%, compared with 11% below the poverty line).

**Figure 1: Areas of household expenditure put under the most pressure in last 12 months**

Q18. Which five areas of your household expenditure would you say have been put under the most pressure in the past 12 months due to rising living costs? (Unranked) Base: All respondents, n=1,134



Across all areas of essential goods and services, **housing** (25%) was the most likely to be **ranked as the number one** area of household expenditure put under most pressure in the past 12 months, followed by food and non-alcoholic beverages (17%) and utilities (15%). This was echoed in focus groups and interviews, with many participants emphasising increasing rents and mortgage repayments (see Section 3), utilities, and increasing grocery bills as significant pressures.

“ The ludicrous price rises in electricity charges have flowed onto everything causing up to 100% price increases in goods and services.” – Retired CALD couple, 65-74, Outer West/Blue Mountains

“ I've changed and reduced my cover of health insurance, cancelled streaming services, sold clothes online, applied for higher paying jobs, cut costs of food and only buy staples, don't use heating in winter or air con in summer, and turn everything off at the power point.” – Single person household, 35-44 Central Coast

“ I've reduced meals for myself to lower food costs. We have negotiated a reduced interest rate, not used air con, turned off, and unplugged appliances not used. No entertainment costs and avoiding road tolls.” – Couple with dependent children, 45-54, South West Sydney

“ Every organisation is thinking 'oh we're only putting it up by \$2...' or 'we're not increasing the Medicare rebate for doctors, but that's only \$30 here and there' – but for someone on low-income all those different amounts add up. In the same month, my rent and health care costs went up at the same time that the cost of groceries went up...there's too many push factors, there's no room to move as its not isolated to one area of life. I feel like I was reeling from each new bit of information...” – Single person household, 45-54, Newcastle/Lake Macquarie



## 2.1.1 Household expenditure by demographic groups

While increases to the cost of utilities, food and non-alcoholic beverages and transportation were felt by most respondents, other areas of expenditure put under pressure varied greatly between demographic groups and age. Couples with dependent children were more likely to include childcare (30%) and education (22%) in their top 5 expenditure areas put under the most pressure in the past year.

**Table 1: Areas of household expenditure put under the most pressure by key demographics**

	Total	CALD	First Nations	Couples with Dependent Children	Households with Disability	Single Parents
Utilities	78%	77%	72%	81%	81%	79%
Food and non-alcoholic beverages	72%	70%	63%	72%	76%	67%
Petrol, Road Tolls, Public Transport	72%	67%	72%	75%	73%	75%
Housing	59%	71%↑	68%	73%↑	57%	72%
Medical care and health expenses	52%	48%	52%	44%	64%↑	52%
Insurance and financial services	51%	46%	35%	49%	49%	41%
Telecommunications	33%	32%	37%	22%	37%	41%
Education	16%	27%↑	17%	22%↑	15%	17%
Childcare costs	14%	20%↑	18%	30%↑	8%	16%
<b>Total</b>	<b>1,134</b>	<b>240</b>	<b>65</b>	<b>362</b>	<b>241</b>	<b>92</b>

↑↓ Denotes figure is significantly higher or lower than the total  
Source: IPPG Q18, Base: All respondents n=1,134

Despite successive interest rate rises, homeowners with a mortgage were slightly less likely to include housing in their top 5 than renters, 68% compared with 72%. Homeowners without a mortgage were more likely to include medical care and health expenses (63%) and insurance and financial services (61%) in their top 5.

**Table 2: Areas of household expenditure put under the most pressure by housing status**

	Total	Own Outright	Mortgage Holders	Renters
Utilities	78%	74%	82%	77%
Food and non-alcoholic beverages	72%	68%	74%	73%
Petrol, Road Tolls, Public Transport	72%	70%	76%	70%
Housing	59%	15%	68%↑	72%↑
Medical care and health expenses	52%	63%↑	48%	51%
Insurance and financial services	51%	61%↑	58%↑	42%
Telecommunications	33%	37%	23%	38%↑
Education	16%	10%	17%	18%
Childcare costs	14%	6%	21%↑	13%
<b>Total</b>	<b>1134</b>	<b>219</b>	<b>368</b>	<b>529</b>

↑↓ Denotes figure is significantly higher or lower than the total  
Source: IPPG Q18, Base: All respondents n=1,134

Table 3 below illustrates the different areas of expenditure by age. Housing was more likely to be a financial burden for 25-44 year olds. As discussed further in Section 3, 18-24 year olds are the most likely to be living rent free or in their family homes, while people over 65 are the least likely to still hold a mortgage on their property.

For those aged 45-64, utilities and transportation are the biggest challenge. For those aged over 65, health and financial services expenses are the biggest financial burden. These are costs that often increase with age, particularly healthcare premiums, and as the following quote illustrates, being mortgage free does not necessarily unburden a person from facing significant housing costs.

“ My biggest expense is insurances right across the board – massive – and we’ve had a massive increase this year as well. There are so many people in the same position, and we sort of don’t think of that when it comes to the cost of living, but once your house starts to deteriorate, the costs are just massive...and next of course is the mortgage...” – Retired widow, 65+, Far West/Orana

**Table 3: Areas of household expenditure put under the most pressure by age group**

	Total	18-24	25-34	35-44	45-54	55-64	65+
Utilities	78%	73%	72%	80%	88%↑	85%	70%
Food and non-alcoholic beverages	72%	65%	72%	76%	78%	78%	64%
Petrol, Road Tolls, Public Transport	72%	74%	73%	72%	77%	77%	62%
Housing	59%	67%	76%↑	75%↑	69%	48%	21%
Medical care and health expenses	52%	52%	43%	49%	47%	68%↑	58%
Insurance and financial services	51%	43%	45%	47%	51%	63%↑	57%
Telecommunications	33%	31%	34%	27%	34%	38%	37%
Education	16%	28%↑	19%	20%	19%	7%	4%
Childcare costs	14%	13%	24%↑	29%↑	12%	0%	1%
<b>Total</b>	<b>1134</b>	<b>141</b>	<b>222</b>	<b>216</b>	<b>185</b>	<b>151</b>	<b>219</b>

↑↓ Denotes figure is significantly higher or lower than the total

Source: IPPG Q18, Base: All respondents n=1,134

## 2.1.2 Household expenditure by geographic area

Between Greater Sydney and Regional NSW there was not a lot of variation in the areas of expenditure that have been put under pressure in the last 12 months. People in Regional NSW were significantly less likely (10%) to place education in their top 5 than those living in Greater Sydney. While people living in Greater Sydney were more likely to place housing (62%) in their top 5, this was not a statistically significant difference.

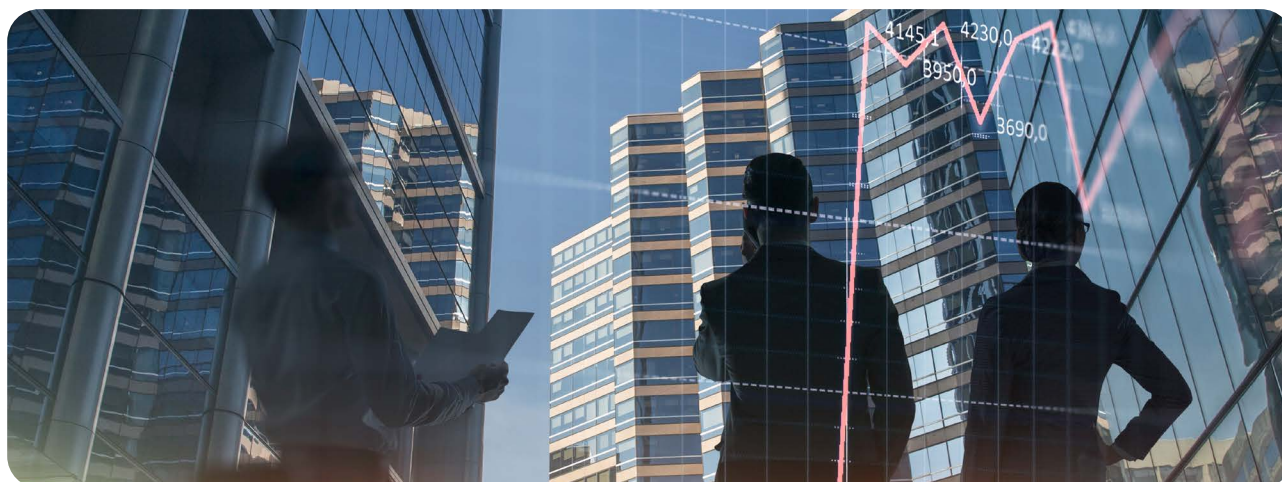
**Table 4: Areas of household expenditure put under the most pressure by location**

	Total	Regional NSW	Greater Sydney
Utilities	78%	80%	76%
Food and non-alcoholic beverages	72%	73%	72%
Petrol, Road Tolls, Public Transport	72%	75%	70%
Housing	59%	55%	62%
Medical care and health expenses	52%	53%	51%
Insurance and financial services	51%	52%	50%
Telecommunications	33%	32%	34%
Education	16%	10%↓	20%
Childcare costs	14%	11%	16%
<b>Total</b>	<b>1134</b>	<b>474</b>	<b>660</b>

↑↓ Denotes figure is significantly higher or lower than the total  
Source: IPPG Q18, Base: All respondents n=1,134

At the SA4 level, Table 5 below highlights how people living in parts of Regional NSW have been disproportionately impacted by rising utility costs. Over one third of households in Riverina (36%), Murray (35%), and Central West (33%) ranked utilities as their number one area of expenditure that has been put under the most pressure in the last 12 months.

Parts of Western Sydney have also felt the pressure of rising utility costs, with 26% of Blacktown households ranking utilities in first place.



**Table 5: Ranked utilities as the number one area of expenditure put under pressure by SA4**

SA4	Ranked 1st	SA4	Ranked 1st
Riverina	36%	Richmond - Tweed	15%
Murray	35%	Sydney - South West	15%
Central West	33%	Sydney - Outer South West	15%
Sydney - Blacktown	26%	Southern Highlands and Shoalhaven	13%
New England and North West	26%	Central Coast	12%
Mid North Coast	25%	Sydney - Northern Beaches	11%
Outer West and Blue Mountains	20%	Illawarra	10%
Far West and Orana	20%	Sydney - Baulkham Hills and Hawkesbury	9%
Sydney - Inner South West	20%	Sydney - Parramatta	9%
Sydney - Sutherland	19%	Sydney - Ryde	8%
Sydney - Eastern Suburbs	18%	Hunter Valley	7%
Capital Region	18%	Newcastle and Lake Macquarie	5%
Sydney - City and Inner South	17%	North Sydney and Hornsby	5%
Coffs Harbour - Grafton	15%	Sydney - Inner West	5%

Source: IPPG Q18. Base: All respondents n=1,134

For those living in parts of Greater Sydney, Newcastle and Wollongong, housing was commonly ranked as the number one area of household expenditure that has been put under pressure. As shown in Table 6 there were five SA4's where at least one third of households ranked housing as number one, these were: North Sydney and Hornsby (39%), Ryde (35%), Newcastle and Lake Macquarie (35%), Baulkham Hills and Hawkesbury (33%), and the Eastern Suburbs (33%).

**Table 6: Ranked housing as the number one area of expenditure put under pressure by SA4**

SA4	Ranked 1st	SA4	Ranked 1st
North Sydney and Hornsby	39%	Central Coast	22%
Sydney - Ryde	35%	Sydney - Blacktown	22%
Newcastle and Lake Macquarie	35%	New England and North West	22%
Sydney - Baulkham Hills and Hawkesbury	33%	Sydney - South West	20%
Sydney - Eastern Suburbs	33%	Murray	17%
Illawarra	32%	Central West	17%
Sydney - City and Inner South	31%	Sydney - Sutherland	16%
Sydney - Inner South West	30%	Coffs Harbour - Grafton	15%
Southern Highlands and Shoalhaven	29%	Richmond - Tweed	15%
Outer West and Blue Mountains	29%	Sydney - Outer South West	15%
Sydney - Parramatta	28%	Mid North Coast	13%
Hunter Valley	28%	Capital Region	12%
Riverina	27%	Far West and Orana	10%
Sydney - Inner West	25%	Sydney - Northern Beaches	9%

Source: IPPG Q18. Base: All respondents n=1,134



## 2.2 Impact of financial pressure

Almost half (48%) of respondents reported being unable to make payments for essentials including utilities, telecommunications, credit cards, housing and travel (e.g., to work, education, healthcare) in the past 12 months. This is up 9 percentage points from 2022, representing a year-on-year increase of 23%. Many reported that they had already made significant cuts and there was little more they could do to reduce their household expenditure any further.

*“ We are living pay check to pay check. I have no ability to save any money for surprise expenses. We have cut back on groceries and are trying to use buy now, pay later to pay off large utility bills. It's come down to choosing which bills we pay and which we let go overdue to try save the money needed to cover them.” – Couple with dependent children, 25-34, Outer West Sydney/Blue Mountains*

*“ I am struggling to pay rent and my bills as everything has gone up in price, yet my pay has not which is leading me and my family to struggle with having food on our plate, new clothes for the kids etc.” – Single parent, 25-34, Central Coast*

*“ Everything is too expensive, living day to day not knowing if you can afford what you are doing. It's horrible and unstable.” – Young person in a share house, 18-24, Murray*

*“ Fuel has gone up and living regionally I can't afford to drive to the shops... food is insanely expensive; I've had to get food hampers from the church... I wouldn't be able to afford rent if I hadn't.” – Older single person, 55-64, Hunter Region*

*“ I don't go to any movies, I don't go out to eat, I don't even go to McDonalds. I do my shopping at the food pantry” – Older person and carer, 65-74, Inner West Sydney*

Sharp increases to utility prices over the past 12 months have presented a particularly significant challenge to household budgets. One third (33%) of respondents reported they have not been able to pay their utility bills on time, including 16% who indicated they often or always could not pay on time. This is up 9 percentage points from 2022, representing a 38% year-on-year increase.

*“ I try to control my usage and most of my electricity usage is off peak, and the low-income household rebate is welcome but most of my bills are the daily connection fee - they seem really high.” – Single person household, 45-54, Capital Region*

*“ It has affected us in the way that we need to start comparing prices to buy basic items. We changed energy company because we couldn't afford to pay electricity.” – CALD couple with dependent children, 45-54, Inner South West Sydney*

*“ I run around the house to turn off all the light switches, I wake up in the middle of the night and remember I need to turn off the dishwasher... whatever I do I have to save money, I have to budget for it” – Older person and carer, 65-74, Inner West Sydney*

Similarly, the proportion of households reporting that they could not pay their mortgage or rent on time has increased 4 percentage points to 19% over the past 12 months, representing a 27% year-on-year increase (Section 3.2 provides a deep dive into housing stress).

**Figure 2: Impact of financial pressure in the past 12 months by year**

Q13. In the last 12 months, how often has each of the following occurred because you were short of money?  
 Chart displays 'Always', 'Often' and 'Sometimes'  
 Base: All respondents; 2023 n=1,134, 2022 n=1,025

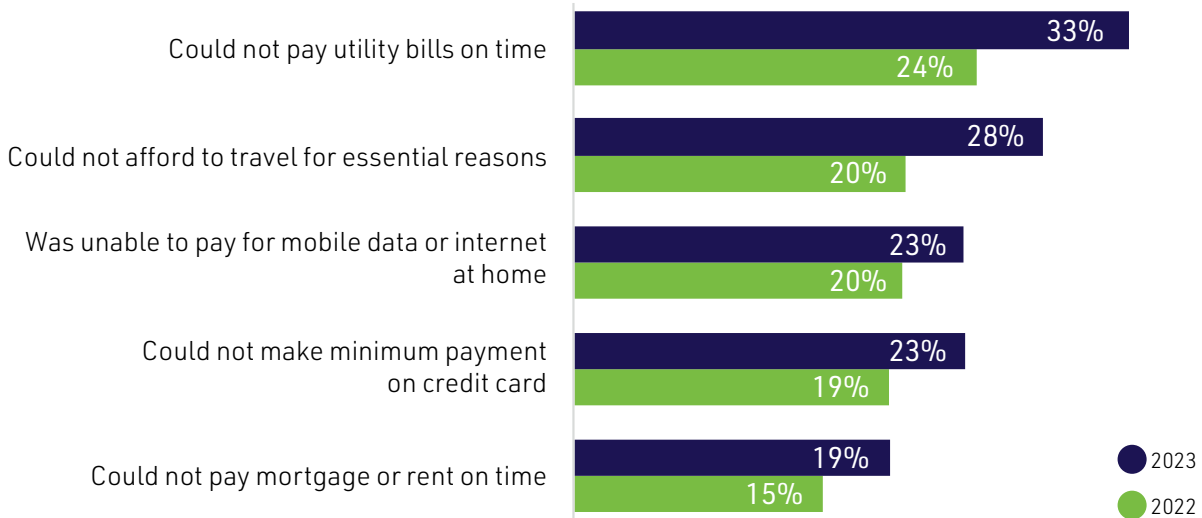
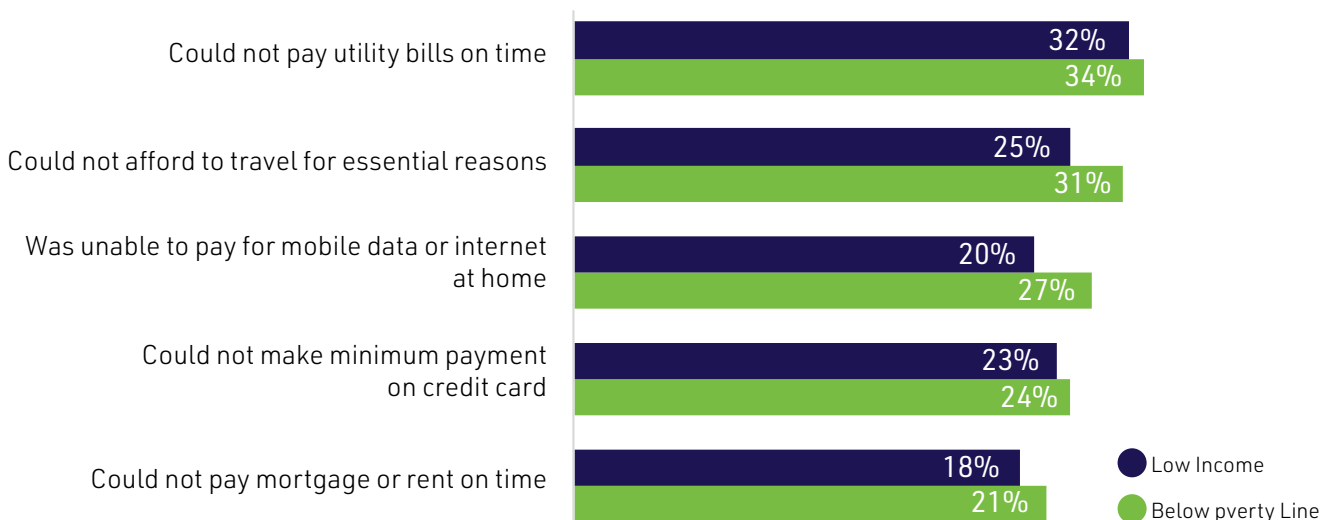


Figure 3 below shows that those living below the poverty line are still more likely to struggle with payments for essentials such as utilities, internet and transport. However, the gap between those on a low income and those living below the poverty line is closing. Those on low incomes are increasingly struggling to make payments towards utility bills and credit cards.

**Figure 3: Impact of financial pressure in past 12 months by income threshold**

Q13. In the last 12 months, how often has each of the following occurred because you were short of money?  
 Chart displays 'Always', 'Often' and 'Sometimes'  
 Base: All respondents n=1,134



The table below illustrates how different age groups have been impacted by financial pressure. Those aged over 65 are much less likely to have struggled to make payments for essentials such as utilities, internet, and transport over the last 12 months. However, as discussed further in Section 4.3.1, this cohort is benefiting from highly targeted NSW Government support schemes such as the Seniors Energy Rebate and Pensioners' Travel vouchers.

18-24-year-olds were most likely to have to forgo essential travel (39%). While 25-34-year-olds, closely followed by 34-44 year olds, were the most likely to struggle to pay utility and telecommunication bills (44% and 41%, respectively) and housing costs on time (27% and 26%, respectively).

**Table 7: Impact of financial pressure in past 12 months by age group**

	Total	18-24	25-34	35-44	45-54	55-64	65+
Could not pay utility bills on time	33%	29%	44%↑	41%↑	35%	36%	12%
Could not afford to travel for essential reasons	28%	41%↑	37%↑	33%	23%	26%	11%
Was unable to pay for mobile data or internet at home	23%	28%	34%↑	31%↑	21%	21%	7%
Could not make minimum payment on credit card	23%	26%	29%	31%↑	29%	16%	8%
Could not pay mortgage or rent on time	19%	27%	27%↑	26%↑	18%	15%	5%
<b>Total</b>	<b>1,134</b>	<b>141</b>	<b>222</b>	<b>216</b>	<b>185</b>	<b>151</b>	<b>219</b>

↑↓ Denotes figure is significantly higher or lower than the total

Source: IPPG Q13, Base: All respondents n=1,134

Table displays 'Always', 'Often' and 'Sometimes'

As illustrated in the table below, a number of groups already experiencing socioeconomic disadvantage have been disproportionately affected by the sharp increase in living costs. First Nations people, single parents, households with disability, and carers are struggling to make payments for essentials, including housing and utilities.



**Table 8: Impact of household expense by demographic group**

	Total	CALD	Carers	Dependent children in household	Disability in household	First Nations	Renters	Single parents
Could not pay utility bills on time	33%	23%↓	45%↑	45%↑	44%↑	52%↑	41%↑	63%↑
Could not afford to travel for essential reasons	28%	35%↑	46%↑	33%↑	41%↑	55%↑	37%↑	51%↑
Was unable to pay for mobile data or internet at home	23%	24%	36%↑	30%↑	34%↑	46%↑	32%↑	49%↑
Could not make minimum payment on credit card	23%	27%	30%	32%↑	25%	34%	28%↑	42%↑
Could not pay mortgage or rent on time	19%	24%	30%↑	24%↑	24%	34%↑	26%↑	36%↑
<b>Total</b>	<b>1134</b>	<b>240</b>	<b>220</b>	<b>401</b>	<b>241</b>	<b>65</b>	<b>529</b>	<b>92</b>

↑↓ Denotes figure is significantly higher or lower than the total

Source: IPPG Q13. Base: All respondents n=1,134

Table displays 'Always', 'Often' and 'Sometimes'



## Case Study: Emily. 18-24

Emily is an 18 year old full-time university student and casual worker in a hospitality job. After her mother left the family unit last year, it has been Emily, her 16 year old brother and her father in their newly purchased home in the Newcastle area. Due to rising interest rates, Emily's father has had to take extra shifts including night shifts in Sydney. Emily takes on 4-5 shifts a week at her casual job to help pay off her father's mortgage. She has had to cut out things she enjoys such as karate classes, because she can no longer afford them.

*“ Prior to finding this house, my family and I were renting our whole lives... we were hoping that the repayments would equate to the rent we were paying, but that's simply not true anymore... I don't know how we're going to afford it.”*

At just 18, Emily is already feeling the pressures of work and the cost of living, and says they are “struggling”.

*“ When I actually start working (full time employment) a lot of that is going to go to my HECS debt, which has just gone up 7%... I don't want to work until I die, and that's the narrative I'm hearing from everyone older.”*

Although Emily receives student support payments from Centrelink, which have “helped a lot”, she says the approval process was quite difficult.

*“ Without the help of my dad I wouldn't have been able to apply for those supports myself.”*

A significant proportion (28%) of those living below the poverty line or on a low-income reported they have been unable to afford to travel for essential reasons (including to work, education or healthcare etc.), including 11% who said they always or often could not afford this. This is 8 percentage points higher than 2022, representing a 40% increase.

Ruth's Case Study highlights the personal impact this has had on people who have been unable to visit family, attend the funerals of loved ones or afford the basics.

## Case Study: Ruth, 55-64

Ruth is an older First Nations woman, living alone in the Northern Rivers area. The cost of living is having a significant impact on her ability to connect with her family. Ruth's elderly mother is very unwell but lives interstate, and she cannot afford to visit her. Over the past year she has also missed funerals and sorry business because she could not afford the travel costs.

Ruth is concerned about her health, but says she can only afford food that she knows is not the best option nutritionally. Regularly going without personal care essentials has diminished Ruth's self-esteem and confidence.

*“ I cannot afford decent clothes. I feel I'm losing my identity and my dignity as I try to buy clothes from op shops because they are cheap, not because they are my style. I don't have any good clothes. I have only had one haircut in three years. I have not been to a beautician in eight years. I cannot afford to visit my mother who is near death but lives in another state. My sheets are like tissue paper, I cannot afford new ones... My food choices are adding to my bad health. It goes on and on.”*

## 2.2.1 Impact of financial pressure by geographic area

While NSW as a whole has seen rising utility prices over the past 12 months, those living in Regional NSW reported the greatest impact. Almost half (45%) of households in Regional NSW have been unable to pay their utility bills on time at least once in the past 12 months. The regional areas most impacted include the New England and North West (67%), Riverina (64%), Murray (52%), Richmond-Tweed (47%) and the Mid North Coast (46%).

**Table 9: Proportion of households unable to pay utility bills on time by SA4**

SA4	SA4	SA4	SA4
New England and North West	67%	Outer West and Blue Mountains	31%
Riverina	64%	Coffs Harbour - Grafton	31%
Murray	52%	Southern Highlands and Shoalhaven	29%
Mid North Coast	47%	Sydney - Inner South West	28%
Richmond - Tweed	46%	Sydney - Sutherland	26%
Newcastle and Lake Macquarie	45%	Sydney - Outer South West	24%
Far West and Orana	45%	Baulkham Hills and Hawkesbury	24%
Hunter Valley	44%	Sydney - City and Inner South	21%
Central Coast	43%	Sydney - Eastern Suburbs	18%
Illawarra	41%	Sydney - Inner West	18%
Capital Region	41%	North Sydney and Hornsby	18%
Central West	40%	Sydney - Parramatta	18%
Sydney - Blacktown	37%	Sydney - Northern Beaches	17%
Sydney - South West	35%	Sydney - Ryde	15%

Source: IPPG Q13. Could not pay utility bills on time (Always, often, or sometimes)

Base: All respondents n=1,134

Parts of Regional NSW have also been disproportionately impacted by travel costs, leaving them unable to afford to travel for essential reasons including work, education, and healthcare. The areas most impacted include New England and North West (48%), Riverina (45%), Mid North Coast (41%) and Richmond - Tweed (38%). In Western Sydney, a relatively high proportion of Blacktown residents (37%) have also had to forgo essential travel due to cost.



**Table 10: Proportion unable to travel for essential reasons by SA4**

SA4		SA4	
New England and North West	48%	Coffs Harbour - Grafton	27%
Riverina	45%	Central Coast	26%
Mid North Coast	41%	Southern Highlands and Shoalhaven	25%
Richmond - Tweed	38%	Far West and Orana	25%
Sydney - Blacktown	37%	North Sydney and Hornsby	25%
Hunter Valley	35%	Capital Region	24%
Sydney - Inner South West	33%	Sydney - Sutherland	23%
Sydney - Outer South West	32%	Illawarra	22%
Sydney - City and Inner South	31%	Sydney - Ryde	19%
Newcastle and Lake Macquarie	31%	Murray	17%
Sydney - Inner West	30%	Outer West and Blue Mountains	16%
Sydney - Parramatta	28%	Baulkham Hills and Hawkesbury	15%
Sydney - South West	28%	Sydney - Northern Beaches	14%
Sydney - Eastern Suburbs	27%	Central West	13%

Source: IPPG Q13. Could not pay housing costs on time (Always, often, or sometimes)

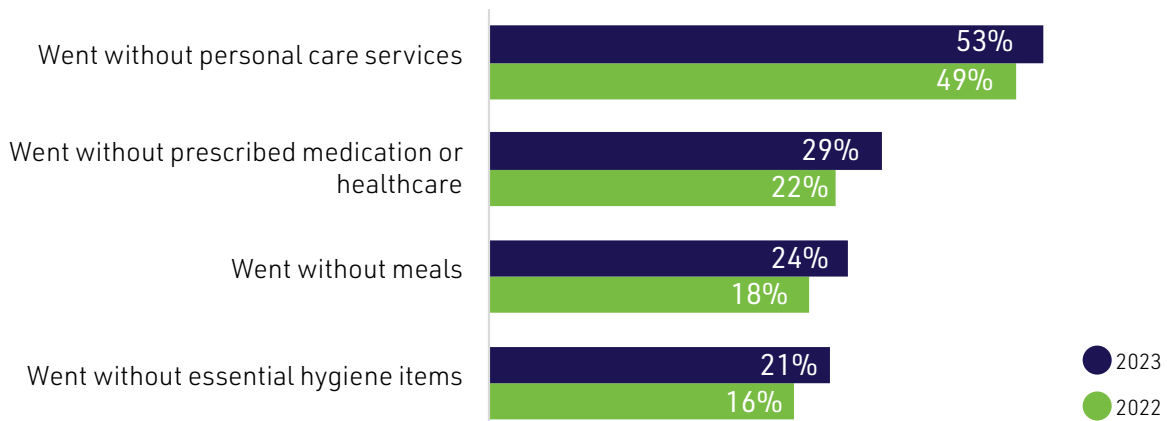
Base: All respondents n=1,134

## 2.3 Going without – What are people sacrificing?

To counteract rising living costs, people have been forced to cut more than their discretionary spending, increasingly going without essentials to make ends meet. The proportion of people reporting they have gone without healthcare or medication, meals and essential hygiene items at least once in the last 12 months has increased by 4 percentage points from 53% in 2022 to 57% in 2023, representing an 8% year-on-year increase. Just over half (53%) of respondents have gone without personal care services (for example, haircuts), including 33% who said they always or often forgo these services. Again, this is up 4 percentage points on 2022 (49%), representing an 8% year-on-year increase.

#### Figure 4: Gone without health and wellbeing essentials by study year

Q13. In the last 12 months, how often has each of the following occurred because you were short of money?  
 Chart displays 'Always', 'Often', 'Sometimes'  
 Base: All respondents; 2023 n=1,134, 2022 n=1,025



In response to cost-of-living pressures, people are increasingly skipping meals to reduce their expenditure. Over the past year, the percentage of people who said they have gone without meals has increased by 6 percentage points to 24%, a year-on-year increase of 33%.

Parents have spoken about skipping meals to ensure their children are able to eat.

“ We have had to put the house up for sale. I’ve gone without eating so I can buy kids school lunches” – CALD single parent, 35-44, Capital Region

“ I only get one meal every few days and I can’t pay a lot of the bills. I have to go without feminine hygiene products.” – Couple with dependent children, 25-34, Newcastle/Lake Macquarie

“ My partner and I regularly only have one meal a day, and multiple occasions we’ve had nothing. We are both so far behind on our bills and payments and on owing family money it is embarrassing and effecting our mental health greatly.” – Couple with dependent children, 25-34, Blacktown

Some people reported looking to alternative sources to supplement their diet, including workplaces and charity vans.

“ I don’t have money for food at times and have to visit charity vans, I’m careful with my gas and electricity usage, but I have to watch my money.” – Single person household, 35-44, Eastern Suburbs

“ A big change in meals. I only eat 1 meal a day and just rely on biscuits available at my workplace. I even get water from my workplace to save money. If lucky, I will be having rice and just put some soy sauce in it or better, if there would be a free meal from the office, I will grab some and save it for later.” – Younger CALD person living alone, 25-34, Outer South West



Access to affordable primary healthcare is also now out of reach for many. Concerningly, 29% of those living below the poverty line or on a low-income have gone without prescribed medication or healthcare. This is up 7 percentage points on 2022 (22%), a year-on-year increase of 32%. For those who are going without, the lack of bulk billing GPs in NSW and the cost of prescription medications are significant barriers.

“ I’ve found it really hard to find a GP who bulk bills as I cannot afford medical charges.” - Older person in a shared house, 65-74, Murray

“ The cost of living has forced me to cut out items from grocery shops. I stay home all the time as I have no money for fuel or outings. Sometimes I’m putting off doctor’s appointments because of no bulk billing.” - Single Parent, 45-55, Richmond - Tweed

Figure 5 below shows that those living below the poverty line are more likely to have forgone essentials, most notably prescribed medication or healthcare. However, for personal care services and essential hygiene items the gap between those below the poverty line and those on a low-income is relatively small.

**Figure 5: Have gone without health and wellbeing essentials by income threshold**

Q13. In the last 12 months, how often has each of the following occurred because you were short of money? Chart displays 'Always', 'Often', 'Sometimes'

Base: All respondents n=1,134



As illustrated in the table below, some groups already experiencing disadvantage are having to forgo health and wellbeing essentials at significantly higher rates than average. This includes First Nations people, single parents, households with disability, and carers.

**Table 11: Gone without health and wellbeing essentials in the past 12 months by key demographics**

	Total	CALD	Carers	Dependent children in household	Disability in household	First Nations	Renters	Single parents
Went without personal care services	53%	50%	71%↑	65%↑	70%↑	74%↑	63%↑	85%↑
Went without prescribed medication or healthcare	29%	26%	46%↑	33%	39%↑	46%↑	39%↑	51%↑
Went without meals	24%	24%	37%↑	26%	38%↑	46%↑	33%	48%↑
Went without essential hygiene items	21%	25%	33%↑	26%↑	29%↑	35%↑	28%↑	42%↑
<b>Total</b>	<b>1134</b>	<b>240</b>	<b>220</b>	<b>401</b>	<b>241</b>	<b>65</b>	<b>529</b>	<b>92</b>

↑↓ Denotes figure is significantly higher or lower than the total

Source: IPPG Q13. Base: All respondents n=1,134

Table displays 'Always', 'Often', 'Sometimes'

New clothing is another item households are reporting going without to cut costs, particularly single parents and couples with dependent children.

“ We don't go out, we only buy the essentials of food, rent is always paid first, we don't buy new clothes, presents at Christmas or birthday is one only, with a spend limit.” – Single parent, 45-54, Central Coast

“ More of my income is now going on food, utilities, insurance, petrol. I am not able to buy new clothes for myself, I have very little money left over from my pay check due to increasing costs.” – Single parent, 45-54, Central West

“ There's lots of fighting about money. We cannot afford to buy school clothes or birthday presents. We cannot even afford a decent meal.” – Couple with dependent children, 35-44, Far West/ Orana

“ I'm wearing clothes with holes or rips and unable to get new ones. I could say so much more but I just don't have the energy, as what's the point?” – Couple with dependent children, 25-34, Riverina

### 2.3.1 Going without health and wellbeing essentials by geographic area

Respondents living in Regional NSW were significantly more likely to report going without prescribed medication or healthcare at least once in the past 12 months (33%), compared to those in Western Sydney (27%), South-West Sydney (28%) and other parts of Sydney (23%).

This trend was echoed in focus groups and interviews, where respondents from regional areas noted that the costs of travelling to reach healthcare services could be prohibitive. This was especially significant for individuals who required specialist care, which was not available in their local area.

“ I actually just cancelled my appointment yesterday because of the cost – even just the cost of getting there...I need telehealth appointments because they are cheaper and safer” – Single person household, 45-54, Newcastle/Lake Macquarie

Across Regional NSW there were seven SA4 areas where over one third reported going without prescribed medication or healthcare, this included Riverina (59%), New England and North West (41%), and Newcastle and Lake Macquarie (40%), Central West (37%), and Richmond-Tweed (36%), Capital Region (35%) and Mid-North Coast (34%).

**Table 12: Proportion that have gone without prescribed medication or healthcare by SA4**

SA4	SA4	SA4	SA4
Riverina	59%	Sydney - City and Inner South	29%
New England and North West	41%	Sydney - Inner South West	27%
Newcastle and Lake Macquarie	40%	Sydney - Outer South West	27%
Central West	37%	Sydney - Sutherland	26%
Richmond - Tweed	36%	North Sydney and Hornsby	23%
Capital Region	35%	Sydney - Eastern Suburbs	21%
Mid North Coast	34%	Sydney - Parramatta	21%
Outer West and Blue Mountains	33%	Sydney - Northern Beaches	20%
Hunter Valley	33%	Far West and Orana	20%
Illawarra	32%	Coffs Harbour - Grafton	19%
Sydney - Blacktown	31%	Sydney - Inner West	18%
Central Coast	31%	Murray	17%
Baulkham Hills and Hawkesbury	30%	Southern Highlands and Shoalhaven	17%
Sydney - South West	30%	Sydney - Ryde	15%

Source: IPPG Q13 Went without prescribed medication or healthcare (Always, often, or sometimes)

Base: All respondents n=1,134

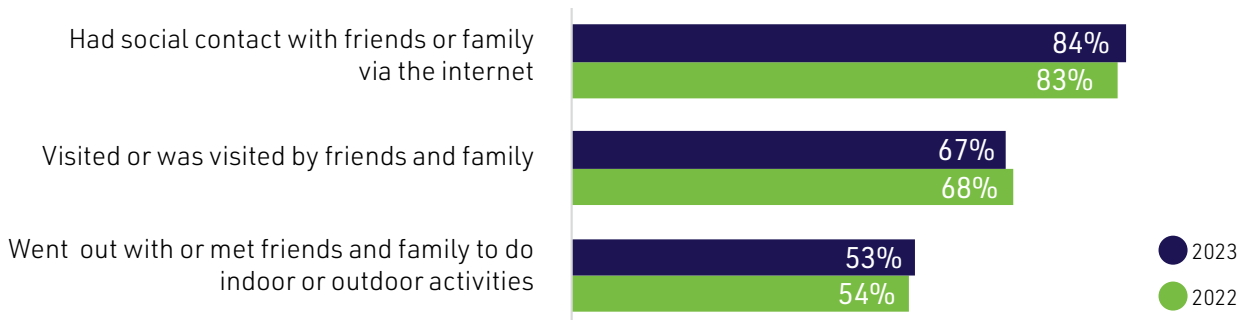
## 2.4 Social isolation

Participation in social activities is consistent with 2022. The majority (84%) have had contact with friends and family via the internet at least twice in the past month, including 62% who had done so four or more times. However, it is evident in the data, the cost and time commitments of going out or hosting guests are potentially isolating people from face-to-face contact with their loved ones. For example, just over half (53%) have gone out with family or friends to do indoor or outdoor activities two or more times in the last month.

“ We rarely go out or do any socialising because we can't afford it and if we do go out, we have to cut costs somewhere else in our expenses.” – Couple with dependent children, 25-34, Far West/Orana

### Figure 6: Social interactions in past month (at least twice) by study year

Q16. Thinking about the last month, how often have you participated in the following social activities  
Chart displays 2 or more times  
Base: All respondents 2023 n=1,134, 2022 1,025



Those below the poverty line are at greater risk of experiencing social isolation. Less than half (45%) have gone out with family or friends to do indoor or outdoor activities two or more times in the last month, which is significantly fewer than those in the low-income bracket (60%). Similarly, those below the poverty line are less likely to have visited or been visited by friends, than those on a low-income (63% and 70%, respectively).

### Figure 7: Social interactions in past month (at least twice) by income threshold

Q16. Thinking about the last month, how often have you participated in the following social activities  
Chart displays 2 or more times  
Base: All respondents 2023 n=1,134



The following groups were significantly more likely to say they never go out with family or friends to do indoor or outdoor activities:

- Those living in Regional NSW (26%, compared with 15% in Greater Sydney)
- Those below the poverty line (23%, compared with 16% of low-income)
- Middle – older age brackets, 45-64 year olds (25%) and those aged 65+ (26%), compared with 10% of 18-34 year olds.

There were no statistically significant differences in visiting, or hosting guests, although those below the poverty line were slightly more likely to say they never do this (14%, compared to 9% of low-income).

### 2.4.1 Mental health impacts

The stress and anxiety associated with cost-of-living pressures is having a substantial impact on the mental wellbeing of those living on low-incomes and below the poverty line. Survey respondents wrote of being more stressed, anxious or depressed than they had ever been before, affecting their mental, emotional and physical health.

*“ It affects me constantly in practical and psychological ways and erodes my already poor mental health. It diminishes any pleasure in living and worrying is my main state of mind. Uncertainty about how much work I will have ties in, and I actually feel sick nearly all the time.” – Older single person household, 55-64, Southern Highlands/Shoalhaven*

*“ My depression and anxiety are at the worst they’ve ever been. I always make sure my kids have everything they need but I go without food, medicine, petrol on a weekly basis.” – Single Parent, 35-44, Blacktown*

*“ I am a lot more stressed than I can ever remember being... the cost-of-living pressure has had a huge effect. On my physical, mental, and emotional wellbeing, and it’s not looking like it will get better any time soon.” – Single person household, 25-34, Capital Region*

*“ My stress and anxiety increasing. I have complex medical needs and no longer see my GP as much as I’m supposed to as they stopped bulk-billing last year.” – Couple with dependent children, 35-44, Newcastle/Lake Macquarie*

Respondents with dependent children also frequently mentioned that financial stress is causing tension in their relationships and leading to them spending less quality time together as a family.

“ It’s been really hard to live a happy life, with the added stress. Everyone is always at work; it’s causing fights and we have no time with our children.” – Couple with dependent children, 35-44, Newcastle/Lake Macquarie

“ It has almost torn my husband and I apart. We argue daily about this. We are both extremely depressed and anxious about our current situation and stressed about our future. We just cannot cope with the cost of living and interest rate rises etc.” – Couple with dependent children, 25-34, Hunter Valley

“ Continual bills and the cost of basic life needs increasing with no wage growth is mentally depressing. It’s hard to relax ever and hard to enjoy time with your family.” – Couple with dependent children, 25-34, Illawarra

As detailed above, rising living costs are putting people at risk of social isolation. Older people in particular reported that it was not only the cost of attending leisure and entertainment activities or eating out that they could not afford, but they could also not afford even the travel costs involved in leaving the house because of the price of petrol and public transport.

“ The cost of petrol has stopped me going for a recreational drive on a Sunday and visiting friends or family” – Older single person household, 55-64, New England/North West

“ I have to say no to more social opportunities and find I spend more time at home alone rather than tell people I can’t afford to go out.” – Older single person household, 55-64, Illawarra

“ I don’t go out as much to places I use to go to. I don’t use petrol travelling up to see family.” – Older single person household, 65-74, Southern Highlands/Shoalhaven

## Case Study: Anna, 25-34

Anna is in her early 30s and lives alone in the Capital Region of NSW. She says she is more stressed now than she can ever remember being and this is taking a toll on her mental and physical health. To alleviate some cost of living pressures, Anna has taken on a second job, but secondary tax on an already low wage means the additional money doesn’t stretch far. The skyrocketing cost of food has made it difficult for Anna to purchase nutritious, fresh foods.

“ I’m missing meals or buying things like sausages in bulk because then I have food for multiple days... I’m also not buying much else in the way of meat which isn’t helping me because I have naturally low Iron levels, and now I’m not managing to get enough red meat to help bring the Iron levels up... The lack of fruit, vegetables and meat in my diet has been noticeable in that I’m tired more easily and not feeling great a lot of the time. It doesn’t help that on top of this I’ve had to pick up a second job to make ends meet, but unfortunately retail doesn’t pay much, and a lot of it gets taken away in taxes. So, the cost of living pressures has had a huge effect. On my physical, mental and emotional wellbeing, and it’s not looking like it will get better any time soon.”



## 2.5 Financial assistance

Almost two thirds (64%) of those living below the poverty line or on a low income have sought financial assistance in the past 12 months. This is consistent with 2022, where 62% had sought financial assistance, however, as Section 2.5 explores, significantly fewer people now have emergency funds or savings set aside.

When short of money, respondents were significantly more likely to seek financial assistance from friends/family (43%), use 'buy now pay later' (41%), or pawn/sell something (37%). They were significantly less likely to seek assistance from a community organisation (18%) or take out a short-term (18%) or no-interest (15%) loan.

'Buy Now Pay Later' was the most frequently used form of financial assistance – with 20% of respondents reporting using it 4 times or more in the past 12 months. This was followed by assistance from friends and family, which 13% of respondents turned to 4 or more times.

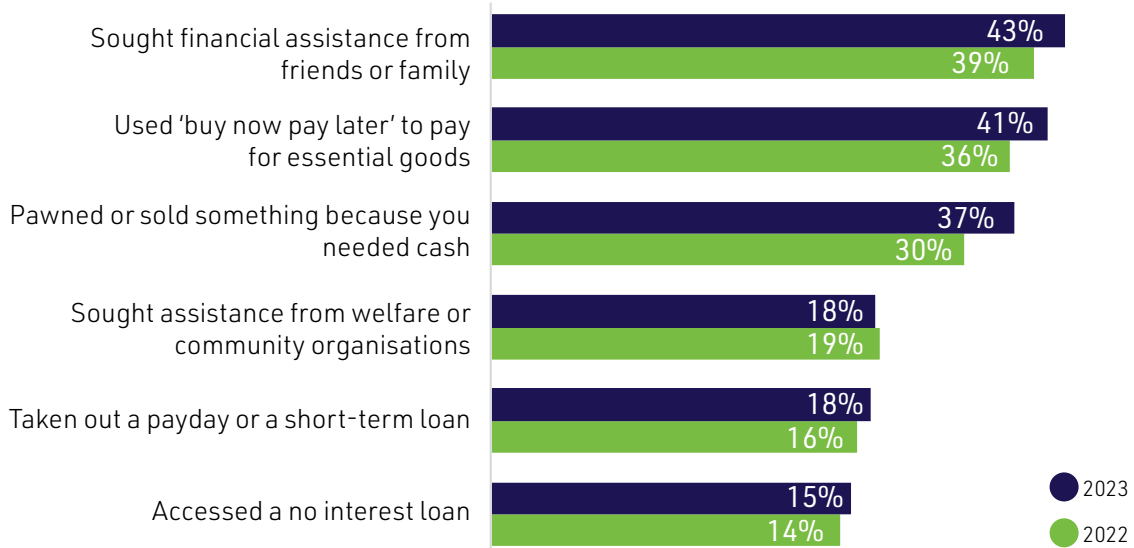
“ I have sold a lot of my things on eBay in the last 2 years – that’s how I have made ends meet a lot of fortnights...Should it be this hard? Should the gains I make when I am working, should I lose them all when I am too unwell to work and have to sell my possessions? If I am not earning enough to afford clothes, how am I supposed to be presentable at job interviews? I need a phone, I need a laptop, I need clothes to be competitive...” – Single person household, 45-54, Newcastle/Lake Macquarie

“ I’m drowning in AfterPay debt and things like that... I’ve started seeing a psychiatrist for it... I have 0 savings, I’ve never been able to save, but I am lucky because if I do have something that comes up, I have my parents I can borrow money off. Last year I borrowed 3k off dad and I still haven’t paid it off”. – Single person with dependent children, 45-54, Mid North Coast

“ I have been buying and reselling children’s books online to make some money... if I could just find a way to bring some more money in... the horrible part is not knowing when it’s going to end, it’s the not knowing how hard it’s going to be and whether we will get through”. – Couple with dependent children, 55-64, Capital Region

**Figure 8: Financial Assistance sought in the last 12 months**

Q14. And in the last 12 months, how often have you done any of the following because you were short of money?  
 Chart displays: Once, twice, three times or four or more times  
 Base: All respondents; 2023 n=1,134, 2022 n=1,025

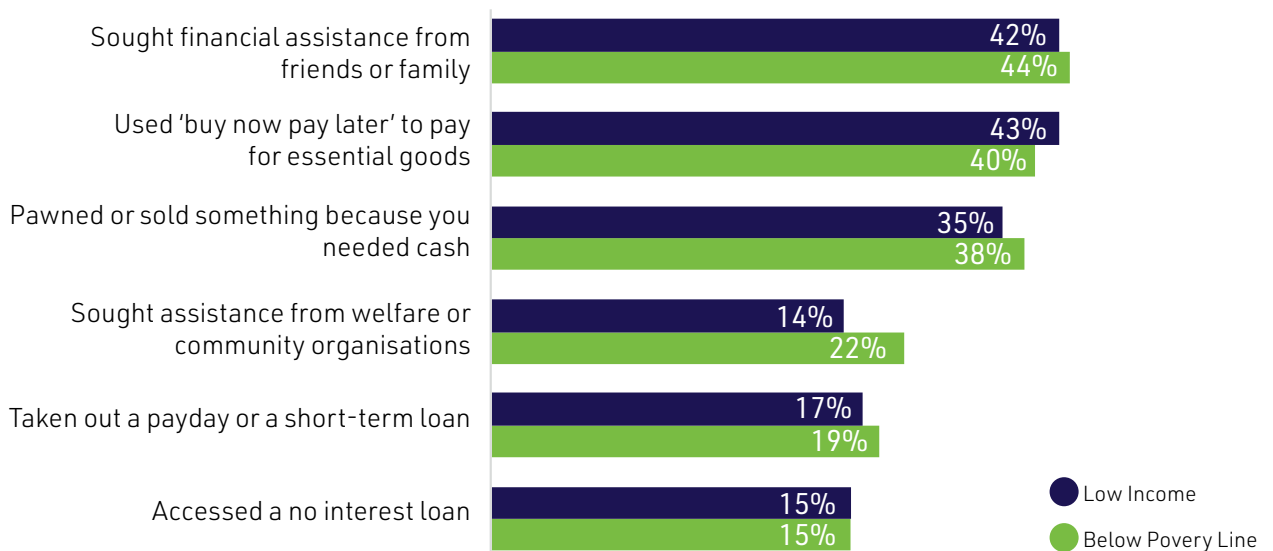


There was relatively little variation in terms of access to financial assistance in the last 12 months between those living below the poverty line and those living on a low income. Two thirds (66%) of those living below the poverty line had sought financial assistance, compared to (63%) of those living on a low-income.

Notably, the biggest, and only significant variation between the two groups was the proportion who had sought assistance from welfare or community organisations. Those living below the poverty line were significantly more likely to have done so (22%, compared with 14% on a low income).

**Figure 9: Financial Assistance sought in the last 12 months by income threshold**

Q14. And in the last 12 months, how often have you done any of the following because you were short of money? Chart displays: Once, twice, three times or four or more times  
 Base: All respondents n=1,134





## 2.5.1 Sources of financial assistance by demographic group

Respondents with children were significantly more likely to have sought financial assistance than other households. Almost all single parents (92%), and the majority of couples with dependent children (71%) had sought financial assistance in the past 12 months. In contrast, 59% of single person households and 50% of couples without dependent children had sought financial assistance.

Among single parents and couples with dependent children, BNPL was the most common form of financial assistance (65% and 46%, respectively). Concerningly, 39% of single parents and 24% of couples with dependent children had used BNPL four times or more for essential goods in the past 12 months.

Renters (74%) were more likely than mortgage holders (65%), and those who own their property outright (40%) to have sought financial assistance. Among renters, financial assistance was most commonly sought from friends and family (54%), followed by BNPL (49%). Among renters, 26% had used BNPL four or more times to pay for essential goods.

**Table 13: Source of financial assistance by life stage and housing type**

	Total	Couples with dependent children	Single Parents	Renters	Mortgage Holders
Done at least one action	64%	71%↑	92%↑	74%↑	67%
Assistance from friends/family	43%	46%	74%↑	54%↑	42%
Used BNPL	41%	46%↑	65%↑	49%↑	40%
Pawned/sold something	37%	40%	61%↑	43%↑	37%
Assistance from welfare/ community organisation	18%	17%	46%↑	24%	14%
Payday/short-term loan	18%	21%	33%↑	22%↑	16%
No interest loan	15%	18%	23%	17%	15%
<b>Total</b>	<b>1134</b>	<b>362</b>	<b>92</b>	<b>529</b>	<b>368</b>

↑↓ Denotes figure is significantly higher or lower than the total  
Table displays: Once, twice, three times or four or more times  
Source: IPPG Q14. Base: All respondents n=1,134

Younger age groups were also significantly more likely to seek financial help. Those aged 35 – 44 were the most likely (81%), followed by respondents aged 18 – 24 (75%) and 25 – 34 (75%). Less than one-third of respondents aged 65+ (30%) reported seeking any form of financial assistance.

While a higher proportion of respondents aged 25 – 34 reported seeking assistance from friends/ family (60%), using BNPL (55%), or selling their possessions (48%) when short of money, they were also significantly more likely than any other age group to seek assistance from a community or welfare organisation (25%) and to take out a no interest loan (22%).

**Table 14: Sources of financial assistance by age**

	Total	18-24	25-34	35-44	45-64	65+
Took at least one action to seek financial assistance	64%	75% ↑	75% ↑	81% ↑	64%	30% ↓
Assistance from friends/family	43%	56% ↑	60% ↑	54% ↑	38%	15% ↓
Used BNPL	41%	49%	55% ↑	56% ↑	35% ↓	16% ↓
Pawned/sold something	37%	45%	48% ↑	47% ↑	35%	13% ↓
Assistance from welfare/community org	18%	26%	25% ↑	21%	18%	6% ↓
Payday/short-term loan	18%	31% ↑	24%	25% ↑	13% ↓	4% ↓
No interest loan	15%	20%	22% ↑	17%	13%	7% ↓
<b>Total</b>	<b>1134</b>	<b>141</b>	<b>222</b>	<b>216</b>	<b>336</b>	<b>219</b>

↑↓ Denotes figure is significantly higher or lower than the total  
 Table displays: Once, twice, three times or four or more times  
 Source: IPPG Q14. Base: All respondents n=1,134

The vast majority (91%) of First Nations respondents reported seeking financial assistance. Most commonly, this was from friends and family (77%) or using BNPL (72%) to buy essential goods. Concerningly, 40% of First Nations respondents reported using BNPL to buy essential goods 4 times or more in the previous 12 months, and 49 had used BNPL to buy essential goods 3 times or more.

Respondents with disability (75%) or a carer (80%) in their household were also significantly more likely to have sought some form of financial assistance. Both cohorts most commonly reported using BNPL. Both respondents with disability and carers reported that they had used BNPL to buy essential goods 4 times or more in the previous 12 months (33% and 29%, respectively).

While a slightly higher proportion of CALD respondents reported seeking financial assistance (69%) than non-CALD respondents (63%), this was not found to be statistically significant.

**Table 15: Sources of financial assistance by key demographics**

	Total	CALD	Carers	Disability in household	First Nations
Sought assistance in at least one form	64%	69%	80% ↑	75% ↑	91% ↑
Assistance from friends/family	43%	49%	55% ↑	51% ↑	77% ↑
Used BNPL	41%	42%	57% ↑	53% ↑	72% ↑
Pawned/sold something	37%	38%	49% ↑	42%	58% ↑
Assistance from welfare/community organisation	18%	22%	30% ↑	29% ↑	43% ↑
Payday/short-term loan	18%	23%	29% ↑	22%	29%
No interest loan	15%	18%	21%	18%	31% ↑
<b>Total</b>	<b>1,134</b>	<b>240</b>	<b>220</b>	<b>241</b>	<b>65</b>

↑↓ Denotes figure is significantly higher or lower than the total  
 Table displays: Once, twice, three times or four or more times  
 Source: IPPG Q14. Base: All respondents n=1,134

There were also a number of demographic groups that were significantly less likely to have sought any form of financial assistance in the past 12 months, including those aged over 65 (30%), homeowners without a mortgage (40%), and men (57%, compared to 70% of women).

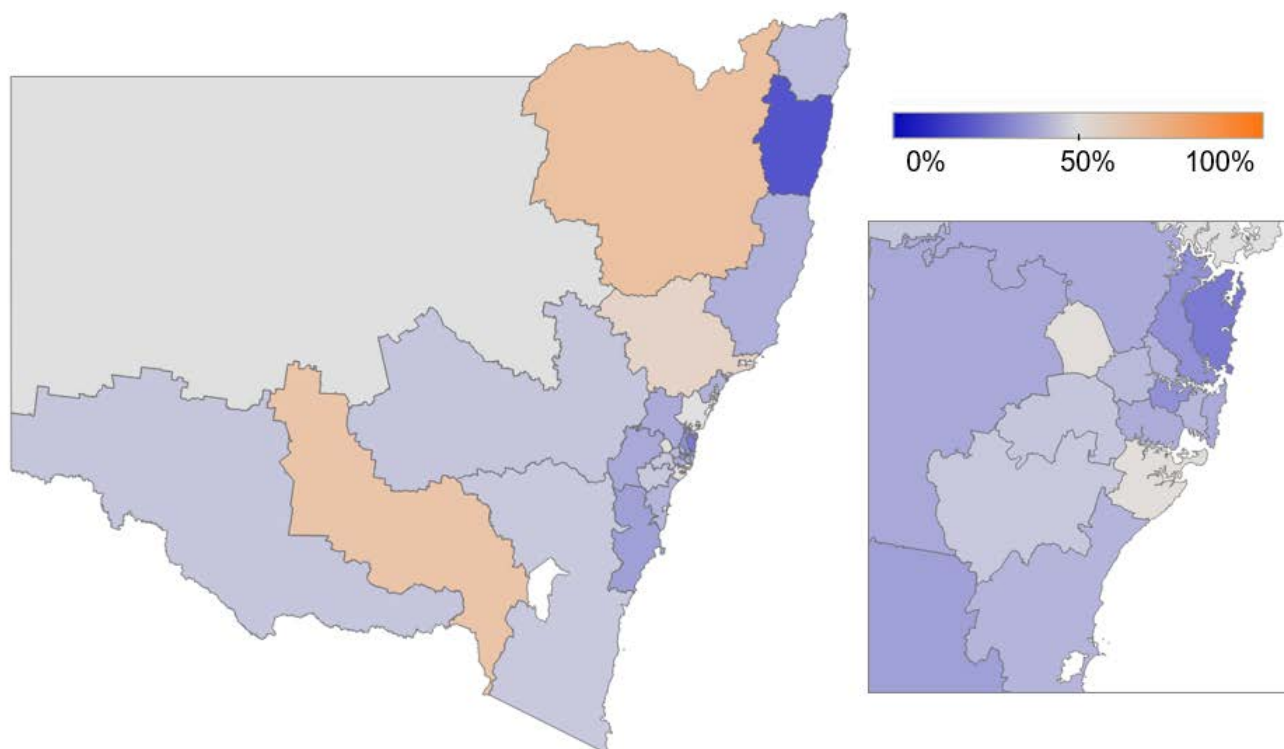
## 2.5.2 Sources of financial assistance by geographic area

Across the broad geographic areas, there was no significant difference in the proportion of households that had sought some form of financial assistance over the last 12 months (66% of households in Regional NSW, 65% in Western Sydney, 62% in South West Sydney and 61% across the rest of Sydney).

The use of Buy Now Pay Later services to pay for essential goods was widespread across NSW (64%), but in some SA4 areas it was considerably more prevalent. Areas with the greatest level of use among households included New England/ North West (70%), Riverina (68%), Hunter Valley (58%), Blacktown (52%) and Sutherland Shire (52%).

**Figure 10: Proportion of households by SA4 that have used BNPL for essentials**

Q14. And in the last 12 months, how often have you done any of the following because you were short of money?  
Used BNPL for essential goods one or more times  
Base: All respondents n=1,134



In addition to the higher incidence of Buy Now Pay Later usage in parts of NSW, the reliance on these services was also higher in some areas, particularly across Regional NSW. There were seven SA4 areas where over one third of respondents reported using BNPL services three or more times in the last year to pay for essential goods, these were Riverina (55%), New England and North West (48%), Central West (43%), Hunter Valley (40%), Murray (39%), Central Coast (38%), and South West Sydney (33%).

**Table 16: Proportion that have used BNPL 3 or more times for essential goods by SA4**

SA4	SA4	SA4	SA4
Riverina	55%	Far West and Orana	25%
New England and North West	48%	Sydney – Parramatta	24%
Central West	43%	Sydney – City and Inner South	23%
Hunter Valley	40%	Newcastle and Lake Macquarie	22%
Murray	39%	Capital Region	21%
Central Coast	38%	North Sydney and Hornsby	20%
Sydney – South West	33%	Illawarra	20%
Sydney – Sutherland	32%	Sydney – Eastern Suburbs	18%
Outer West and Blue Mountains	29%	Sydney – Inner West	18%
Richmond – Tweed	28%	Southern Highlands and Shoalhaven	17%
Mid North Coast	28%	Sydney – Northern Beaches	11%
Sydney – Blacktown	28%	Baulkham Hills and Hawkesbury	9%
Sydney – Outer South West	27%	Sydney – Ryde	8%
Sydney – Inner South West	26%	Coffs Harbour – Grafton	8%

Source: IPPG Q14 Used BNPL for essential goods three or more times in past 12 months  
 Base: All respondents n=1,134

## 2.6 Emergency funds

Rising living costs have had a significant impact on the ability of people to save money for emergencies. Almost two thirds (64%) indicated they have no money set aside for emergencies; this is up 12 percentage points on the previous year, where just over half (52%) had no money set aside (representing a year-on-year increase of 23%).

“ I don’t have even \$5 in emergency funds. Sometimes I don’t eat and can’t pay my bills or buy new clothes.” – Single mother, 25-34, New England/North West

“ All my pension is used for expenses not able to save for emergency or replace household items.” – CALD pensioner, 55-64, Parramatta

“ We are unable to save any money as we are just getting by living pay check to pay check to ensure all of our living expenses are covered each week.” – Couple with dependent children, 25-34, Far West/Orana

Among those who do have money set aside, the size of funds available is steadily declining. In 2022, people had an average of \$9137 set aside, in 2023 that average is now \$4050. The quotes below illustrate how people have been forced to dip into their savings to offset rising living costs, without being able to replace these funds.

“ The cost-of-living pressure has forced me to use my saving money much more than before, and I also have to cut off some of my spending to save some money.” – Couple with dependent children, 25-34, Ryde

“ I have not been able to save money and I have been using my savings to pay for things, it’s been pretty rapidly declining.” – Younger couple without children, 18-24, Newcastle/Lake Macquarie

“ I have to access my emergency savings when I don’t want to. I have had to cut medication and certain personal items and I try to spend more time finding sales and bargains and plan around these instead of spending time looking after myself.” – Younger couple without children, 35-44, Inner West Sydney

Similarly, self-funded retirees are finding that their savings are being depleted faster than intended to make up for their budgetary shortfalls.

“ Living costs are rising so high that I’m dipping more than ever into my savings.” – Older couple, 65-74, South West Sydney

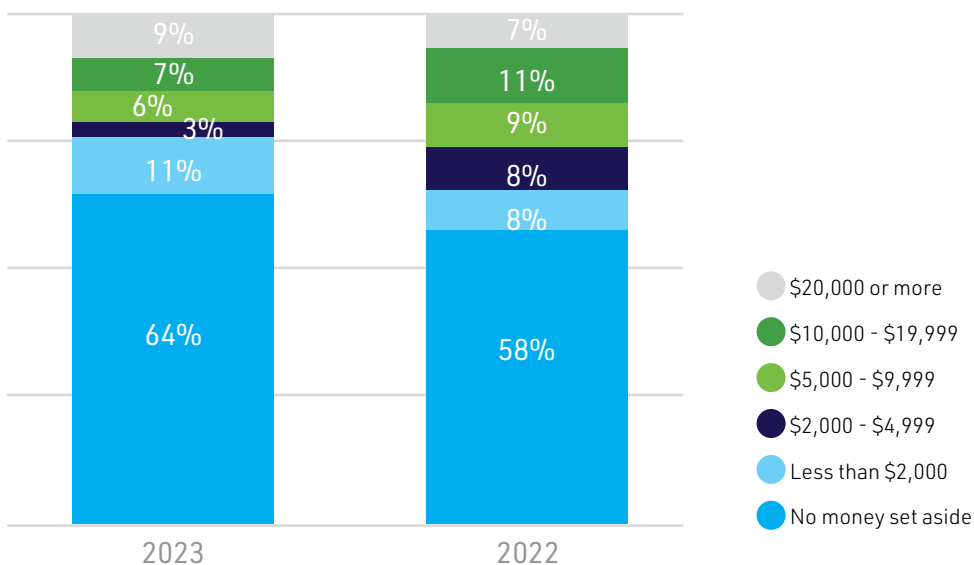
“ Our savings are being run down faster than expected and our ability to cater for unexpected contingencies is weakened.” – Older couple, 65-74, Baulkham Hills/Hawkesbury

“ As a retired person aged 65 on superannuation payments and not able to access any government services to assist in rebates on essential services other than an Opal Card, I find paying a mortgage on my own along with increasing interest rates where I am unable to refinance due to age and not being employed difficult. I don’t require a paid government pension however my superannuation is spread thinly.” – Single person household, 65-74, Outer South West Sydney

**Figure 11: Money set aside for emergencies by study year**

Q17. Do you have money set aside for an emergency?

Base: All respondents n=1,009 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)

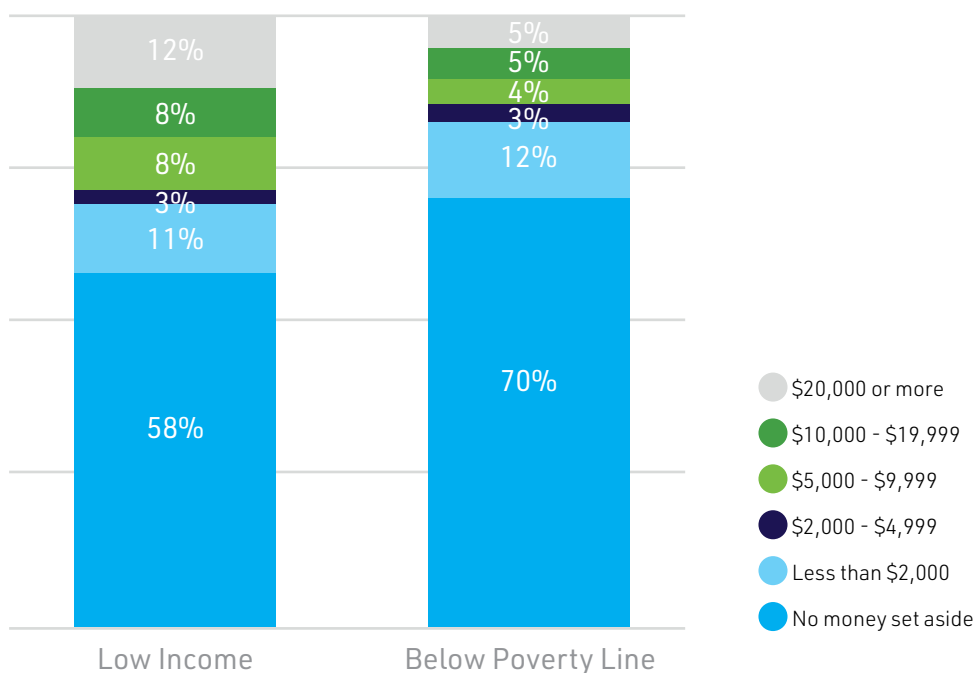


The difference between income thresholds is stark, less than one third (30%) of those living below the poverty line have money set aside for emergencies, compared to 42% of those on low incomes. However, in both income brackets there has been a considerable reduction in the proportion money set aside. In 2022, 36% living below the poverty line and 49% on a low-income had money set aside.

**Figure 12: Money set aside for emergencies by income threshold**

Q17. Do you have money set aside for an emergency?

Base: All respondents n=1,009 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)



There are several demographic groups that are significantly more likely to have no funds set aside for emergencies:

- Single parents (78%)
- Households with disability (73%)
- Households with a carer (73%)
- 45-64 year olds (72%)
- Renters (71%)
- Women (68%).

Households relying on government support payments as their only source of income are also less likely to have funds set aside (69%, compared to 63% of households with other sources of income).

There were a small number of demographic groups that were more likely to have funds set aside including those aged over 65 (48%), homeowners (42%), and men (40%).

The proportion of those from a CALD background without funds set aside was comparable to those from a non-CALD background (65% and 64%, respectively). However, a greater proportion of CALD people indicated they have \$20,000 or more set aside, 12% compared to 8% of non-CALD respondents.

## 2.6.1 Emergency funds by geographic area

Geographically, those living in more affluent parts of Sydney are more likely to have funds set aside (44%), compared to those living in Western Sydney (36%), South West Sydney (32%), and the rest of NSW (32%).

Residents in South West Sydney have also been impacted to a greater degree by severe weather events in recent years, likely further depleting their emergency funds. In the past year alone, 19% of South West Sydney households surveyed reported their home had been severely damaged by a natural disaster or extreme weather event, compared to 12% in Regional NSW, 11% in Western Sydney and 9% in the rest of Sydney. This is up 3 percentage points from 2022, likely driven by compounded damage over time, caused by successive wet La Nina years.

Among those who had their homes damaged in the past year, South West Sydney residents spent the greatest amount on repairs on average: \$11,341, compared to \$7,274 in Regional NSW, \$5,990 in Western Sydney and \$8,075 in the Rest of Sydney.

“ The floods damaged one bedroom we had to share beds and bedrooms... The garage got flooded we had to fix a lot after the rains.” – CALD Multiple family household, 35-44, South West Sydney

As illustrated in the table below, in all but three SA4 areas more than half of respondents indicated they have no emergency funds set aside.

**Table 17: Proportion of households with no emergency funds set aside by SA4**

SA4	SA4	SA4	SA4
New England and North West	83%	Central West	64%
Riverina	75%	Sydney - Parramatta	64%
Hunter Valley	74%	Baulkham Hills and Hawkesbury	63%
Central Coast	72%	Sydney - Inner West	63%
Outer West and Blue Mountains	71%	Newcastle and Lake Macquarie	62%
Southern Highlands and Shoalhaven	71%	Coffs Harbour - Grafton	62%
Illawarra	71%	North Sydney and Hornsby	61%
Sydney - Inner South West	71%	Far West and Orana	59%
Sydney - Blacktown	68%	Sydney - Eastern Suburbs	58%
Mid North Coast	68%	Sydney - Sutherland	56%
Sydney - Outer South West	67%	Murray	55%
Richmond - Tweed	66%	Sydney - Northern Beaches	50%
Capital Region	66%	Sydney - City and Inner South	44%
Sydney - South West	65%	Sydney - Ryde	43%

Source: IPPG Q17.

Base: All respondents n=1,009 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)





3

Housing



## 3 Housing

- Overall, rising interest rates and rent costs are having a significant impact on NSW residents' ability to pay their housing costs on time. In the last 12 months, almost one in five respondents (19%) reported failing to pay their housing costs on time, up by 27% since 2022. Low-income earners are more likely to own their own property (57%), while those living below the poverty line are more likely to be renting (52%).
- Housing stress is being felt across the board, but even more so for single people. The majority (81%) of single parent households and single adults living alone (76%) are experiencing housing stress. Two thirds (66%) of mortgage holders on low-incomes or living below the poverty line are experiencing housing stress, which is a small increase of 3 percentage points from 2022 (63%).
- Across parts of Greater Sydney, the prevalence of extreme housing stress is rife. There are seven SA4 areas in Sydney where more than one third of households are spending 50% or more of their income on housing.
- Limited public housing remains an issue, with 6% of respondents reporting they live in public or community housing, consistent with the 2022 figure of 5%. Of the public housing that does exist, qualitative findings indicate that it is largely not suitable for a number of demographics, including older people, single parents, and children.
- Housing stress among public and community housing tenants is growing despite rent caps. Two thirds (66%) of public and community tenants are experiencing housing stress, up from 60% in 2022.
- While homeowners in Regional NSW are more likely to have no mortgage (43%) than those across the rest of Sydney (34%), renters in Regional NSW are the most likely to be in public or community housing (17%) compared to 3% in Western Sydney, 13% in South West Sydney and 11% across the rest of Sydney.
- One in twenty respondents (5%) had experienced a period of homelessness in the last 12 months.

## 3.1 Housing arrangements

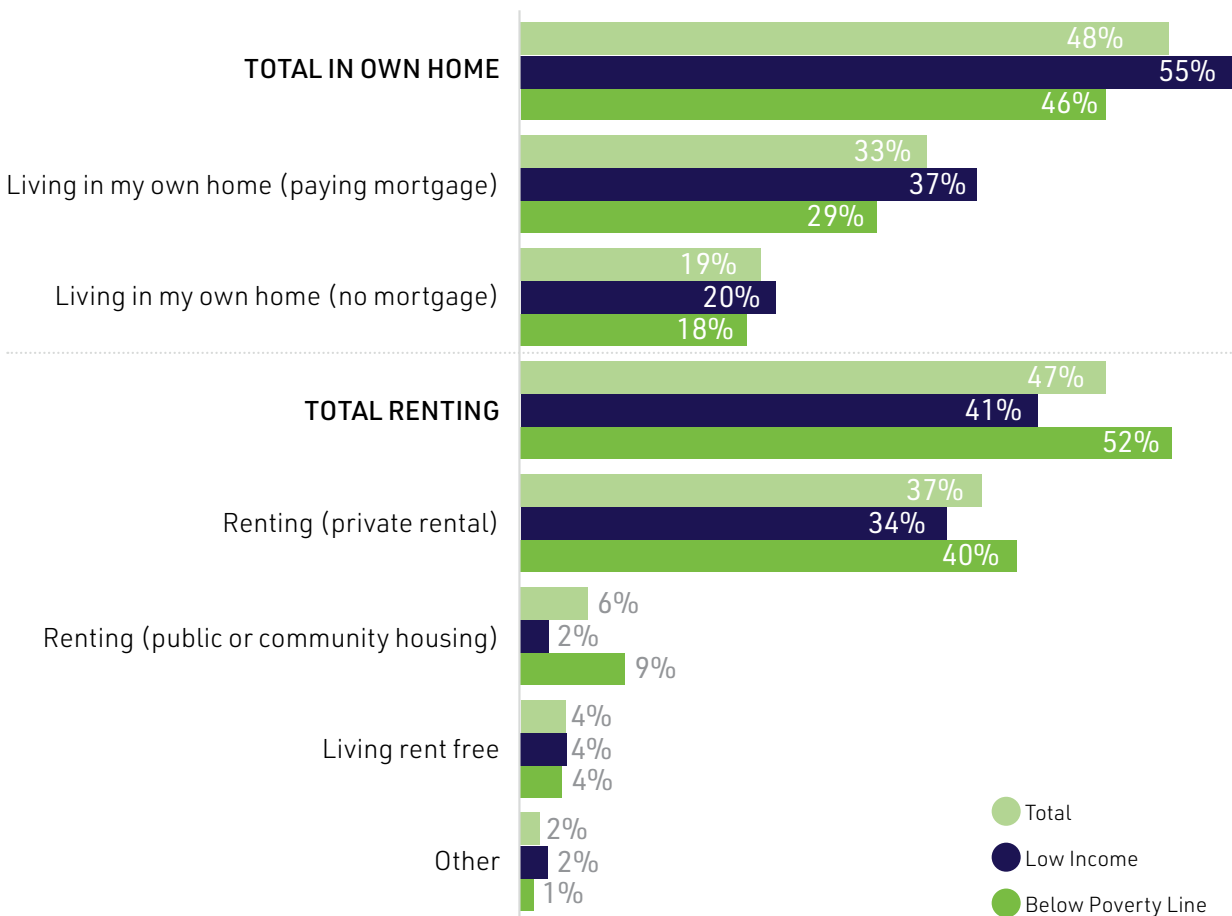
### 3.1.1 Overview

Among the NSW population living below the poverty line or on low incomes, just over half (52%) are homeowners, and 47% are renting. Consistent with previous Cost of Living in NSW studies, housing arrangements vary significantly between the two income brackets. Low-income earners are more likely to own their own property (57%), while those living below the poverty line are more likely to be renting (52%).

Six per cent said they live in public or community housing, again this is largely consistent with the 2022 figure of 5%, indicating that very little new public housing stock has come onto the market in the past year.

**Figure 13: Housing arrangement**

Q1. Which of the following best describes your current housing arrangement?  
 Base: All respondents n=1,131 (Excluding 'prefer not answer' n=3)



There are variations in housing arrangements between CALD and non-CALD people. Those from a CALD background are more likely to be renting (51%) than non-CALD people (46%). Among the CALD people who are homeowners, they are more likely to be paying a mortgage (71%) than non-CALD people (61%).

18-24 year olds are the most likely to be living rent free (16%), followed by 25-34 year olds (9%). These cohorts are also more likely to have moved in with family or friends to reduce their housing costs in the last year (discussed further in section 3.3).

The table below illustrates how life stage impacts peoples' housing arrangements. Single adults and couples without dependent children are more likely to be mortgage free, and among single adults and couples aged over 65 these figures are even higher (49% and 66%, respectively). In contrast, the majority (59%) of couples with dependent children are paying a mortgage. Private rental is the most common housing arrangement for single parents, single adults, and adults in share houses.

**Table 18: Housing arrangement by household structure**

	Total	Adult share house	Couple with dependent children	Couple without dependent children	Multiple-family household	Single parent	Single person household
Living in my own home (no mortgage)	19%	15%	6%	37%↑	19%	8%	24%↑
Living in my own home (paying mortgage)	33%	15%	59%↑	27%	17%	23%	15%
Renting (private rental)	37%	64%↑	33%	27%	28%	53%↑	46%↑
Renting (public or community housing)	6%	6%	1%	4%	11%	13%↑	9%
Living rent free	4%	0%	1%	2%	19%↑	2%	3%
Other	2%	0%	1%	2%	7%	1%	2%
<b>Total</b>	<b>1134</b>	<b>33</b>	<b>362</b>	<b>283</b>	<b>54</b>	<b>92</b>	<b>281</b>

↑↓ Denotes figure is significantly higher or lower than the total  
 Source: IPPG Q1. Base: All respondents n=1,134

### 3.1.2 Housing arrangements by geographic area

While the ratio of homeowners to renters does not vary significantly between the broad geographic areas in NSW, among homeowners there is significant variation – 43% homeowners in Regional NSW have no mortgage, compared to 35% in Western Sydney, 28% in South West Sydney and 34% across the rest of Sydney.

Among renters, those renting in Regional NSW are the most likely to be in public or community housing (17%), compared to 3% in Western Sydney, 13% in South West Sydney and 11% across the rest of Sydney.

## 3.2 Housing affordability

### 3.2.1 Overview

Among those paying housing costs, the majority (69%) were experiencing housing stress – this is up from 60% in 2022. Drilling down on the data, the proportion of households living below the poverty line and experiencing housing stress increased over the last 12 months from 79% in 2022, to 83% in 2023. Further, almost half (47%) are experiencing extreme housing stress – that is spending 50% or more of their income on housing. This is up from 42% in 2022, representing a year-on-year increase of 12%.

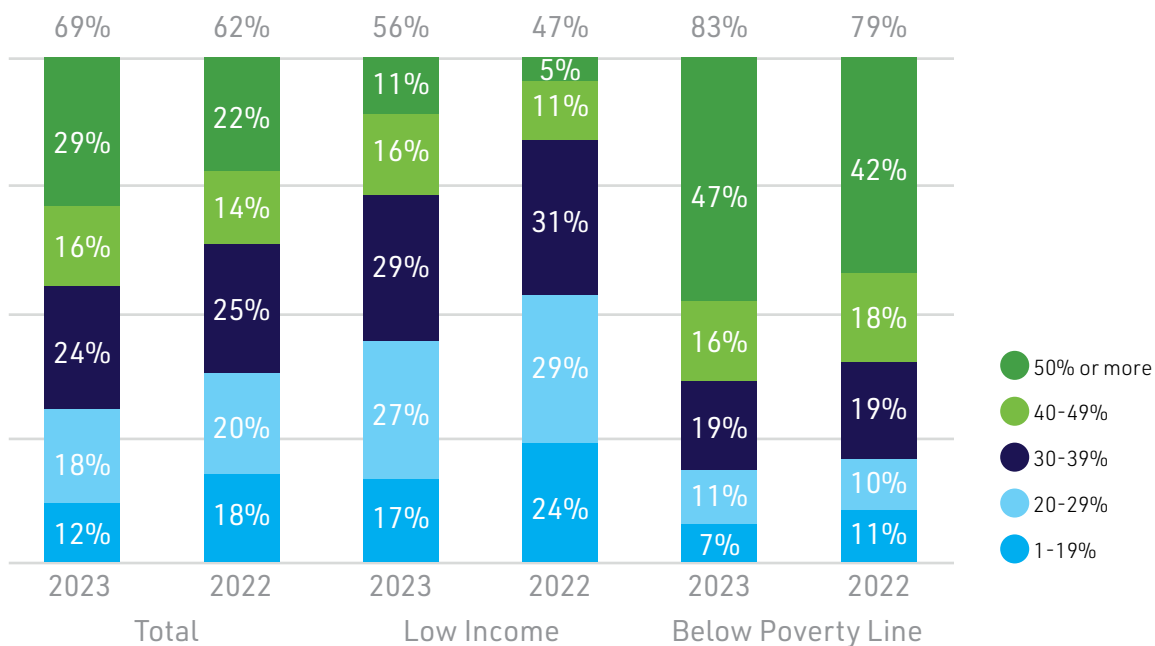
The proportion of low-income households experiencing housing stress has also increased substantially from 47% in 2022 to 56% this year (9 percentage points). Although, significantly fewer low-income households are experiencing extreme housing stress (11%).

**Figure 14: Proportion of income spent on housing by income threshold**

S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)

Base: Respondents currently paying housing costs (excluding those who own properties outright and indicated no other property costs, and those who live rent free) 2023 n=975, 2022 n=988.

Total % experiencing housing stress



### 3.2.2 Housing stress by housing arrangement

Private renters who are on low incomes or living below the poverty line remain one of the groups most significantly impacted by housing stress. The vast majority – approximately 4 out of 5 (79%) – of private renters in our survey are spending 30% or more of their income on housing, up from 73% in 2022. Further, one third (33%) are experiencing extreme housing stress – spending 50% or more of their income on housing. This is up from 27% in 2022, representing a year-on-year increase of 18%.

Contributing to this situation, **two thirds (67%) of private renters have experienced a rental increase in the past 12 months.** This comes after 2022, where 63% of private renters experienced a rent increase. This means a considerable number of private renters experienced consecutive rental increases over the past two years.

Notably, private renters who have had a rental increase in the last 12 months are more likely to be experiencing housing stress than private renters who have not had an increase (77% compared to 71%).

“ I’ve had to move out of a rental property due to owners not renewing my lease so they could raise the rent higher than they would have been allowed to, had I stayed in the property.” – Single person household, 25-34, Capital Region

“ The cost of our rent has gone up, which is stressful as it takes the majority of our incomes.” – Household of parents and adult children, 55-64, North Sydney/Hornsby

“ It took me a long time to find a suitable rental and it’s very expensive. I struggle to save money and put money aside and can only afford to live pay-to-pay.” – Single person household, 25-34, Sutherland Shire

“ Our rent has increased; we now have minimal spare income. It’s hard to save money for rego and bills like electricity and gas.” – Young couple with dependent children, 25-34, Newcastle/Lake Macquarie

“ You keep quiet, and you be a good tenant in the hope that you will be a small target...you put up with things because you don’t want to be evicted out of spite. So, it was really upsetting to get a rent increase ...I had a mental health breakdown the day that I got the letter – I had psychologically prepared myself as I know landlords are taking advantage of the current climate to put rents up, even though I know he doesn’t have to pay a cent on this house because it is fully owned. I got that email and started crying and just curled up in my bed – I couldn’t process it, it was just so gutting...to accommodate \$20 is one thing, but to accommodate \$45 is a lot. I just felt like I was losing all housing security...” – Single person household, 45-54, Newcastle/Lake Macquarie

The majority (67%) of public and community housing tenants are also spending 30% or more of their income on housing and 83% had experienced a rent increase in the past 12 months. For those eligible or wanting to go into public housing, many have reservations due to safety concerns.

Two thirds (66%) of mortgage holders on low incomes or living below the poverty line are experiencing housing stress, which is a small increase on 2022 (63%). However, after multiple interest rate rises and significant cuts to other aspects of their budget, there are mortgage holders who are barely hanging on.

“ If prices for daily living plus mortgage, and all the usual bills keep rising there will be no alternative but to sell the house.” – Older single person household, 65-74, Far West/Orana

“ It’s harder to keep up with utility bills and stay on top of the mortgage.” – Younger couple without children, 35-44, Inner West

“ The rate rises have really impacted my family, even food cost has gone up over \$100 extra a week with no changes to what we buy.” – Couple with dependent children, 35-44, Hunter Valley

“ My payments have gone up \$200 a week since I got the loan because of the interest rates constantly going up”. – Single parent, 45-54, Mid North Coast

For others, what will happen after their fixed interest period ends is of great concern.

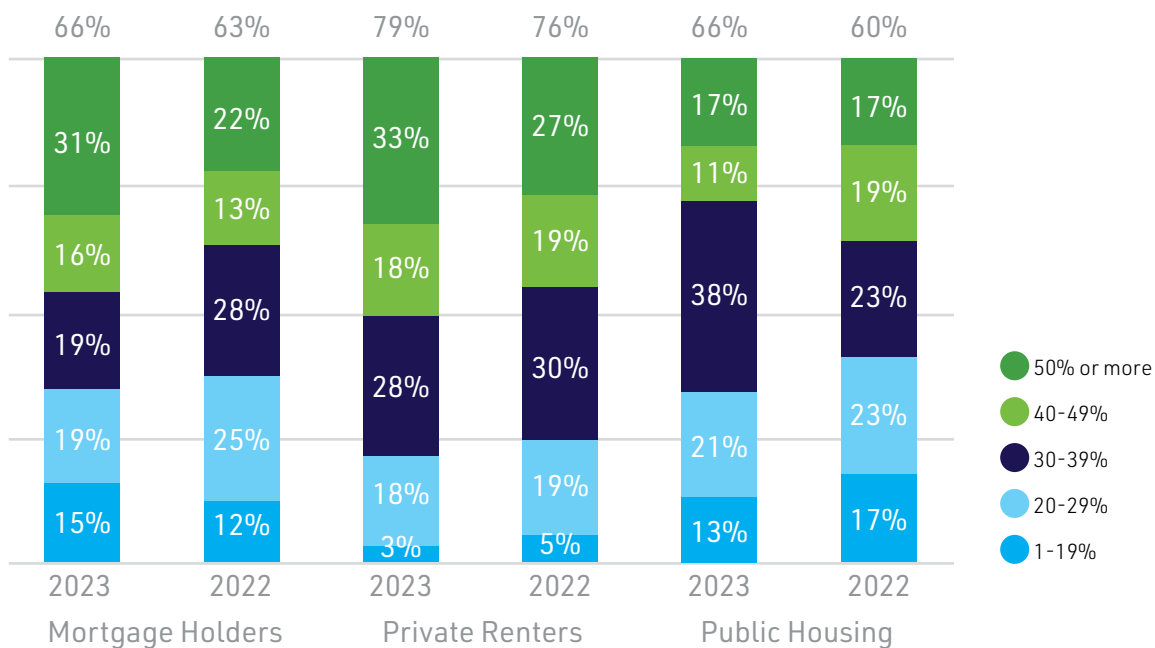
“ I am now very worried about how I will meet mortgage repayments as my fixed interest period is about to end. I may need to sell my property and try to find something cheaper.” – Older single person household, 65-74, Richmond – Tweed

**Figure 15: Proportion of income spent on housing by housing arrangement**

S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)

Base: Respondents currently paying housing costs, 2023 Mortgage holders n=365, private renter n=412, renting public or community housing n=63. 2022 Mortgage holders n=327, private renter n=423, renting public or community housing n=47.

Total % experiencing housing stress



## Case Study: Deborah, 55-64

Deborah and her husband live with their seven children in the Capital Region. Her husband works full time, and at the beginning of the COVID-19 pandemic took a 20% pay cut to help secure his job long-term. Deborah and her family are experiencing mortgage stress, and their home insurance has also gone up \$100 a month.

“ If I could just find a way to bring some more money in... the horrible part is not knowing when [the rising interest rates] are going to end. It's the not knowing how hard it's going to be and whether we will get through... it's worse now than it was in the 80s when the interest rates were 17%. Yes, it was tough then, but it's worse now.”

Deborah describes herself as 'very frugal'. To save money she cooks everything from scratch, never buys new clothes and doesn't go on holidays. Recently she has been buying and reselling children's books online to make some extra money.

“ I wish there was more money to enjoy life more.”

## Case Study: Kim, 25-34

Kim is a single mother of three girls who lives on the Central Coast. In the past two years, her rent has jumped from \$410 to \$570 per week, and as she only works part-time, she struggles to pay this. However, Kim is apprehensive to move because of the rental crisis, the cost of moving and the instability for her kids. Instead, she has cut down on special occasions and holidays, going out, and getting take-away food. Kim says she is living pay check-to-pay check and avoids driving long distances because of the cost of fuel.

“ The rent's going up, but my wage hasn't gone up, government assistance hasn't gone up and I have got to keep a roof over mine and my kids' heads... I live cent to cent, right down to my last 5 cents... I don't think [the government] really understand how hard it is... not just for single parents, but for people on dual incomes. Unless you have lived it, you don't know the struggle.”

Kim had to pull her four year old out of childcare because she can't afford it, and she now brings her child to work with her. Although she receives government assistance, Kim says she doesn't want to become reliant on it.

“ You want to be a good role model for your kids and have a strong work ethic and not have to rely on anyone else to dig you out of your hole.”



### 3.2.3 Housing stress by demographic groups

Without access to the economies of scale, or shared caring responsibilities afforded to households with multiple adults, single adult households are experiencing rates of housing stress that are significantly above average. The majority (81%) of single parent households and 76% of single adults living alone are experiencing housing stress.

Adults living in shared housing are experiencing lower rates of housing stress in comparison with single adults living alone (58% compared with 76%). Similarly, 65% of couples with dependent children are experiencing housing stress, significantly fewer than their single parent counterparts. However, in all cohorts it is still a majority of people experiencing housing stress (more than 50% in all cases).

The experience of housing stress is most common among the 24-34 and 34-44 age groups (74% and 72%, respectively). In contrast, 64% of 18-24 year olds and people aged over 65 paying housing costs are experiencing housing stress.

Almost three-quarters (74%) of people from a CALD background are experiencing housing stress, compared to 68% of non-CALD people. Consistent with the broader population, the majority of CALD renters (78%) and CALD mortgage holders (69%) are experiencing housing stress.

The story of Leila below illustrates the extreme precarity and housing stress that is faced by some members of the CALD community.

#### Case Study: Leila, 45-54

Leila is a migrant who came to Australia 32 years ago and has 5 children. She cares for one of her daughters who has a disability and pays for the university costs of her eldest daughter, as her daughter is not eligible to receive a study allowance from Centrelink. The most challenging issue Leila faces is finding a stable home for her and her children.

*“ I’ve lived in 49 houses over 3 states... my kids don’t have a lot of friends because we keep moving... sometimes the rent goes up, or sometimes the owner wants to sell the house... I’m so stressed, I can’t move anymore... it’s too much for me, it’s too stressful for my kids... it’s affected my daughter with a disability, it’s too much. It affects me a lot, to wake up every morning and say I have to prepare my kids to move... I don’t want to tell my daughter that. Now it’s stable, and I don’t want her to go back to zero again.”*

Leila has had to go to extreme lengths to cut costs around the house. She doesn’t use the heater and has stopped using the oven as it uses too much electricity. She keeps the lights off as much as possible. Her rent is subsidised via government assistance, which a women’s association helped her to access. However, once this expires, she will be paying up to 85% of her wages on rent.

*“ If I pay for [the full cost of] rent I don’t even have money to get food for my kids... it’s going to be tough. Everything goes up – clothes, food, everything. Wages don’t go up. I go shopping every two weeks, and every two weeks the same food I get goes up every time.”*

### 3.2.4 Housing stress by geographic area

In all but three SA4 areas, over half of respondents who were currently paying housing costs reported experiencing housing stress. The lowest levels of housing stress were reported in the outer regional areas of Far West and Orana (31%), New England and Northwest (46%), and the Capital Region (46%).

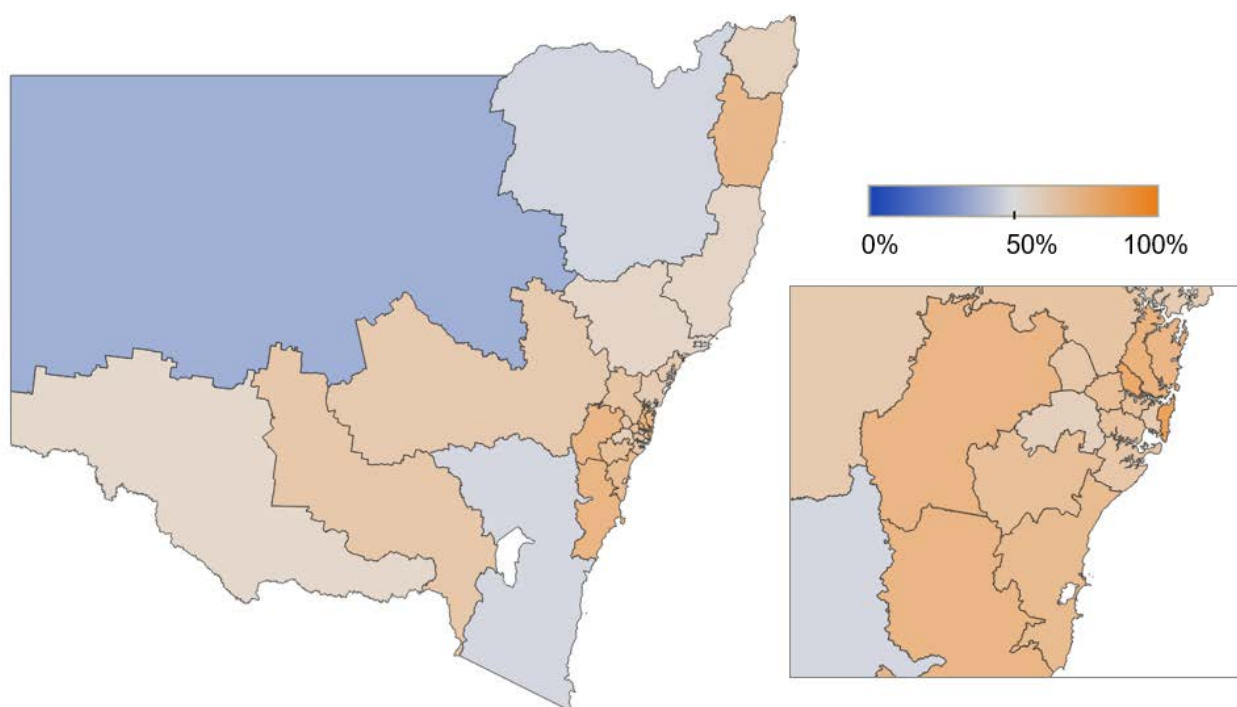
However, many parts of Regional NSW had rates of housing stress comparable to areas within Greater Sydney. Most significantly, over three-quarters of respondents currently paying housing costs in the coastal regions of Southern Highlands-Shoalhaven (80%), Coffs Harbour-Grafton (78%) and the Illawarra (76%) reported experiencing housing stress.

Within Greater Sydney, the highest rates of housing stress were reported in the Eastern Suburbs (93%), Ryde (88%), North Sydney and Hornsby (83%), the Northern Beaches (80%), Outer West and Blue Mountains (80%), and Parramatta (75%). No area of Greater Sydney reported a rate of housing stress lower than 60%.

**Figure 16: Proportion of households experiencing housing stress by SA4**

*S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)*

*Base: Respondents currently paying housing costs n=975 (excluding those who own properties outright and indicated no other property costs, and those who live rent free)*



While housing stress is an issue across most of NSW, the table below shows there are a large number of SA4s where more than one third of households are experiencing extreme housing stress – that is spending 50% or more of their income on housing. In North Sydney and Hornsby, half (50%) are experiencing extreme housing stress. The experience of extreme housing stress is also alarmingly high in Baulkham Hills and Hawkesbury (48%), Ryde (46%), Inner West (40%), and Sydney’s Northern Beaches (40%).

**Table 19: Prevalence of extreme housing stress by SA4**

SA4	SA4	SA4	SA4
North Sydney and Hornsby	50%	Sydney - Outer South West	29%
Baulkham Hills and Hawkesbury	48%	Sydney - Blacktown	27%
Sydney - Ryde	46%	Central Coast	27%
Sydney - Inner West	40%	Outer West and Blue Mountains	26%
Sydney - Northern Beaches	40%	Central West	25%
Illawarra	35%	Sydney - Parramatta	24%
Sydney - Eastern Suburbs	34%	Hunter Valley	24%
Sydney - Sutherland	34%	Sydney - City and Inner South	21%
Coffs Harbour - Grafton	33%	Mid North Coast	18%
Newcastle and Lake Macquarie	33%	New England and North West	13%
Sydney - Inner South West	32%	Riverina	11%
Sydney - South West	30%	Murray	10%
Southern Highlands and Shoalhaven	30%	Capital Region	8%
Richmond - Tweed	29%	Far West and Orana	6%

Source: IPPG S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)  
Table displays proportion of households spending 50% or more of their income on housing

### 3.3 Housing condition

Most respondents were relatively positive about the condition of their housing, with only one-third (34%) providing one or more negative ratings in this regard.

Importantly, nearly all (94%) agreed that they felt safe in their home. The majority agreed that their property was in good condition (84%), was suitable for their needs (87%), and that they had space in their home to relax (89%). Further, the majority of respondents (81%) also disagreed that their home was overcrowded.

There were, however, a number of significant variations in ratings of housing condition by housing arrangement, housing structure and demographics. Unsurprisingly, respondents living in public/community housing (62%) and private rentals (39%) were significantly more likely to provide at least one negative rating of their housing condition, than those living in a home they were paying off (32%) or owned outright (20%).

As indicated in the table below, a significant minority of public/community housing residents reported that their home was not in good condition (41%), was not suitable for their needs (27%), that they felt unsafe in their homes (22%) and that there was no space in their home to relax (21%). There was no significant difference in the proportion of public/community housing residents who reported that their home was overcrowded (29%) and these respondents were significantly less likely to report having less than one bedroom per person (14%).

**Table 20: Housing condition ratings by housing arrangement**

	Total	Own home outright	Mortgage holder	Private rental	Public/ community housing
Provided at least one negative rating of their housing condition	34%	20%↓	32%	39%↑	62%↑
<i>Disagreed</i> that their property was in good condition	16%	10%↓	14%	19%	41%↑
<i>Disagreed</i> that their home was suitable for needs	13%	4%↓	11%	16%↑	27%↑
<i>Disagreed</i> that they felt safe in their home	6%	3%	4%	7%	22%↑
<i>Disagreed</i> that there was space in their home to relax	11%	6%↓	11%	13%	21%↑
<i>Agreed</i> that their home was overcrowded	19%	9%↓	19%	22%	29%
Less than one bedroom per person	28%	8%↓	38%↑	32%	14%↓
<b>Total</b>	<b>1131</b>	<b>219</b>	<b>368</b>	<b>419</b>	<b>63</b>

↑↓ Denotes figure is significantly higher or lower than the total  
 Source: IPPG Q3. Base: All respondents n=1,131

People with dependent children were significantly more likely to provide at least one negative rating of their housing condition (41%) than those without (29%). Single parents were the most likely to provide at least one negative rating (55%), including: a significant minority disagreeing that their property was in good condition (33%), suitable for their needs (27%) and that there was space in their home to relax (20%), and agreeing that their home was overcrowded (29%).

The following groups were also more likely to have provided at least one negative rating of their housing condition:

- Those living below the poverty line (37%), compared to people on a low income (30%).
- Younger people aged 18-34 (40%), compared to those aged 35+ (30%) and particularly those aged over 65 (17%).
- First Nations people (51%)
- Households with disability (43%) or a carer (47%), compared to those without (30%).

### 3.4 Changes to housing arrangements

In the last 12 months, 14% of respondents have moved house due to cost. While this does not vary by income bracket, it does vary significantly by housing arrangement. Almost one in five (18%) renters have moved house due to cost, compared to 7% of homeowners.

Adding to the stress and uncertainty faced by renters, 13% have had a rental lease terminated or not renewed by a landlord or property manager in the last 12 months. Concerningly, renters with disability have been disproportionately impacted, with 21% reporting they have had a rental lease terminated or not renewed. Similarly, 21% of renters aged 25-34 also reported having a lease terminated or not renewed by a landlord or property manager.

*“Advised this will be our last lease renewal so will need to move at end of lease” – Couple with dependent children, 35-44, South West Sydney*

One in ten (10%) have moved in with family or friends due to housing costs, increasing to 16% among those from a CALD background. Younger people (aged 18-34) were the most likely to have moved in with family or friends in response to rising housing costs (23%). Notably, one quarter (25%) of 25-34 year olds across the greater Sydney region reported making this move.

*“The rental crisis has meant I had to move out of my first rental and back in with my parents just so I could afford to live. Once I was in a position to rent again, I found the cost had gone up and there was not much available.” – Single person household, 25-34, Sutherland Shire*

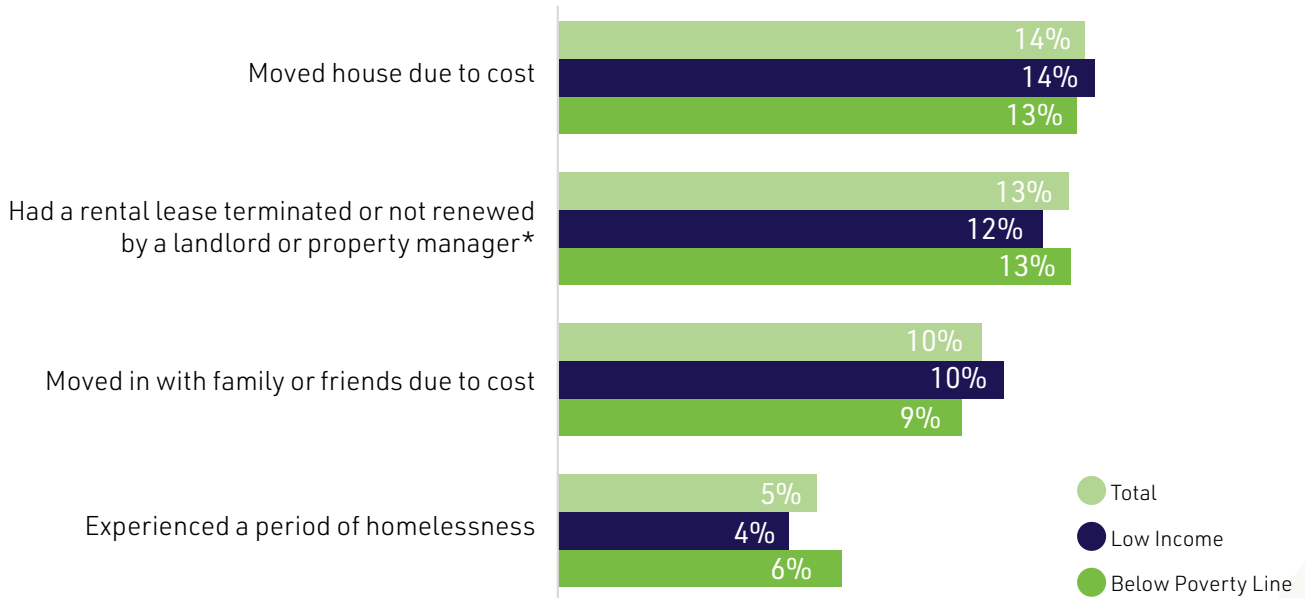
One in twenty respondents (5%) had experienced a period of homelessness in the last 12 months. This is significantly higher among vulnerable groups including First Nations (17%), single parents (14%), and young people aged 18-24 (12%).

*“I could not find an affordable decent place to live so I hopped around in short period renting until I found the current home to rent.” – Single person household, 45-54, North Sydney/Hornsby*

*“I was made homeless by rental increases, I'm now in emergency housing waiting for an affordable rental”. – Older single female, 55-64, Richmond – Tweed*

**Figure 17: Financially motivated changes to housing arrangement**

Q2. Thinking about the last 12 months, has your housing arrangement changed in any of the following ways?  
 Base: All respondents n=1,134.  
 \*This item has been filtered to renters (n=529)



Highlighted previously in Section 3.2.3, those from a CALD background are disproportionately experiencing housing stress. In response to this, one in five (22%) CALD people have moved house due to cost in the last 12 months. Among this cohort, 44% moved in with family or friends. In contrast, only 11% of non-CALD people reported moving house due to cost.

“I’m still living in my parents’ home to help them out with their mortgage.” – young CALD person, 18-24, Eastern Suburbs of Sydney





4

Income



## 4 Income

- Overall, respondents' source of income is determined by their employment and parental status, age, area of residency and whether they have a disability or are a carer. Consistent with the 2022 data, the majority (68%) of respondents rely on paid employment only as their main source of household income. Almost a quarter (24%) of respondents rely on government support payments as part, or all, of their income. Households living below the poverty line are significantly more likely to not only receive government support payments (35%), but to rely on these payments as their sole source of income (29%).
- Sources of household income vary greatly by broad geographic area. Respondents living in Regional NSW are significantly more likely to report receiving government support payments (36%) than those living within Greater Sydney (16%). The majority of households in South West Sydney (79%) and the Rest of Sydney (79%) generate their entire income through paid employment, compared to 74% in Western Sydney and 55% across the Rest of NSW. Among households that receive Commonwealth financial support, the most common supports are the age pension (48%) and the disability support pension (22%).
- Men are more likely to rely on fulltime employment as their main source of income (59%, compared to 44% of women); while women are more likely to receive government supports (29%, compared to 19% of men).
- Notably, very few couples with dependent children are receiving any government support payments, with the vast majority (89%) reliant on paid employment only.
- Few (6%) reported have difficulty accessing government support, but this was significantly higher among single parents (14%), households with a person with disability (11%), and 25-34 year olds (11%).
- Awareness of the 'NSW Government's Cost of Living Program' remains low at 18% (compared to 19% in 2022), despite an advertising push over the last 12 months. In particular, awareness of rebates targeting those on low income such as EAPA vouchers and the low income household rebate was low, and uptake even lower.



## 4.1 Sources of household income

The majority (68%) of households rely on paid employment as their main source of household income. However, this varies significantly by income threshold, with low-income households more likely to rely solely on paid employment (79%), compared to those living below the poverty line (57%).

When filtered to households of working age (below 65), almost three quarters (74%) of low-income households and 50% of those living below the poverty line are generating all of their income from fulltime work, and not receiving government benefits.

“ Me and my partner have never been earning more in our lives, yet we have never been this tight for money. To ensure my children are fed, clothed, and have a roof over their heads I'm forced to work every additional hour possible, sacrifice any extras I would like.” – Couple with dependent children, 35-44, Central Coast

“ It has caused a bit of stress, especially due to me being on maternity leave and my partner is the sole income earner. Money budgeting has caused some arguments and stress between both of us.” – Couple with dependent children, 25-34, Hunter Valley

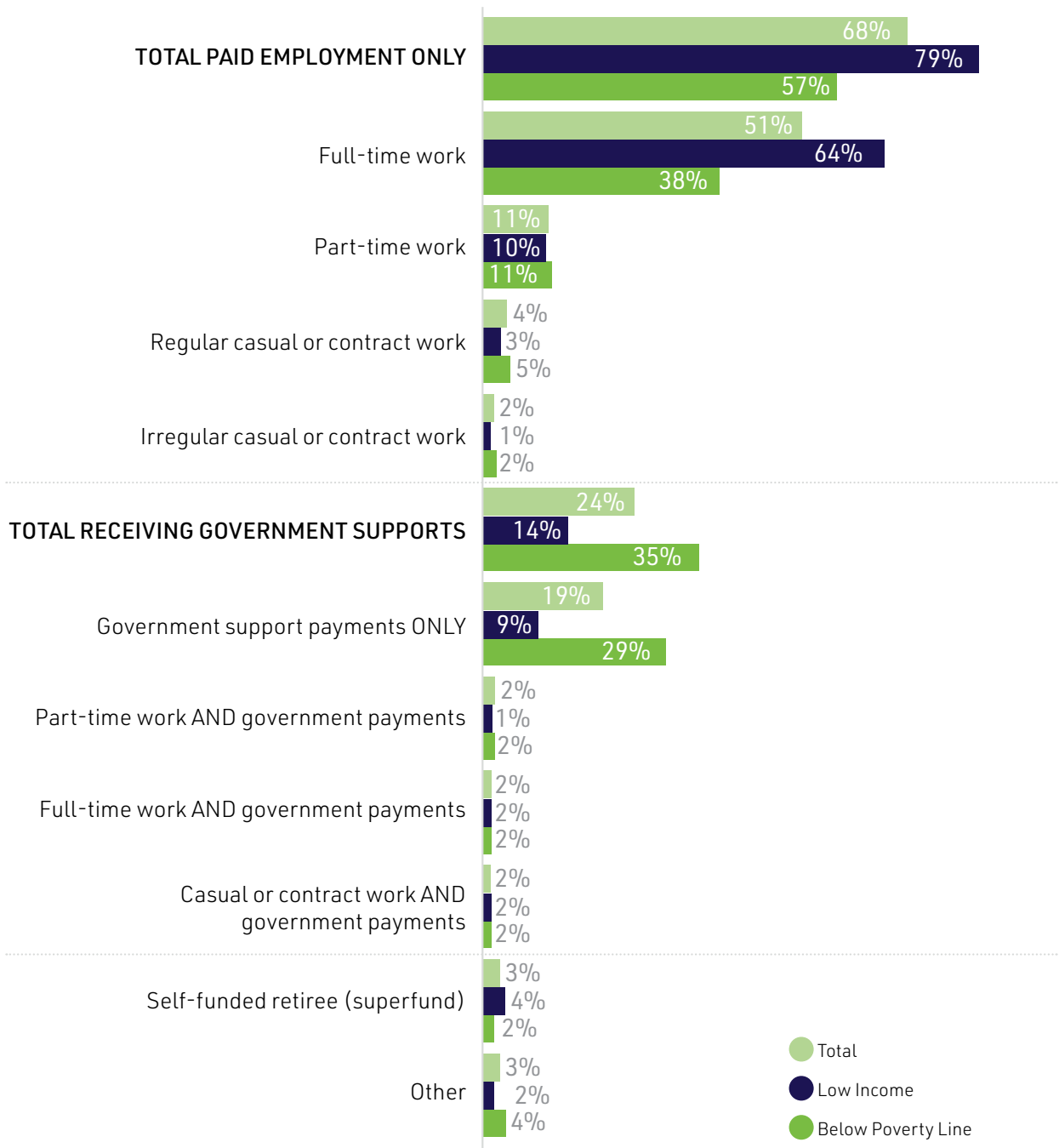
“ We have been very tight for money as we only have one source of income and we are always left with little-to-no money at the end of each week which makes it harder for us to afford other important things such as tyres, oil for the car etc.” – Couple with dependent children, 18-24, Central Coast

Households living below the poverty line are significantly more likely to receive government support payments (35%), and to rely on these payments as their sole source of income (29%). In contrast, 14% of low-income households are receiving government support, with 9% relying on these payments as their sole source of income. Section 4.2 which follows provides further information on the people who are receiving government support payments.

**Figure 18: Sources of household income**

Q10a. What is your main source of household income? Base: All respondents n=1,134

\*Note: 'Don't know / note sure' and 'prefer not to say' not displayed on chart, both 1%.



### 4.1.1 Sources of income by demographic groups

There are a number of demographic groups that are more likely to have their household income comprised of paid employment only, including:

- Couples with dependent children (89%)
- 18-34 year olds (89%)
- CALD people (86%)
- Men (73%).

In contrast, a number of vulnerable groups are more likely to rely on Government support payments as their sole source of household income, including:

- People aged over 65 (59%)
- Households with a person with disability (43%)
- Households comprised of a carer (29%).

While CALD people are more likely to rely on paid employment as their sole source of household income, Arup's story below highlights the hardship migrants can face when they do not have access to social safety nets.

#### Case Study: Arup, 45-54

Arup is a migrant who lives in the Baulkham Hills area with his wife and two teenage children. During the COVID-19 pandemic, Arup lost his job and his other business venture had to be sold to generate income for the family to live on. Although Arup's wife still has her own business, it has struggled post-COVID, and she is currently looking for another job. These events have caused ongoing financial hardship for the family.

Arup now works a full time job; but he is still struggling to cover the mortgage payments and food. As a result, the family have no emergency savings.

*“ I look out for specials in the supermarkets, now I think as a family we buy a lot more items to cook at home, no take aways. We're on a very tight budget at this point in time... the shopping cart has gone up around 40%... our mortgage repayments have gone up by 20%.”*

## 4.1.2 Sources of income by geographic area

Sources of household income vary greatly by broad geographic area. Seventy-nine percent of households in South West Sydney and 79% of those in the Rest of Sydney generate their entire income through paid employment, compared to 74% in Western Sydney and 55% across Regional NSW.

Households in South West Sydney are the most likely to be working fulltime (64%), compared to 61% in the Rest of Sydney, 56% in Western Sydney and 39% across Regional NSW. However, it should be noted that a greater proportion of Regional NSW residents identify as being retired (24%, compared to 15% in Western Sydney, 13% in South West Sydney and 12% across the rest of Sydney). This is discussed further in Section 5.

Almost one third (30%) of households across Regional NSW rely on government support payments as their sole source of income. This is significantly greater than households in South West Sydney (15%), Western Sydney (12%), and the Rest of Sydney (10%).

## 4.2 Sources of Commonwealth Government support

Among households that receive Commonwealth financial support, the most common supports are the age pension (48%) and the disability support pension (22%).

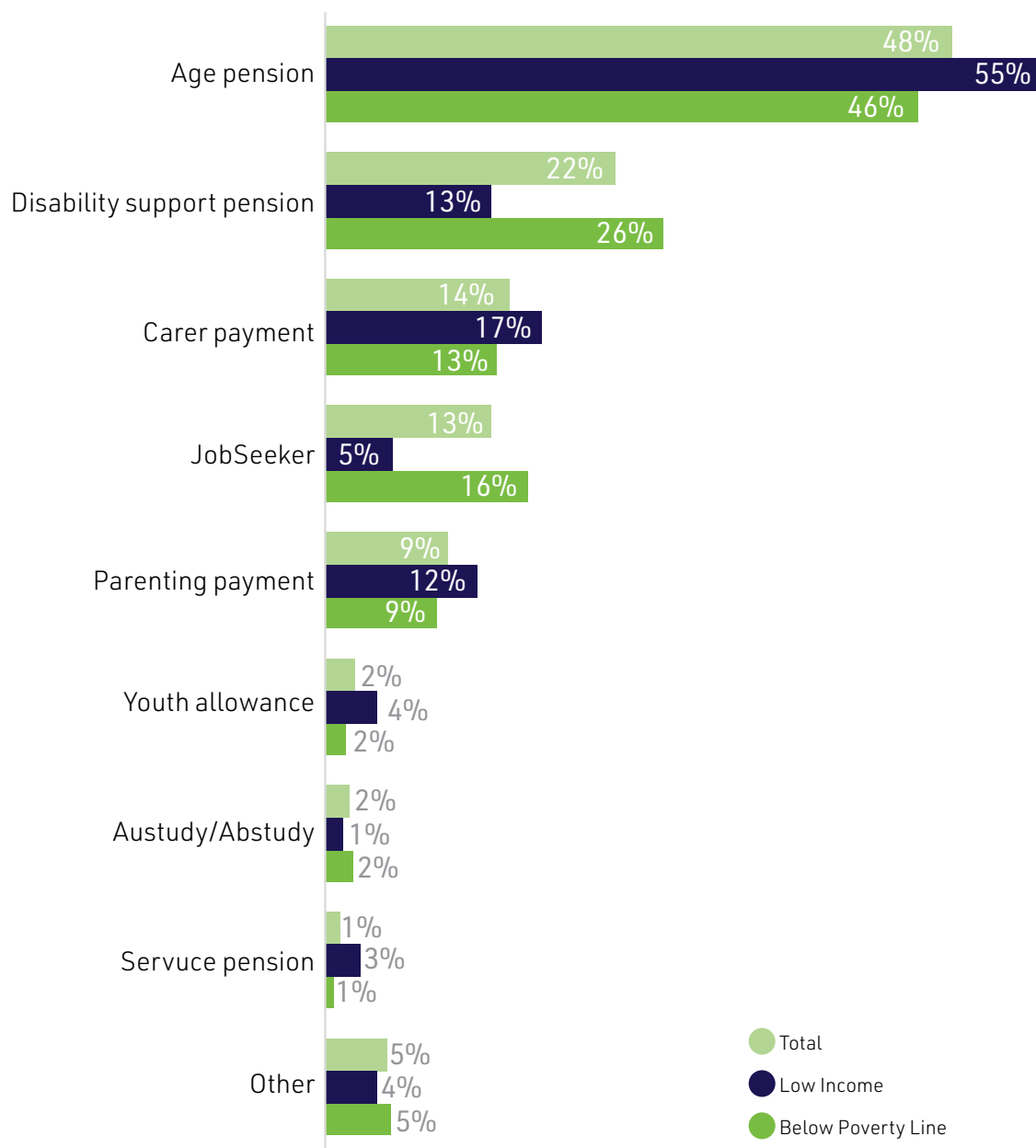
The support payments received by households varies greatly by income threshold. Low-income households are more likely to receive the age pension (55%), while those living below the poverty line are more likely to be receiving the disability support pension (26%) and jobseeker (16%).

*“ I was given a \$9 increase in my disability pension and my rent went up by \$6, that gave me a whole extra \$1.50 to splurge on myself a week.” – Couple with dependent children, 55-64, Capital Region*



**Figure 19: Commonwealth Government supports received**

Q10b. Which government payments does your household receive?  
 Base: Receive government supports n=277



As highlighted in the table below, factors including life stage and household composition impact the types of government supports that are received. Only one quarter (25%) of households with a person with disability are receiving a disability support pension, and 13% are receiving a carers payment.

Notably, very few couples with dependent children are receiving any government support payments, with the vast majority (89%) reliant on paid employment only. Providing more support to families with young children was cited by numerous respondents as an action that should be taken by the government to relieve cost of living pressures.

“ We need to provide more financial support for low-income families with small children.” – CALD couple without children, 35-44, South West Sydney

“ I know young working families that are paying huge rents and going without other essentials.” – Older couple with dependent grandchildren, 65-74, Central West

“ Families should receive more assistance, especially low-income families, as the cost of living is becoming ridiculous.” – Older single person household, 65-74, North Sydney/Hornsby

“ I would like the government to offer subsidies and family benefits based on what people have left at the end of the month in income after mortgages/rent rather than just income based.” – Couple with dependent children, 45-54, Sydney - Northern Beaches

**Table 21: Government support payments received by household composition**

	Total	Single person household	Single parent	Couple without dependent children	Couple with dependent children	Disability in the household
Age pension	12%	20% <sup>↑</sup>	0%	23% <sup>↑</sup>	1%	15%
Disability support pension	5%	9% <sup>↑</sup>	3%	8%	1%	25% <sup>↑</sup>
Carer payment	3%	1%	9% <sup>↑</sup>	5%	3%	13% <sup>↑</sup>
Parenting payment	2%	N/A	15% <sup>↑</sup>	N/A	3%	4%
JobSeeker	3%	4%	8% <sup>↑</sup>	3%	1%	7%
Other	2%	2%	5%	2%	1%	5%
<b>Total</b>	<b>1134</b>	<b>282</b>	<b>92</b>	<b>283</b>	<b>362</b>	<b>241</b>

<sup>↑</sup><sub>↓</sub> Denotes figure is significantly higher or lower than the total  
Source: IPPG Q10b. Base: All respondents n=1,134

## Case Study: Bella, 45-54

Bella is a middle-aged woman living with a number of chronic illnesses in the Newcastle and Lake Macquarie region. She has been reliant on the disability pension as her primary source of income for over two decades – although she has been able to maintain casual employment intermittently during periods of relative health.

Due to the rising costs of housing, food and healthcare, Bella says that she can no longer afford to live on the disability pension.

*“ I am in a situation now where I cannot afford to live purely on the pension. I can't be unwell, but I am unwell – which is why I am on the pension...there is no way I can afford to live anymore without working, and I am finding that really stressful and counterproductive to actually working. Just the pressure of having to push through and work while I am in pain...”*

*“ You're so close to the edge already when you're on the pension – I was basically looking at having to find another \$300 or \$400 a month – but where? Where does that come from?... I know that politicians look at it and think 'yeah, you can live on that' – but what happens when my fridge dies? How many decades should I sleep on a mattress for? What happens when something big goes wrong? There's no ability to save money.”*

As a result, Bella has had to make spending decisions which compromise her health – such as reducing her intake of nutritious foods and cancelling healthcare appointments. Previously, the healthcare professionals supporting Bella had been able to absorb some of the costs of her care and offer her a discounted rate in recognition of her financial circumstances. However, due to the pervasive impacts of rising living costs they are no longer able to – further increasing the costs of Bella's care.

*“ [My specialist] almost cried when she told me she had to start charging me – she was taking home half of what her co-workers were...”*

### 4.2.1 Differences between major cities and regional areas

Consistent with the 2022 data, respondents living in Regional NSW were significantly more likely to report receiving government support payments (36%) than those living within the Greater Sydney (16%). These respondents were also significantly more likely to report being fully reliant on government support payments as their sole source of income (30%), including when the age pension was removed from the analysis (14%).

At the SA4 level, respondents from the Coffs Harbour-Grafton (58%) and Mid-North Coast (50%) regions were most likely to report government support payments as their sole source of income – however, this difference is primarily explained by larger retiree populations. When the age pension was excluded from the analysis these proportions dropped to 15% and 22% respectively, and there were no significant differences at the SA4 level.

**Table 22: Reliance on government support payments by broad location**

	Total	Regional NSW	Rest of Sydney	South-West Sydney	Western Sydney
Paid employment only	68%	55%↓	79%↑	79%↑	74%
Total receiving government supports	24%	36%↑	13%↓	18%	18%↓
Government support payments ONLY	19%	30%↑	10%↓	15%	12%↓
Government support payments ONLY excluding age pension	9%	14%↑	4%↓	8%	5%
<b>Total</b>	<b>1134</b>	<b>474</b>	<b>252</b>	<b>183</b>	<b>225</b>

↑↓ Denotes figure is significantly higher or lower than the total  
 Source: IPPG Q10b. Base: All respondents n=1,134

## Case Study: Catherine, 55-64

Catherine is a 63 year old woman who lives in the Riverina area of NSW. Catherine works on call in retail and is living week to week as she is not getting work. She has had four short contract jobs in the last two years. Sometimes when called in to work, she can't make it as she doesn't have petrol. Living rurally means many jobs are hard for her to get to. Occasionally, Catherine has to work out how many kilometres away a job is and calculate exactly how much fuel she will need.

Catherine pays \$300 a week rent and would like to go into social housing but isn't eligible as she doesn't have a physical impairment or disability. She is also worried about the safety of social housing, as it can be a "very scary place to live".

To save money, Catherine eats basic foods like rice and fruit. She chooses not to go to the doctor because she can't afford it and they are often hard to get to. Although she has a Masters' degree and has employable skills, she finds it difficult to get a stable job being a woman of her age.

“ We've got skills, we're reliable, that's why we're on call... We're the stop-gap workforce... I've got a master's degree and it's really hard to get the longevity... social housing is too scary... you just want to be safe... we need individuality in the case models, because everyone has different skills and circumstances... I can't go to the doctor, I'm on call, I can't take medicines, I can't afford them... I'm gluten intolerant and because I can't afford to eat gluten-free foods, it's made me sick”.



## 4.3 Cost of living support

### 4.3.1 NSW Government Cost of Living initiatives

As a program, awareness of the 'NSW Government's Cost of Living Program' remains low at 18% (compared to 19% in 2022), despite an advertising push over the last 12 months.

When considered individually, the vast majority (89%) of respondents were aware of at least one cost of living support scheme offered by the NSW Government. However, while overall awareness was high, considerably fewer people had accessed any one support (57%).

Despite awareness of the overarching program being relatively low, and the highly targeted nature of the individual supports, sentiment towards the supports is generally positive. However, some younger people without children expressed dissatisfaction that they are often overlooked by governments as potential recipients of support schemes.

“ I think the rebates and vouchers system are really great and seem to benefit a lot of people” – Single person household, 25-34, Baulkham Hills/Hawkesbury

“ Small financial incentives such as the Dine and Discover vouchers give the families a reason to enjoy some relief.” – CALD empty nest couple, 55-64, North Sydney/Hornsby

“ [We need] rebates for single low-income households, there's nothing available” – Older single person, 55-65, Outer West/Blue Mountains

“ [We need] benefits and vouchers for single people!” – Single person without dependent kids, 35-44, Central Coast

Reflecting on the groups most targeted by NSW cost of living support schemes, 97% of people aged over 65, and 95% of parents with dependent children were aware of at least one support scheme. However, only 70% of people aged over 65, and 73% of parents with dependent children had accessed at least one cost of living support scheme they are eligible for.

Awareness and uptake of the individual supports varied greatly based on the demographic group targeted by each individual support scheme. Among people aged over 65, the majority (70%) were aware of the Senior's Energy Rebate, but only half (47%) had accessed the rebate. Similarly, 72% of Age Pensioners were aware of the Pensioner's Travel Vouchers, but only 49% had accessed the vouchers.

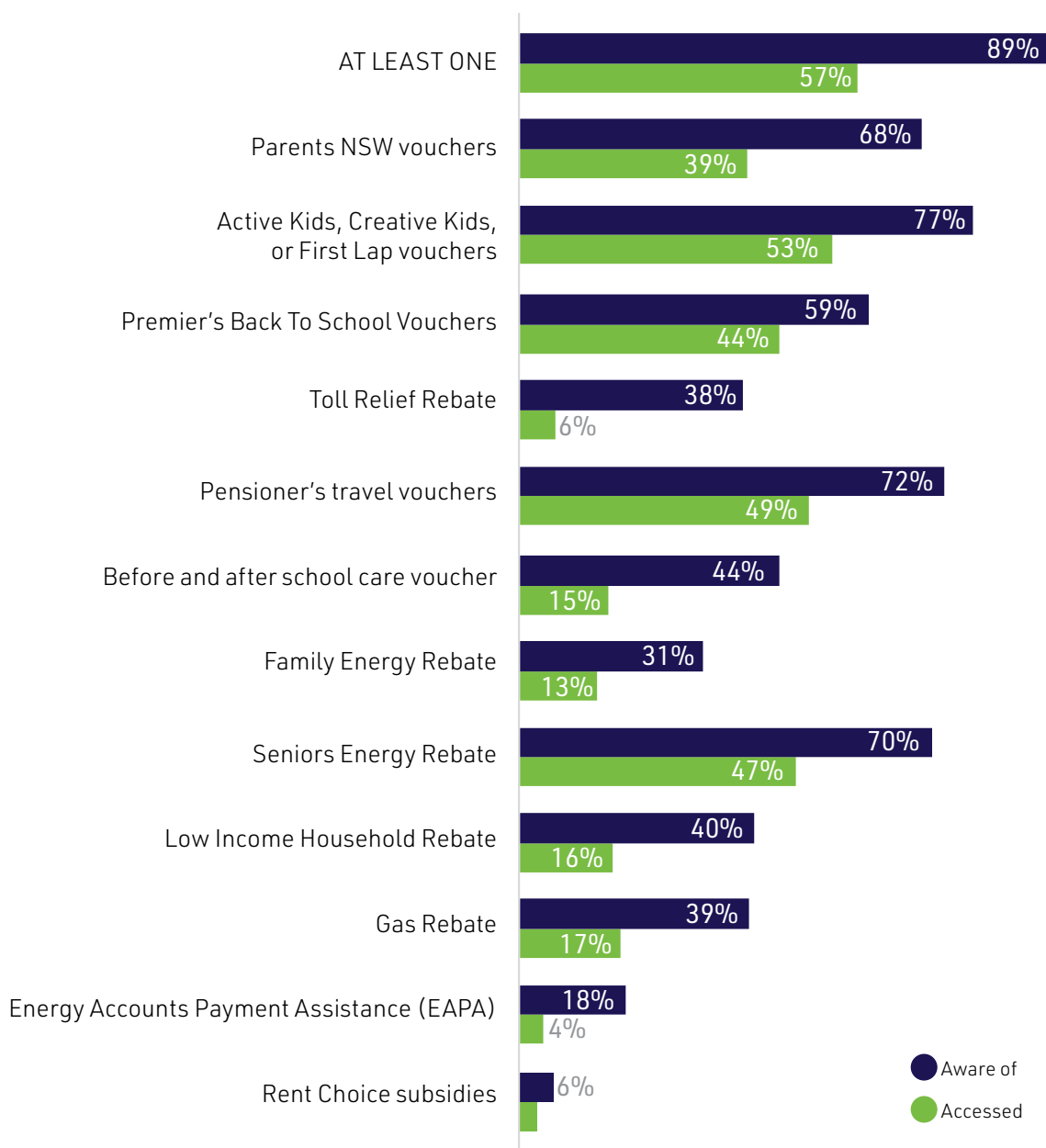
Among parents with dependent children, over three quarters (77%) were aware of Active Kids, Creative Kids or First Lap vouchers, but just over half (53%) had accessed them. Similarly, the majority were aware of Parents NSW vouchers (68%) and the Premier's Back to School vouchers (59%). However, less than half of eligible parents had claimed these vouchers (39% and 40%, respectively).

Despite utility costs being listed as one of the costs being put under the most pressure over the last 12 months (36%), and that 33% of respondents reporting that they could not always pay utility bills on time, the Energy Accounts Payment Assistance (EAPA) vouchers, the Low-income Household Rebate and the Gas Rebate continue to be least accessed cost of living supports in the scheme.

Awareness and access of the NSW Government supports broadly targeting low-income households was relatively low, but slightly higher than 2022. For example, 18% were aware of EAPA vouchers, and among those aware only 21% had accessed the voucher. In 2022, 11% were aware of EAPA vouchers, and of those 15% had accessed them.

**Figure 20: Awareness and access of NSW Government cost of living supports**

Q11b. Which, if any, of the following cost of living support schemes have you heard of? Base filtered by eligibility: At least one, EAPA - all respondents n=1134, toll relief - car as main form of transport n=848, parents and family vouchers and rebates - dependent children in household n=401, gas and low income - aged and disability pensioners n=192, pensioners travel vouchers - aged pension n=134, seniors energy rebate - 65+ n=219,  
 Q11c. Which, if any, of the following have you accessed in the last 12 months? Base: Varied - by awareness of each individual scheme



Awareness and access of the NSW Government's targeted cost of living supports varies greatly between the two income threshold. Generally, low income respondents were more likely to be aware of the different support schemes, and were also more likely to have accessed them. However, it should be noted that these differences were not found to be statistically significant.

**Table 23: Awareness and access of cost of living support schemes by income threshold**

	Low Income		Below the Poverty Line	
	Aware of	Accessed	Aware of	Accessed
Active Kids, Creative Kids or First Lap vouchers	79%	52%	75%	54%
Parents NSW vouchers	70%	33%	66%	47%
Premier's Back to School Vouchers	60%	37%	58%	43%
Before and after school care voucher	46%	13%	42%	17%
Pensioner's Travel vouchers	72%	49%	63%	34%
Seniors Energy Rebate	79%	57%	65%	41%
Low Income Household Rebate	36%	13%	41%	17%
Energy Accounts Payment Assistance (EAPA) vouchers	16%	3%	20%	6%
Gas Rebate	47%	23%	36%	14%

Q11b. Which, if any, of the following cost of living support schemes have you heard of? Base filtered by eligibility: At least one, EAPA - all respondents n=1134, parents and family vouchers and rebates - dependent children in household n=401, gas and low income - aged and disability pensioners n=192, pensioners travel vouchers - aged pension n=134, seniors energy rebate - 65+ n=219,

Q11c. Which, if any, of the following have you accessed in the last 12 months? Base: Varied - by awareness of each individual scheme

While awareness and access of children's vouchers was mixed, parents did indicate that wider reaching relief would be useful, particularly in relation to lowering public school costs.

“Public education costs reduced (I just paid over \$5000 for my 4 kids to attend public school!!!) and a fairer distribution of funds to schools.” - Couple with dependent children, 45-54, Sydney - Northern Beaches

“More rebates for high school aged kids, lower public school fees.” - Couple with dependent children, 35-44, Sutherland Shire

“More vouchers for preschool aged children.” - Couple with dependent children, 25-34, Newcastle/ Lak Macquarie

## 4.4 Difficulty accessing cost of living support

Almost one in ten (8%) people reported they have had difficulty accessing government cost of living support in the last 12 months. Among those who have had difficulty, eligibility has been the biggest challenge.

“ Because my grandchild is living with us but has her name on her mother’s Medicare Card, I am dependent on her mother to access Creative and Active Kids as I don’t have access and it won’t recognise me through Service NSW. I have rung several times and it is just a waste of time as nothing has been done” – Multiple family household, 65-74, Illawarra

“ I am a sole parent. My daughter is an Australian, but I am not. I nearly get nothing from government-funded financial supports.” – CALD single parent, 45-54, North Sydney/Hornsby

“ I also have a bit of stress related to Centrelink – I got a false robo-debt of \$8000...there is that sense among people that were caught up in robo-debt that we’re still marked in some way, that if I made a small mistake like any other human I would just have it all taken off of me and I will have no money to live” – Single person household, 45-54, Newcastle/Lake Macquarie

“ I am lucky to have programs to support me, but they are never adequate. I have to physically hunt down programs that suit me and I find if you don’t ask the right people the right questions, you don’t get the knowledge and you don’t find the right programs. It was really stressful trying to prove that you’re sick – nobody believes you. It took me 9 months to get approved, it was horrendous.” – Single person with cancer, 55-64, Inner South-West

“ We always come as ineligible through Service NSW for any vouchers or rebates”. – Couple with dependent children, 35-44, Sutherland Shire

A number of demographic groups were more likely to report having difficulty in accessing government support, including:

- Single parents (14%)
- Households with a person with disability (11%)
- 25-34 year olds (11%).

## Case Study: Melissa, 25-34

Melissa is a mother of two, living with her husband in the Newcastle and Lake Macquarie area. She is currently on paid parental leave and relies on this payment alongside her husband's full-time income to cover the rising costs of their mortgage, household bills and groceries.

Melissa reported complications applying for the paid parental leave, which led to the family being forced onto a single income for a month. While she thought she had uploaded the necessary documentation for her application successfully, when she called Centrelink to enquire why her application had received no response, she was advised that the documents were "blurry" and not legible.

*“ I would have assumed someone would look at it and go ‘Oh it’s blurry! I’ll contact her...’ ”*

While Melissa has been advised she should expect backpay for this mistake, this has still not come through to her bank account. Melissa reported that she was having ongoing difficulty navigating the Centrelink system and reported that *“when you try to call Centrelink, it’s hard to get through to talk to someone.”*

*“ That was really frustrating – it felt like for someone who is, you know, well-educated and has good English literacy...I found it a difficult system to navigate ”.*





5

Employment



## 5 Employment

- Overall, employment status varies significantly between income thresholds. Two thirds (66%) of those living on a low income or below the poverty line in NSW are in paid employment, including 42% of the population who are employed full time. People living on low incomes are more likely to be in paid employment (77%) than those living below the poverty line (55%).
- Employment status varies greatly by geography. Regional NSW and Western Sydney have lower rates of employment (57% and 66%, respectively), compared to 76% across the Rest of Sydney.
- A relatively small proportion (7%) of those surveyed reported they were unemployed, though this was 2 percentage points higher than in 2022 (5%).
- There is a disparity in the unemployment rate between metropolitan areas and some regional parts of NSW. For example, 15% of Richmond-Tweed and 12% of Coffs Harbour-Grafton are unemployed in contrast to just 2% of Sydney City, Inner South Sydney and the Eastern Suburbs, 3% of South Western Sydney and 5% of North Sydney and Hornsby.
- A number of groups were more likely to indicate that they work more than two jobs including, 18-24 year olds (26%), those who are casually employed (24%), those from a CALD background (22%).
- Cultural background may also be an indicator of employment status. The majority (81%) of people from a CALD background living in NSW are in paid employment, including 51% who are employed full time. This is significantly higher than the non-CALD population (62% in paid employment, 39% employed full time).
- However, responding to rising living costs has been more difficult for people from a CALD background. Over half (54%) of CALD employees have attempted to find a new job in the last 12 months, but 29% indicated they were unsuccessful. This is compared to 40% of non-CALD, with only 17% indicating they were unsuccessful.
- Despite significant cost of living increases over the last 12 months, 53% of respondents who are currently employed had not received a pay rise. Among those who had received a pay rise in the last 12 months (45%), only 9% said it had been enough to cover the increases to their cost of living.
- The likelihood of having received a pay rise in the past 12 months varied significantly by income threshold. The majority (60%) of people living below the poverty line did not receive a pay rise in this period, significantly more than those on low incomes (48%).
- Despite significant cost of living increases over the last 12 months, only 45% those who are currently employed have received a pay rise. Among those who had received a pay rise, only 9% said it had been enough to cover increased living costs.



## 5.1 Employment status

Two thirds (66%) of those living on a low income or below the poverty line in NSW are in paid employment, including 42% who are employed fulltime. Almost one in five (18%) are retired. While a relatively small proportion (7%) are unemployed, with only 3% not actively seeking work.

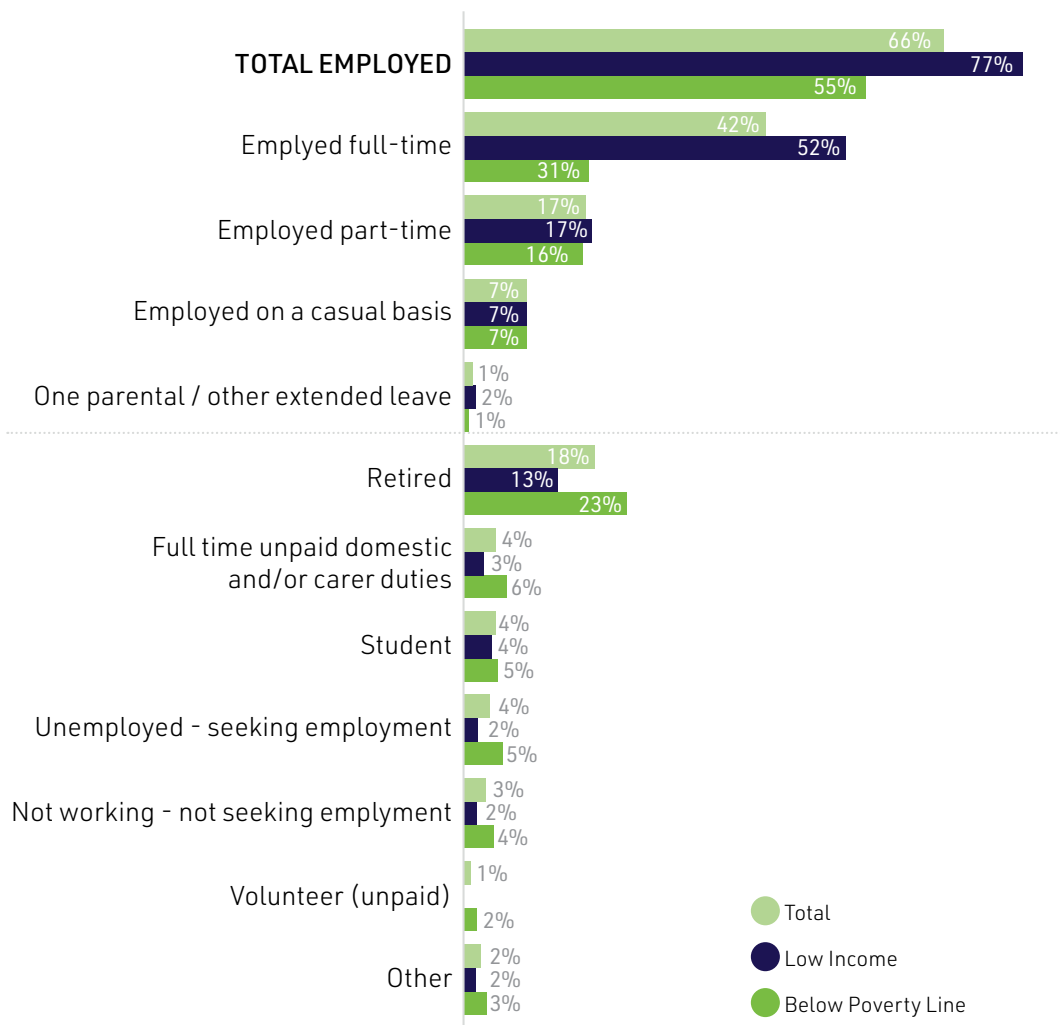
Employment status varies significantly between income thresholds. People living on low incomes are more likely to be in paid employment (77%) than those living below the poverty line (55%). Notably, over half (52%) of people on low incomes are employed fulltime, compared to 31% of those living below the poverty line.

One in ten (10%) living below the poverty line are unemployed, compared to 4% of people on low incomes.

People who are retired are more likely to be living below the poverty line (64%), than in a low-income household (36%).

**Figure 21: Employment status**

Q5. Which of the following statements describe you?  
 Base: All respondents n=1,134



### 5.1.1 Employment status by demographics

Demographically, employment status varies greatly, but to a large extent mirrors broader population trends. A majority (72%) of men are employed, including 55% who are employed fulltime. This is significantly higher than women, where 60% are in paid employment, including 29% who are employed fulltime. However, women are more likely to be in part time employment than their male counterparts (21%, compared to 12%, respectively).

The majority (80%) of 18-24 year olds are employed, however they are less likely to be in full-time employment (43%), and the most likely of any age group to be in casual employment (18%). However, they are also the most likely to be students (22%).

In contrast, the majority (83%) of 25-44 year olds are employed, including 58% who are employed fulltime, and only 5% who are employed casually. Just over three quarters (77%) of those over 65 are retired. Fourteen percent of people aged over 65 are still employed, with half (7%) employed full-time.

The majority (70%) of single parents are employed, including 39% who are employed full-time. Single parents are also the most likely to be undertaking fulltime unpaid domestic or carer duties (10%), followed by carers (9%), and couples with dependent children (8%).

The majority (81%) of people from a CALD background are in paid employment, including 51% who are employed fulltime. This is significantly higher than the non-CALD population, where 62% are in paid employment, and 39% are employed fulltime.

### 5.1.2 Differences between major cities and regional areas

Employment status varies greatly by geography. Regional NSW and Western Sydney have lower rates of employment (57% and 66%, respectively), compared to 76% across the Rest of Sydney.

Rates of fulltime employment are significantly higher in South West Sydney (57%) and the Rest of Sydney (51%), compared to 45% in Western Sydney and 30% in Regional NSW.

The proportion of those who are retired is significantly higher across Regional NSW (24%), compared to Greater Sydney (13%).

Unemployment remains a significant issue in parts of regional NSW, particularly in the Northern area where 15% of Richmond-Tweed and 12% of Coffs Harbour-Grafton are unemployed. Other regional SA4 areas with higher-than-average unemployment include the Capital Region (12%) and Hunter Valley (12%).

In Greater Sydney, unemployment is highest in Parramatta (10%) and Ryde (15%) SA4s. Of the 15% in Ryde who are unemployed, over half (8%) are seeking work.

Notably, in Sydney's South West unemployment is lower than average in all three SA4 areas:

- Inner South West (2%)
- South West (5%)
- Outer South West (2%).

### 5.1.3 Multiple jobs

Among those who are currently employed, the majority (85%) hold one job. Notably, this does not vary between those living in low-income households and those living below the poverty line. Fifteen percent are currently working in two or more paid jobs, this is consistent with 2022 where 16% held two or more jobs.

While the number of paid jobs currently worked does not vary by income threshold or geographic location, there are several demographic groups that are more likely to be working two or more paid jobs including:

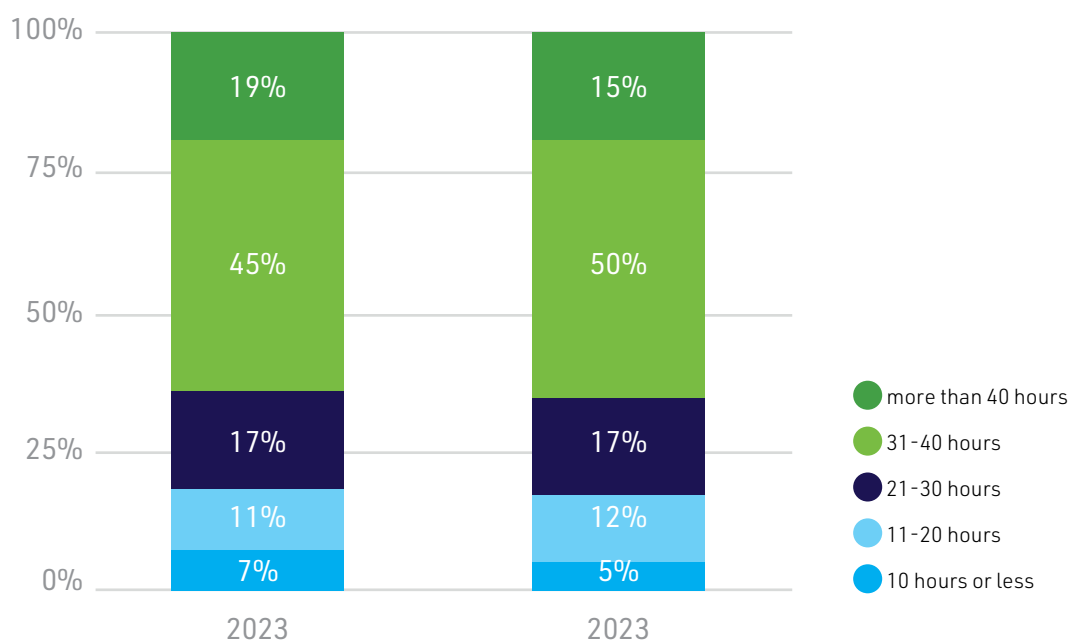
- 18-24 year olds (26%)
- those who are casually employed (24%)
- those from a CALD background (22%, compared to 12% of non-CALD)
- women (17% compared to 13% of men).

### 5.1.4 Hours worked

The majority (64%) of those who are employed are generally working more than 30 hours per week, consistent with 2022. However, there has been a small increase in the proportion of people who are working more than 40 hours per week – this is now 19% up from 15% in 2022.

**Figure 22: Number of hours worked per week**

Q7. And how many hours do you usually work for pay (on a weekly basis)?

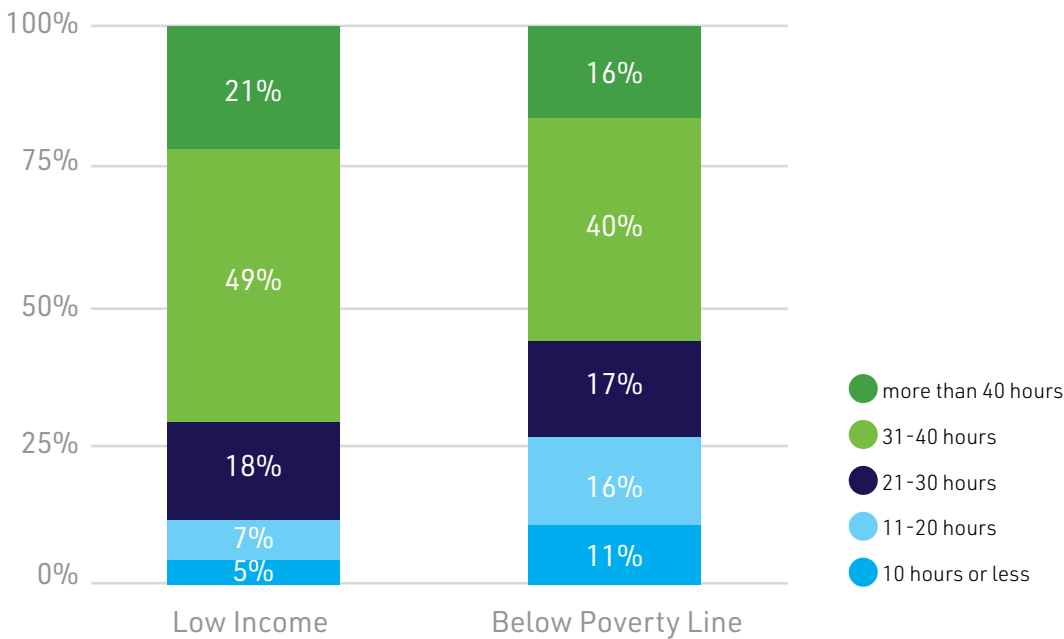


Base: Currently employed and not on extended leave n=735

The number of hours worked per week varies significantly by income threshold. Seventy-one percent of those living in a low-income household are working more than 30 hours per week, compared to 56% of those living below the poverty line.

**Figure 23: Number of hours worked per week by income threshold**

Q7. And how many hours do you usually work for pay (on a weekly basis)?  
Base: Currently employed and not on extended leave n=735



The number of hours worked per week varies greatly between genders. Almost one quarter (24%) of men are working more than 40 hours per week, compared to 13% of women. In contrast, 49% of women are working fewer than 30 hours per week, compared to 24% of men.

Reflecting the nature of casual employment, 18-24 year olds are more likely to hold two or more jobs, but they are less likely to be working more than 30 hours per week (51%).

While those from a CALD background are more likely to be in employment, and hold more than one job, notably, the average number of hours worked per week does not vary based on cultural background.

Geographically, there is not a significant variation in the average number of hours worked per week. However, those in South West Sydney tend to work slightly more hours per week with 70% working more than 30 hours, compared to 59% in the Regional NSW, and 66% in Western Sydney and the Rest of Sydney, respectively.

## Case Study: Morgan, 45-54

Morgan is a single mother who lives on the Mid North Coast of NSW with her 11 year old son. Until this last year, her mortgage repayments were \$850 a fortnight but have since gone up to \$1250 following the interest rate rises. Morgan works fulltime and has just started a new job that will substantially boost her annual income from \$82,000 per year to \$97,000. For Morgan this is a massive relief as she feels she needs to make the equivalent of two wages to support her son and herself. This is because she is not eligible for any government supports such as the Child Care Subsidy because her income is too high.

*“ I currently have 0 savings, but I am lucky because if I do have something that comes up, I have my parents I can borrow money off.”*

## 5.2 Changes to employment in the past 12 months

In response to rising living costs over the last 12 months, the majority (58%) of employees have successfully made at least one change to their employment by taking on more hours, negotiating a pay rise, seeking a promotion or changing jobs.

Of these actions, taking on additional hours was most common, with 41% of employees successfully doing so. Among the different employment types, those employed casually (52%), and part-time 48% were more likely to have successfully taken on more hours, compared to those employed full-time (37%).

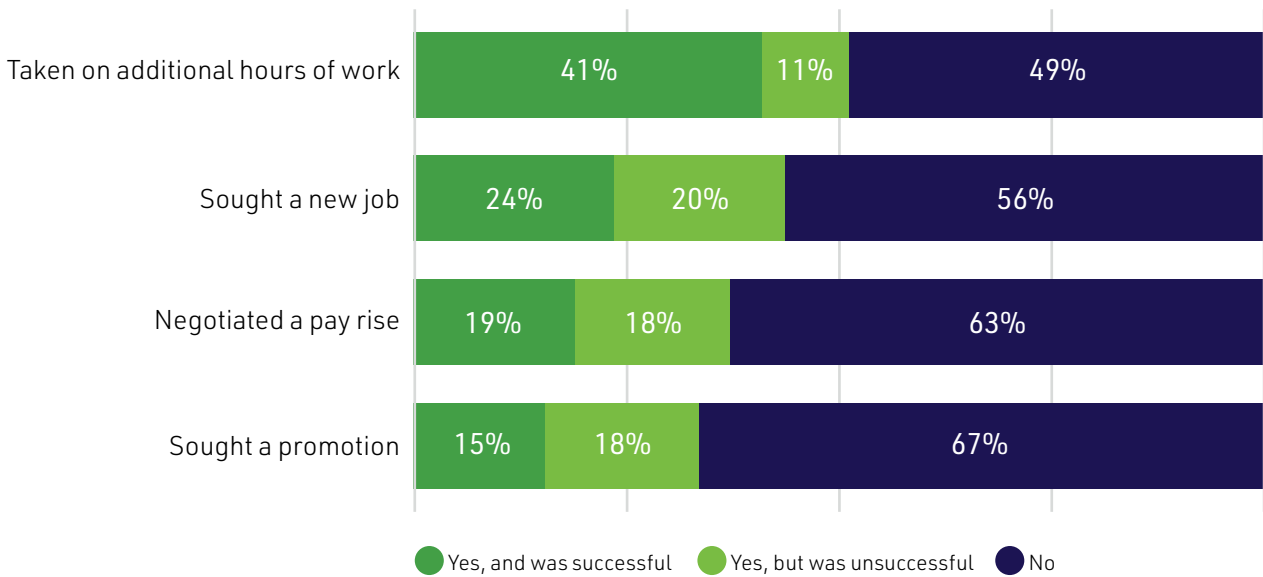
Over one third (37%) have attempted to negotiate a pay rise, but this has been met with mixed success – only half of this group was successful. While those in part-time and casual work were more likely to have taken on additional hours, full-time workers were more likely to have attempted to negotiate a pay rise (42%), and be successful in gaining one (23%). In contrast, only 19% of casual worker sought a pay rise, with 6% being successful, and 31% of part-time workers sought a pay rise, with 15% being successful.

*“ I work for a business that, whilst successful says it cannot afford a pay rise, and as the price of living increases, I'm considering looking for additional work.” – Regional NSW, 25-34, couple without dependent children*

Seeking a new job was popular, with 44% attempting to do so, but again this was met with varying success – 24% were successful, and 20% were unsuccessful. Notably, one quarter (24%) of those who unsuccessfully sought a pay rise, were able to successfully gain a new job. Among the different employment types, those in casual positions were the most likely to seek out a new job (58%) and be successful (40%).

**Figure 24: Changes to employment sought in response to rising living costs**

Q8. Over the last 12 months have you attempted any of the following in response to rising living costs?  
 Base: Currently employed n=735



### 5.2.1 Changes to employment by demographic groups

The proportion of men and women who sought new employment did not differ greatly. However, there was a significant difference between genders in the other actions taken. Men were more likely than women to have tried negotiating a pay rise, and were more likely to have been successful. 42% of men sought a pay rise compared to 31% of women; of these 55% of men were successful while only 45% of women were.

Women were more likely to successfully take on more hours of work (45%, compared to 37% of men). However, women are also more likely to be in part-time work, compared to men, providing greater opportunity to increase their hours of paid work.

*“ Following maternity leave, I had to return to work and take on a new job with increased pay. I have also just asked to pick up additional hours at work.” - Couple with dependent children, 25-34, Newcastle/Lake Macquarie*

Across the age brackets, as illustrated in Table 11 below, the two younger age groups were much more likely to attempt to seek changes to their employment in response to rising living costs. However, the success of these actions was varied.

In contrast, older people were less likely to seek changes to their employment. Along with Catherine’s story detailed in Section 4, the following quote and Susie’s story below highlight the ageism and anxieties older people can experience in the employment market.

*“ All my savings are gone, and I can’t sleep from stress. I’m responsible for the mortgage and the kids and I’m too old to get another job and I’m scared.” - Couple with dependent children, 55-64, Eastern Suburbs*

## Case Study: Susie, 55-64

Susie is an older woman living with bipolar disorder in the Hunter Region. She is also a carer for her elderly mother, but her only source of income is the disability pension.

Although Susie would like to work, she says it is difficult for women her age and that working would mean she loses her pension.

“ The pension isn't what I want but it's too terrifying to go off it and try and work, it's too unstable... there's no cash jobs, maybe for young fellas but not old girls”

“ They don't employ older women. When you're young you have kids to look after, when you're old you have parents to look after... all the jobs that are going seems to be online, young people stuff. We apply for jobs we're well and truly qualified for and we don't get them.”

Susie is struggling to pay for food and her mortgage, which she says has gone up, but her pension hasn't. She also needs to pay for her medication and the full cost of her psychiatrist and psychologist appointments now that they no longer bulk-bill. As a result, Susie has had to cash out some of her superannuation to help get by.

**Table 24: Changes to employment by age group**

		Total	18-24	25-34	35-44	45-54	55-64
Sought a new job	Yes, and was successful	24%	42% <span style="color: green;">↑</span>	26%	21%	15%	21%
	Yes, but was unsuccessful	20%	16%	24%	21%	23%	15%
	No	56%	42% <span style="color: blue;">↓</span>	51%	58%	62%	64%
Taken on additional hours	Yes, and was successful	41%	59% <span style="color: green;">↑</span>	47%	38%	33%	29%
	Yes, but was unsuccessful	11%	11%	17% <span style="color: green;">↑</span>	8%	5%	11%
	No	49%	30% <span style="color: blue;">↓</span>	36% <span style="color: blue;">↓</span>	54%	61% <span style="color: green;">↑</span>	60%
Negotiated a pay rise	Yes, and was successful	19%	23%	22%	20%	18%	9%
	Yes, but was unsuccessful	18%	15%	26% <span style="color: green;">↑</span>	22%	14%	8%
	No	63%	62%	53% <span style="color: blue;">↓</span>	58% <span style="color: blue;">↓</span>	67%	84% <span style="color: green;">↑</span>
Sought a promotion	Yes, and was successful	15%	20%	20%	16%	10%	8%
	Yes, but was unsuccessful	18%	16%	26% <span style="color: green;">↑</span>	20%	17%	5% <span style="color: blue;">↓</span>
	No	67%	64%	54% <span style="color: blue;">↓</span>	64%	73%	88% <span style="color: green;">↑</span>
<b>Total</b>		<b>735</b>	<b>107</b>	<b>180</b>	<b>166</b>	<b>146</b>	<b>80</b>

↑↓ Denotes figure is significantly higher or lower than the total  
Source: IPPG Q8. Base: Currently employed n=735

Responding to rising living costs through changes to employment has been more difficult for people from a CALD background. Over half (54%) of CALD employees have attempted to find a new job in the last 12 months, but 29% indicated they were unsuccessful. In contrast, 40% of non-CALD employees sought a new job, with only 17% indicating they were unsuccessful.

CALD employees were also more likely to attempt to take on additional hours of work (60%), but find themselves unsuccessful in doing so (16%). In comparison, 48% of non-CALD employees sought additional hours, with only 9% being unsuccessful.

Amir's story below further illustrates the barriers that people from a CALD background can face, even when they are legally allowed to work in Australia.

### Case Study: Amir, 25-34

Amir moved to Australia from Iran two years ago after the borders re-opened, to be with his wife who is studying here. Amir's wife is on a student visa and has a scholarship to study, she also works part-time as a teaching assistant for 15-20 hours a week.

Amir's wife is the household's main source of income. Despite being qualified and having a lot of experience, Amir is struggling to find a job. He is on a partner visa which means his visa is completely dependent on his wife. Employers feel it is too risky to hire him as it means that if he and his wife separate, he must leave the country. Amir says he is unable to access any government support payments on the partner visa.

## 5.2.2 Pay increases over the past 12 months

Despite significant cost of living increases over the last 12 months, 53% of respondents who are currently employed had not received a pay rise. Among those who had received a pay rise in the last 12 months (45%), only 9% said it had been enough to cover the increases to their cost of living.

The likelihood of having received a pay rise in the past 12 months varied significantly by income threshold. The majority (60%) of people living below the poverty line did not receive a pay rise in this period, significantly more than those on low incomes (48%).

Respondents spoke of how the rising costs of goods has affected them, while their wages have stayed the same.



“ Everything is more expensive, and I have not had a pay rise in over 5 years.” – Couple with dependent children, 35-44, Central Coast

“ Food, Electricity, Petrol etc. are all increasing in price with little to no change to my wage.” – Couple with dependent children, 25-34, North Sydney/Hornsby

“ Groceries and petrol have skyrocketed but my wages can't keep up.” – First Nations, single parent, 25-34, Outer South West Sydney

“ Prices have gone up on everything from fuel to food to utilities, but my wages have not changed.” – Single person household, 45-54, Inner South West

Stagnant wage growth was identified by respondents as something they believe needs to be addressed to relieve the cost of living in NSW.

“ We need a realistic increase in wages to reflect current cost of living.” – Single parent, 25-34, Far West/Orana

“ We need to improve wages to match increased expenses.” – Couple with dependent Children, 25-34, South West Sydney

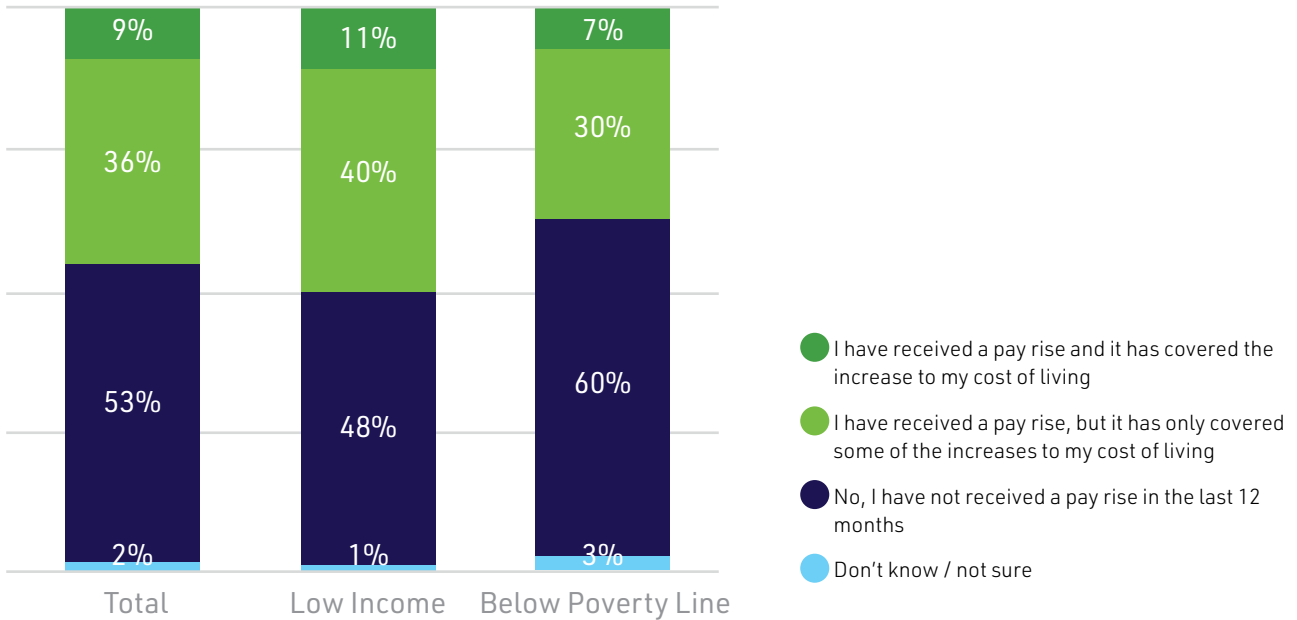
“ It's impossible to survive with all these price increases. We need to increase wages on par with inflation.” – Multiple family household, 45-54, Blacktown

“ We need to force employers to give a decent wage, the average wage to live comfortably in this financial climate is \$90,000 and most people including myself are earning half of that”. – Couple with dependent children, 35-44, Central West



**Figure 25: Received a pay rise in the last 12 months**

Q9. And still thinking about the last 12 months, has your current employer made an effort to increase your weekly pay in line with rising living costs? Base: Currently employed n=745



Not only were men more likely to successfully negotiate a pay rise, but they were also more likely to have received a pay rise that has covered the increase to their living costs (13%, compared to 6% of women).

Across the age brackets, 18-24 year olds were the most likely to indicate they had received a pay rise that has covered the increases to their cost of living (19%). In contrast, a significant majority (70%) of workers aged 55-64 indicated they had not received a pay rise in the last 12 months. However, 55-64 year olds were also the least likely to have attempted to negotiate a pay rise across the age brackets.

Geographically, workers in Regional NSW were significantly less likely to have received a pay rise that covers the increases to their living costs (4%, compared with 14% in South West Sydney, and 11% in Western Sydney and the rest of Sydney, respectively).

6

Spotlight on  
Culturally and  
Linguistically  
Diverse  
Households



## 6 Spotlight on CALD Households

### 6.1 Overview

In total, 21% (or 240) of survey respondents and more than half (60% or 14) of the participants in focus groups and interviews were from CALD backgrounds. While eight of the CALD focus group/ interview participants had been recruited through the survey, an additional six were engaged through Muslim Women Australia, a multicultural community organisation based in Western Sydney.

The most commonly reported languages spoken at home by CALD survey respondents were Cantonese (15%), Mandarin (12%), Vietnamese (7%), Hindi (6%) and Arabic (6%). Among the CALD respondents who had been born overseas (71%), the most commonly reported countries of origin were India (15%), China (12%), Hong Kong (7%), the Philippines (6%), Indonesia (5%) and Japan (4%).

Respondents from a CALD background were generally younger than other respondents: less than one-fifth (16%) of CALD respondents were 55 or over, compared to more than one-third (37%) of other respondents. Almost half (47%) of CALD respondents were under 35, compared to less than one-third of other respondents (28%).

CALD respondents were also significantly more likely to live in a household with dependent children (42%) compared to other respondents (34%). In particular, they were significantly more likely to live as a couple with dependent children (38% compared to 30%) or in a multiple family household (9% compared to 4%).

Respondents from CALD backgrounds were also significantly more likely to reside within Greater Sydney (91%), compared to other respondents (49%).

No significant differences were noted in terms of income, and CALD respondents were equally likely to be low-income (50%) as below the poverty line (50%).

## 6.2 Cost of Living Impacts

### 6.2.1 Going without

There was almost no difference between the total proportion of CALD respondents (61%) and other respondents (62%) who reported going without or being unable to afford essentials in past 12 months. As demonstrated in Figure 26 below, there were also few significant differences at the level of each individual item.

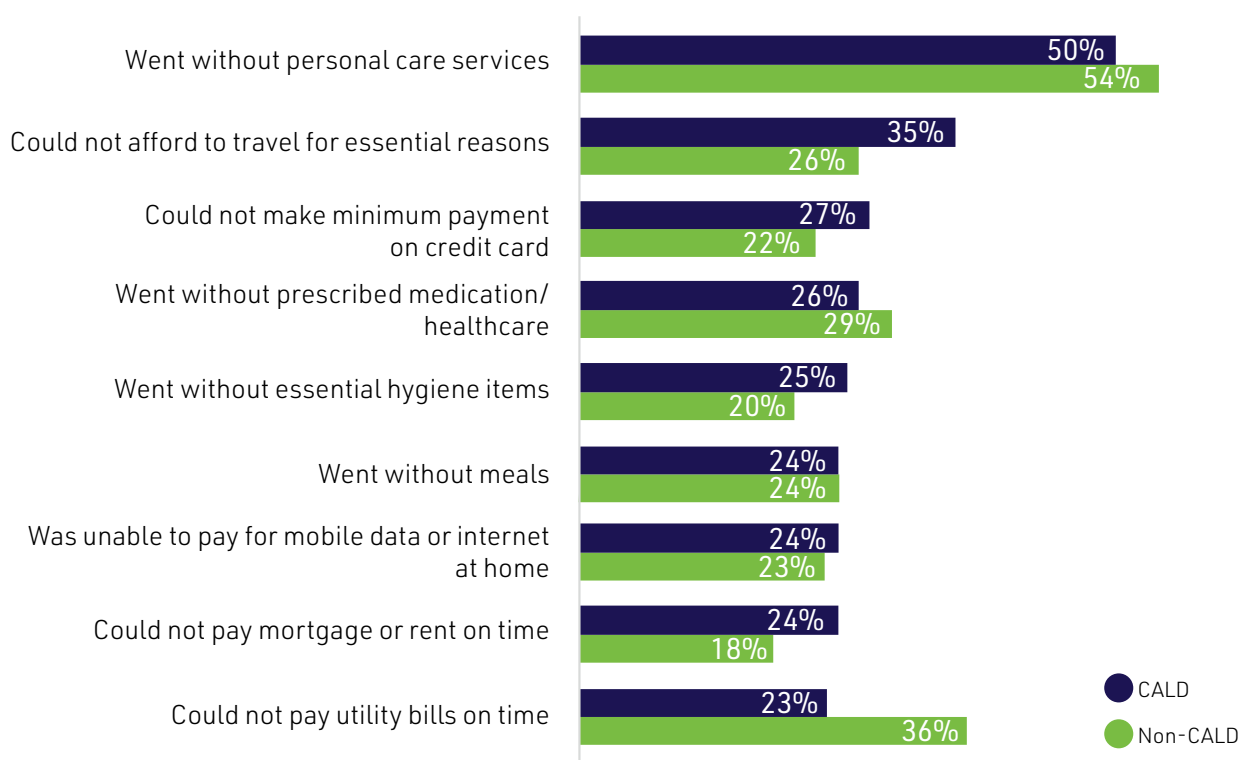
CALD respondents were significantly less likely to report being unable to pay their utility bills on time (23%) compared to other respondents (36%). However, this appears to be related to the significantly lower proportion of CALD respondents living outside of Greater Sydney, where a greater proportion of respondents reported issues paying their utility bills (see Section 2.2.1). When respondents from outside of Greater Sydney were removed from the analysis this difference was reduced and found to be insignificant: 21% of CALD compared to 26% of other respondents.

CALD respondents were significantly more likely to report being unable to afford to travel for essential reasons at least once in the past 12 months (35%), compared to other respondents (26%). Among other respondents, being unable to afford travel was largely associated with the rising cost of fuel. However, CALD respondents were less likely to use a car as their main mode of transport (58%, compared to 70% of non-CALD). Based on qualitative feedback received during the 2022 Cost of Living research, it is possible that this finding may be related to the costs of essential visits overseas to visit family during times of crisis (e.g., illness or bereavement).

**Figure 26: Went without or could not afford an essential item by background**

↑↓ Denotes figure is significantly higher or lower than the total

Source: Q13. In the last 12 months, how often has each of the following occurred because you were short of money? Base: All respondents n=1,134



## 6.2.2 Financial assistance

Only a marginally higher proportion of CALD respondents reported seeking financial assistance in the past 12 months (69%) compared to other respondents (63%). As with the broader sample, borrowing from family and friends was the most commonly reported source of financial assistance.

While a slightly higher proportion of CALD respondents than other respondents reported seeking each form of financial assistance, this was not found to be statistically significant.

## 6.3 Housing

### 6.3.1 Overview

There are variations in housing arrangements between people from a CALD background and non-CALD people. Those from a CALD background are more likely to be renting (51%) than non-CALD people (46%). Among the CALD people who are homeowners, they are more likely to be paying a mortgage (71%) than non-CALD people (61%).

### 6.3.2 Housing affordability

Respondents from a CALD background were significantly more likely to be in housing stress than other respondents. Over two-thirds (70%) of CALD respondents reported spending 30% or more of their income on housing, compared to 57% of other respondents. A slightly higher proportion of CALD respondents also reported being in extreme housing stress (spending 50% or more of their income on housing).

CALD respondents were also significantly less likely to report paying no housing costs (5%), compared to other respondents (16%). This is partially accounted for by the significantly lower proportion of CALD respondents that reported owning their home outright (13%), compared to non-CALD respondents (21%).

**Table 25: Proportion of income spent on housing by background**

	Total	CALD	Non-CALD
0% (own outright/living rent free)	14%	5%↓	16%↑
Less than 20%	10%	8%	11%
20 – 29%	16%	16%	16%
30 – 39%	21%	25%	20%
40 – 49%	14%	17%	13%
50% or more	25%	29%	24%
TOTAL 30% OR MORE	60%	70%↑	57%↓
<b>Total</b>	<b>1134</b>	<b>240</b>	<b>893</b>

↑↓ Denotes figure is significantly higher or lower than the total

Source: S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)

Base: All respondents n=1,134

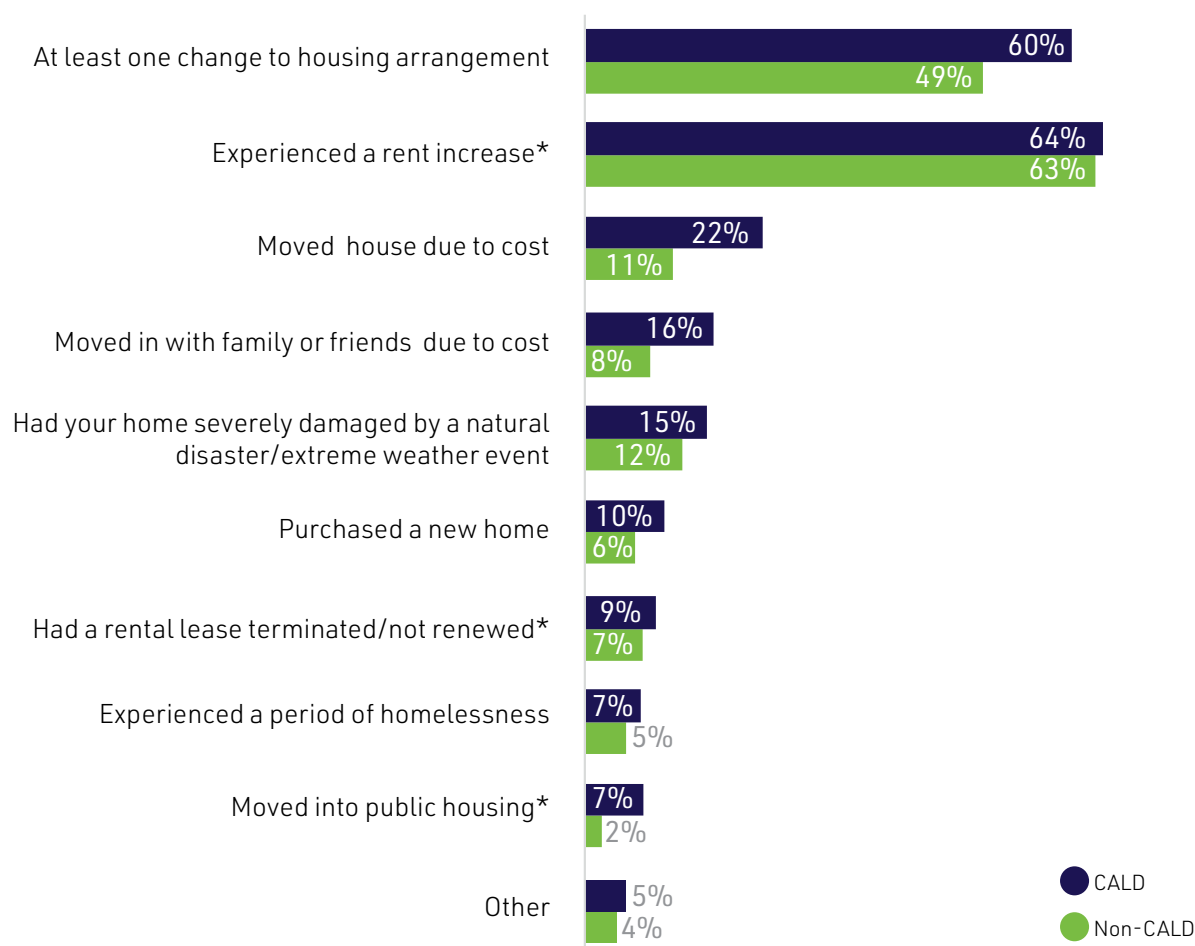
### 6.3.3 Changes to housing arrangements

Respondents from CALD backgrounds were significantly more likely to report experiencing at least one change to their housing arrangements (60%), compared to other respondents (49%). In particular, CALD respondents were twice as likely to have reported moving house (22%) and moving in with family or friends (16%) due to costs, compared to other respondents (11% and 8% respectively).

As demonstrated in Figure 27 below, while a higher proportion of CALD respondents also reported most other changes to housing arrangements compared to other respondents, these differences were not found to be statistically significant.

**Figure 27: Changes to housing arrangements by background**

Source: Q2. Thinking about the last 12 months, has your housing arrangement changed in any of the following ways? Base: All respondents n=1,134, \*Renters only n=547



### 6.3.4 Housing condition

There were differences in the ways that CALD respondents rated the suitability of their homes, including the total proportion that agreed that their home was overcrowded (18% of CALD compared to 19% of other respondents).

However, respondents from CALD backgrounds were more likely to have less than one bedroom per member of their household (44%), compared to other respondents (24%). This suggests that the subjective ratings of housing suitability provided by survey participants may be impacted by relative interpretations of crowding.

## 6.4 Income

CALD respondents were significantly more likely to report paid employment as their only source of household income (86%) compared to other respondents (63%), and significantly less likely to receive government support (10% compared to 28%).

Only 6% of CALD respondents reported being fully reliant on government support payments, compared to 23% of other respondents. When excluding those receiving the Age Pension from the analysis this difference was reduced, though still significant: 3% compared to 12%.

Among those who did receive government support, there were no significant differences between CALD and other respondents in terms of the type of support received.

CALD respondents were marginally less likely to be aware of at least one NSW cost of living support scheme (85%, compared with 90% of other respondents). However, among those who were aware, levels of access did not vary significantly.

There was also no significant difference in the proportion of CALD respondents that reported experiencing difficulty accessing government supports (8%), compared to other respondents (6%). However, several CALD participants in the focus groups noted issues related to their eligibility to receive government support – including in cases where they had been living and paying taxes in Australia for multiple years and, in one instance, secured citizenship.

“ For people coming from outside of Australia it is really hard to become eligible for allowances...the Centrelink system should be more user friendly – it makes it very difficult for people who are in need of help, taking months to process an application has an impact on the day-to-day lives of people in need” – CALD couple with dependent child, 25-34, Parramatta

“ I have two kids. I was in Australia for 24 years then went away for 9 years and came back... I am supposed to be eligible for aged pension but because I haven't lived in the country for 10 years in a row since I did the citizenship test, I can't get it.” – CALD couple with dependent children, 55-64, Western Sydney



## 6.5 Employment

### 6.5.1 Overview

Respondents from a CALD background were significantly more likely to report being employed (81%) than other respondents (62%) and also significantly more likely to be employed full-time (51% compared to 39% of non-CALD). This is partially explained by the significantly lower proportion of CALD respondents that were retired (8%) compared to other respondents (21%). However, even when excluding retirees from the analysis the difference remains significant, though reduced: 88% compared to 78%.

CALD respondents were also significantly more likely to have two or more paid jobs (22%) than other respondents (12%). However, there was only a small difference in the number of hours per week worked: 22% of CALD respondents reported working 40 hours or more a week, compared to 18% of other respondents.

One focus group participant stated that the working restrictions associated with student visas undermined their capacity to cover the rising costs of living and studying in Australia.

“ Sometimes I think that they make it more difficult for us...it is really difficult to find a job as we are not allowed to work as many hours [other students]” – CALD couple with dependent children, 25-34, Ryde

### 6.5.2 Changes to working arrangements

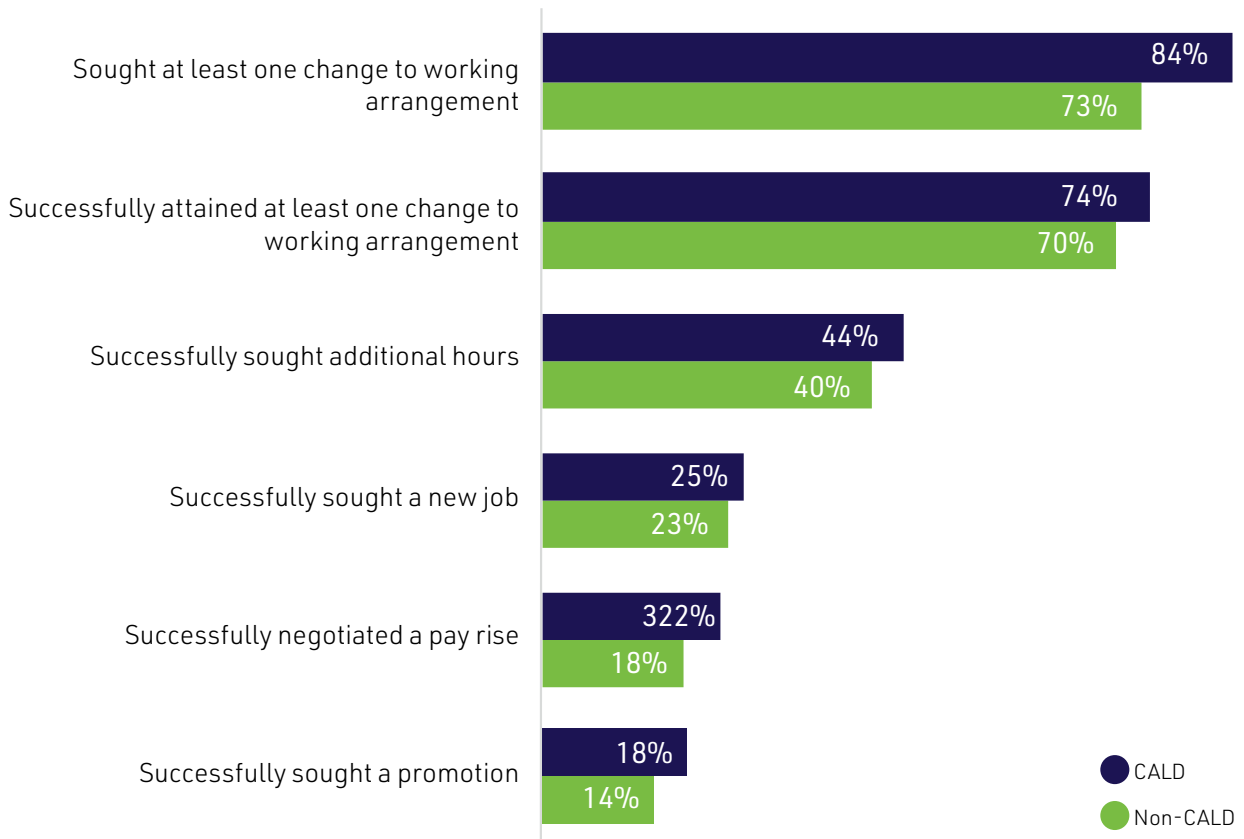
The majority (84%) of employed respondents from a CALD background sought at least one change to their working arrangements in the past 12 months, this was significantly higher than other respondents (73%).

Among those who had sought a change, success was slightly higher among those from a CALD background (74%), compared to 70% for other respondents.

As displayed in the Figure below, slightly more CALD respondents were able to successfully seek out additional hours, negotiate a pay rise, or a promotion.

**Figure 28: Changes to working arrangement by background**

Source: Q8. Over the last 12 months have you attempted any of the following in response to rising living costs? Base: Currently employed n=745



# 7

## Addressing cost of living issues



## 7 Addressing cost of living issues

Respondents were asked what changes or policies they would like to see to improve the cost of living in NSW. Stopping or limiting further privatisation of state assets, investment in renewable energy sources, halting interest rate rises, increasing wage growth and housing supply, and addressing anti-competitive behaviour of big corporations were consistently raised as issues.

### 7.1.1 Ending privatisation of publicly owned utilities

Many respondents reported that they would like to see the end of privatised energy, or more strict regulations put in place. Some felt that investing in renewable energy sources would also improve the cost of living in NSW.

“ Make gas/electricity a government thing again, the worst thing to ever happen was privatising energy.” – Couple with dependent children, 35-44, Central West

“ Address the energy sector charges and re-introduce State ownership of generation and distribution of electrical energy and curtail gas prices.” – Retired couple, 65-74, Hunter Valley

“ Water isn't privatised, and as a pensioner that gives me the biggest discount. Electricity and gas are privatised so they are very expensive... Council should subsidise electricity and gas” – Older migrant caring for husband, 65-74, Sydney

“ Instead of subsidising gas fracking and coal mining expansions, invest in transferring to renewable sources of power.” – Older single person household, 65-74, Illawarra

“ Stop selling everything off and having it privatised so they can overcharge us. In 2014 my water bill was \$298/3months. This year it was \$300. That's excellent but electricity back in 2014 was \$412 and this year's quarter is \$800! It's impossible to survive with all these price increases.” – Multiple family household, 45-54, Northern Beaches

## 7.1.2 Housing and interest rates

Homeowners and renters alike frequently reported on rising interest rates and subsequent mortgage repayment and rental increases. Many respondents felt an introduction of controls to stabilise or lower rents, and a reduction to interest rates would significantly reduce the burden of the cost of living.

- “ Rental prices to come down or more available properties for rent, instead of unoccupied B and B holiday houses” – Single parent with dependent children, 45-54, North Sydney
- “ Rent freeze for price rises. I am paying \$65 more a week versus last year and my electricity bill has doubled.” – Single parent, 35-44, Murray
- “ We need to do something to control spiralling rent costs. They say let the market control the price, but it is not working.” – Single CALD person, 45-54, Capital Region
- “ Profiteering is insane... it would help everyone if we had a government organisation that prosecuted the blatant gouging that's going on.” – Couple with dependent children, 35-44, Central Coast
- “ I can't blame the government because it's not only Australia, I see the news and other countries are facing inflation, I could predict that the same thing would happen... I hope that they can control it soon, if the interest rates come down the rent will come down too, and the grocery costs will come down... these are all related” – Migrant couple without dependent children, 25-34, Macquarie Park

However, there was a particular emphasis on the importance of investing in social housing that is safe and caters to diverse ages and demographics.

- “ Invest in safe social housing, over 55-year-olds need different types of housing because they're past families.” – Older single person, 55-64, Riverina
- “ Foreign investors are taking over the housing market. Why is our government allowing that to happen? Why aren't they funding more social housing? Don't create social housing which is all traumatised people.” – Older single person, 55-64, Hunter Region
- “ Affordable housing for everyone. I work with homeless people all the time and there's more and more popping up, youth, families, single women, single men, the elderly... and there's nowhere to put anyone. I just think that should be the main focus of government trying to fix the community's wellbeing” – Single person with dependent children, 45-54, Mid North Coast
- “ I just want a stable home for me and my kids, it's been the biggest stress in my life” – Single migrant with dependent children, 35-44, Western Sydney
- “ More protection for renters and a cap on rent increases. More available social housing and support for single parents, and pensioners.” – Single parent with dependent children, 35-44, North Sydney/Hornsby

### 7.1.3 Food prices

For numerous respondents, addressing rising food prices was cited as a top priority. However, views on potential government responses revealed two very different courses of action. Some people felt the Government should provide vouchers to assist people with the cost of groceries.

“Some food shopping vouchers would be nice as it's getting very hard to afford to eat a decent meal” – Couple with dependent children, 25-34, Hunter Valley

“Vouchers for supermarkets to cut the food costs. Internet vouchers for people with work or study commitments at home” – Couple with dependent children, 25-34, Richmond – Tweed

This sentiment was outweighed by those who believe the government should crackdown on the anti-competitive practices of the supermarket duopoly, which they deem to be profiteering from the cost of living crisis. This belief was particularly prevalent among people living in Regional NSW as illustrated in the quotes below.

“Lower the cost of groceries by shaming and penalising supermarkets that have been price gouging off us and making obscene profits.” – Empty nest couple, 55-64, Central West

“I would like the government to stop all the price increases by companies who put up the cost just for profits.” – Empty nest couple, 55-64 years, Capital Region

“Crackdown on supermarkets profiteering from inflation.” – Single parent, 45-54, Illawarra

“Get grocery prices down through whatever means are available - Supermarkets are still announcing mega profits.” – Retired couple, 65-74, Coffs Harbour/Grafton

“Crackdown on price gouging by supermarkets and others.” – Couple without children, 45-54, Inner West

“Food should be a right. The government should subsidise some health foods without harming or impacting the farmers... not just 2-minute noodles, things with nutrition. The government should subsidise healthy foods.” – Couple with dependent kids, 55-64, Capital Region

### 7.1.4 Reducing health care costs

Many respondents cited reducing health care costs as a way of improving the cost of living. In particular, removing charges for GP visits and improving the Medicare system were noted.

“ I would like a better Medicare system in which other areas such as dental and mental health are included.” – Couple with dependent children, 35-44, Sydney/Ryde

“ More availability of bulk billing health care, lower utility costs” – Couple without dependent children, 55-64, Riverina

“ Improved Medicare system to help with the cost of specialist services such as psychologists, psychiatrists, and adult and child assessment services.” – Single parent with dependent children, 35-44, Capital Region

Respondents placed emphasis on reducing health care costs for vulnerable groups, including those already on government benefits, pensioners, and children.

“ Actual free healthcare would make a huge difference... if I could access the same healthcare that people who aren't on government support can get – I have to wait years for care and if I see a specialist, I still have to pay the same \$300-\$400 someone who is not on the DSP has to pay. I shouldn't be forced to go to an emergency department because I can't afford the GP...” – Single person household, 45-54, Newcastle/Lake Macquarie

“ Health care. There should be no charge for GP visits for those on benefits or children. Medicare needs to be put back in place for these groups. It is just cost shifting to emergency hospitals. GPs need to be paid a reasonable amount for these services.” – Older single person without dependent children, 75+, Northern Beaches

“ Higher subsidies for all utilities for those on aged care pensions, and free healthcare and prescriptions.” – Older single person without dependent children, 75+, Mid North Coast

## 7.1.5 Wage increases

A number of respondents also reported wanting to see an increase in wages across the board, but in particular for those on average incomes.

“Companies and employers having to increase wage growth over securing huge profits and bonuses for executive positions” – Older couple with dependent children, 45-54, Sydney – Outer South West/Blue Mountains

“A realistic increase in wages to reflect current cost of living, or alternatively reduce housing costs and make them more affordable” – Young single person with dependent children, 25-34, Sydney – Outer South West

“More support to people on average wages. It seems to be us who cop the brunt and we don't have access to benefits. Would be nice to see support for us sitting in the middle” – Single person household, 35-44, Sydney – City and Inner South





8

Appendix

# Appendix A – Sample Profile

A total of n=1,134 individuals participated in the online survey. Of this number, 97% (or 1,099) were recruited through the panel provider. The remaining 35 participants were recruited through an open online survey link, which was distributed by NCOSS to their community partners.

A further demographic breakdown of participants by income threshold, broad location, cultural background, gender, age, housing arrangement, housing type, household disability, proportion of income spent on housing and annual housing income is provided in the table below.

## Quantitative sample

**Table 26: Quantitative sample profile**

		%	n
<i>Total</i>		100%	1,134
Income threshold	Low-income	50%	562
	Below poverty line	50%	572
Broad Location	Rest of NSW	42%	474
	Rest of Sydney	22%	252
	Western Sydney	20%	225
	Southwest Sydney	16%	183
Culturally and Linguistically Diverse	Yes	21%	240
	No	79%	894
Age	18 – 34 total	32%	363
	18 – 24	12%	141
	25 – 34	20%	222
	35 – 44	19%	216
	45 – 64	30%	336
	65+	19%	219
Gender	Male	48%	537
	Female	52%	591
Housing status	Homeowner	52%	587
	Renter	47%	529
First Nations	Yes	6%	65
	No	94%	1,069
Children aged under 15 in the household	Yes	35%	401
	No	65%	732

Household Structure	Single person without dependent children	25%	282
	Single parent with dependent children	8%	92
	Couple without dependent children	25%	283
	Couple with dependent children	32%	362
	Multiple-family household	5%	54
	Shared house of unrelated	3%	34
Proportion of income spent on housing	0% (own outright/ live rent free)	14%	158
	Up to 29%	26%	298
	30 - 49%	35%	391
	50% or more	25%	286
	TOTAL 30% or more	60%	677
Disability in household	Yes	21%	241
	No	78%	879
Carer in household	Yes	19%	220
	No	79%	897
Annual household income before housing costs	Less than \$30,000	14%	163
	\$30,000 - \$49,999	21%	242
	\$50,000 - \$69,999	22%	245
	\$70,000 - \$89,999	15%	172
	\$90,000 or more	28%	312

## Qualitative sample

A total of 23 individuals participated in focus groups or interviews – 17 were recruited through the online surveys and a further 6 participated in a focus group hosted by Muslim Women Australia, a not-for-profit which supports individuals from a CALD background in South Western and Western Sydney. A further demographic breakdown of participants by location, housing arrangement, housing type, cultural background and household disability is provided in the table below.

**Table 27: Qualitative sample profile**

	Total	Regional	Greater Sydney	Renters	Paying a Mortgage	Own home outright	Public / community housing
CALD	<b>14</b>	2	12	4	4	-	6
First Nations	<b>2</b>	1	1	1	1	-	-
Household with Disability	<b>8</b>	4	3	2	5	-	1
Single person	<b>4</b>	3	1	2	2	-	-
Single parent	<b>3</b>	2	1	1	2	-	-
Couple with dependent children	<b>6</b>	3	3	3	3	-	-
Couple without dependent children	<b>3</b>	1	2	1	2	-	-
<i>Total</i>	23	10	13	7	9	1	6

## Appendix B – Survey

This section provides the questions included in the online survey. Please note that some survey questions included randomised options or were only asked of certain respondents depending on their responses to preceding questions. Details of the survey logic and programming have been removed for brevity.

### Section 1: Screening

Where do you live?

Please enter your postcode \_\_\_\_\_

What is your age?

1	Under 18
2	18-24
3	25-34
4	35-44
5	45-54
6	55-64
7	65-74
8	75+
9	Prefer not to say

What is your gender?

1	Male
2	Female
3	Non-binary / gender fluid
4	Other
5	Prefer not to answer

Are you of Aboriginal or Torres Strait Islander origin?

1	Yes, Aboriginal
2	Yes, Torres Strait Islander
3	Yes, both Aboriginal and Torres Strait Islander
4	No
5	Prefer not to answer

Which of the following best describes your household?

1	Single person without dependent children
2	Single parent with dependent children
3	Couple without dependent children
4	Couple with dependent children
5	Multiple-family household
6	Shared house of unrelated adults
7	Other (please specify)
8	Prefer not to say

Including yourself, how many people aged 15 years or older live in your household?

And how many children aged 14 years and under live in your household?

What is the total income (after tax), including any Government pensions and allowances, which your household receives?

\$
Prefer not to answer

What is the cost of housing for your household? (e.g., rent, mortgage.)

Please note this **does not** include utility or insurance costs (e.g. electricity, gas, or internet.), or costs associated with properties you do not live in.

\$
Prefer not to answer

Were you born overseas?

1	Yes
2	No
3	Prefer not to say

Which country were you born in?

	[Drop down list of Countries]
99	Prefer not to say

Do you identify as being of Māori or Pasifika descent?

1	Yes - Māori
2	Yes - Pasifika
3	Yes - both Māori or Pasifika
4	No
99	Prefer not to say

Do you speak a language other than English at home?

1	Yes
2	No
99	Prefer not to say

What is the main language you speak at home?

1	Arabic
2	Cantonese
3	Gujarati
4	Hindi
5	Mandarin
6	Nepali
7	Punjabi
8	Sinhalese
9	Spanish
10	Tagalog
11	Tamil
12	Vietnamese
13	Other (Please specify)

How well are you able to communicate in English?

1	Very well (fluent/bilingual)
2	Well
3	Not well (basic conversations)
4	Not at all

## Section 2: Housing

**Q1.** Which of the following best describes your current housing arrangement?

1	Living in my own home (no mortgage)
2	Living in my own home (paying mortgage)
3	Renting (private rental)
4	Renting (public or community housing)
5	Involved in a rent to buy scheme
6	Living rent free
7	Other (please specify)
8	Prefer not to answer

**Q2.** Thinking about the last 12 months, has your housing arrangement changed in any of the following ways?

		Yes	No
A	Experienced a rent increase	1	2
B	Purchased a new home	1	2
C	Moved house due to cost (e.g., could not afford mortgage or rent payments)	1	2
D	Had a rental lease terminated or not renewed by a landlord or property manager	1	2
E	Had your home severely damaged by natural disaster or extreme weather event	1	2
F	Experienced a period of homelessness (e.g. couch surfing, sleeping in a vehicle, staying at a shelter, sleeping rough)	1	2
G	Moved in with family or friends due to cost	1	2
H	Moved into public housing	1	2
I	Other (please specify)	1	2

**Q2E.** You mentioned your home has been severely damaged by a natural disaster or extreme weather event, approximately how much have you spent in the last 12 months on repairs, replacement goods and/or alternative accommodation?

\$
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**Q3.** Thinking about the home you live in, to what extent do you agree or disagree with each of the following statements?

		Strongly agree	Agree	Disagree	Strongly disagree	Not applicable
A	The property is in good condition	4	3	2	1	99
B	The home is suitable for my needs	4	3	2	1	99
C	I feel safe in the home	4	3	2	1	99
D	There is space in my home to relax	4	3	2	1	99
E	My home is overcrowded	4	3	2	1	99

**Q4.** How many bedrooms are there in this home?

## Section 3: Employment and Work

**Q5.** Which of the following statements describe you?

1	Employed full-time
2	Employed part-time
3	Employed on a casual basis
4	Unemployed - seeking employment
5	Not working - not seeking employment
6	Full time unpaid domestic and/or carer duties
7	Retired
8	Student
9	Volunteer (unpaid)
10	On parental/ other extended leave
11	Other (please specify)
12	Prefer not to say

**Q6.** How many paid jobs do you currently have?

1	One
2	Two
3	Three or more

**Q7.** And how many hours do you usually work for pay (on a weekly basis)?

1	10 hours or less
2	11-20 hours
3	21-30 hours
4	31-40 hours
5	More than 40 hours

**Q8.** Over the last 12 months have you attempted any of the following in response to rising living costs?

1		Yes, and was successful	Yes, but was unsuccessful	No	Not applicable
2	Negotiated a pay rise	1	2	3	99
3	Sought a promotion	1	2	3	99
4	Sought a new job	1	2	3	99
5	Taken on additional hours of work	1	2	3	99

**Q9.** And still thinking about the last 12 months, has your current employer made an effort to increase your weekly pay in line with rising living costs?

1	I have received a pay rise and it has covered the increase to my cost of living
2	I have received a pay rise, but it has only covered some of the increases to my cost of living
3	No, I have not received a pay rise in the last 12 months
97	Don't know / not sure
99	Prefer not to say

## Section 4: Income

**Q10a.** What is your main source of household income?

1	Full-time work
2	Part-time work
3	Regular casual or contract work
4	Irregular casual or contract work
5	Government support payments
6	Full-time work AND government payments
7	Part-time work AND government payments
8	Casual or contract work AND government payments
9	Other (please specify)
97	Don't know / not sure
99	Prefer not to say

**Q10b.** Which government payments does your household receive?

1	Age pension
2	Service pension
3	Disability support pension
4	Carer payment
5	Austudy/Abstudy
6	JobSeeker
7	Youth allowance
8	Parenting payment
9	Farm household allowance
10	Other (please specify)
97	Don't know / not sure
99	Prefer not to say

**Q11a.** Are you aware of the NSW Government's Cost of Living program?

1	Yes
2	No
3	Don't know / not sure

**Q11b.** Which, if any, of the following cost of living support schemes have you heard of?

1	Rent Choice subsidies
2	Energy Accounts Payment Assistance (EAPA) vouchers
3	Family Energy Rebate
4	Seniors Energy Rebate
5	Low Income Household Rebate
6	Premier's Back to School Vouchers
7	Parents NSW vouchers
8	Active Kids, Creative Kids or First Lap vouchers
9	Before and after school care voucher
10	Toll Relief Rebate
11	Gas Rebate
12	Travel vouchers (e.g., Regional Travel Vouchers, Pensioner Travel Vouchers, Taxi Transport Subsidy Scheme etc)
13	Rent Choice subsidies
14	Other (please specify)
99	None of these

**Q11c.** Which, if any, of the following have you accessed in the last 12 months?

1	Rent Choice subsidies
2	Energy Accounts Payment Assistance (EAPA) vouchers
3	Family Energy Rebate
4	Seniors Energy Rebate
5	Low Income Household Rebate
6	Premier's Back to School Vouchers
7	Parents NSW vouchers
8	Active Kids, Creative Kids or First Lap vouchers
9	Before and after school care voucher
10	Toll Relief Rebate
11	Gas Rebate
12	Travel vouchers
13	Rent Choice subsidies
14	Other (as specified above)
98	Don't know/ can't remember
99	None of these

**Q12.** In the last 12 months, have you experienced any difficulty accessing government-funded financial supports (such as those listed in previous questions)?

1	Yes (please specify)
2	No
3	Don't know / not sure

## Section 5: Living Costs

**Q13.** In the last 12 months, how often has each of the following occurred because you were short of money?

		Always	Often	Sometimes	Rarely	Never	Don't know
A	Went without meals	5	4	3	2	1	99
B	Went without essential hygiene items (e.g., sanitary products, toiletry products)	5	4	3	2	1	99
C	Went without personal care services (e.g., hairdressers, barbers, beauty services)	5	4	3	2	1	99
D	Could not pay utility bills on time (e.g. electricity, gas,)	5	4	3	2	1	99
E	Was unable to pay for mobile data or internet at home	5	4	3	2	1	99
F	Could not pay mortgage or rent on time	5	4	3	2	1	99
G	Could not afford to travel for essential reasons (i.e., work, to attend education, healthcare etc.)	5	4	3	2	1	99
H	Could not make minimum payment on credit card	5	4	3	2	1	99
I	Went without prescribed medication or healthcare	5	4	3	2	1	99

**Q14.** And in the last 12 months, how often have you done any of the following because you were short of money?

		4 times or more	3 times	Twice	Once	Never	Don't know
A	Pawned or sold something because you needed cash	5	4	3	2	1	99
B	Used 'buy now pay later' to pay for essential goods (define - e.g., food, transport etc.)	5	4	3	2	1	99
C	Taken out a payday or short-term loan	5	4	3	2	1	99
D	Accessed a no interest loan	5	4	3	2	1	99
E	Sought financial assistance from friends or family	5	4	3	2	1	99
F	Sought assistance from welfare or community organisations	5	4	3	2	1	99

**Q15.** Thinking about your day-to-day travel, what is your main mode of transport?

1	Car
2	Public transport – Bus
3	Public transport – Train
4	Other public transport – light rail, ferry
5	Taxi or ride-share service (e.g., Uber)
6	Walk
7	Bicycle
8	Other (please specify)

**Q16.** Thinking about the last month, how often have you participated in the following social activities?

		4 times or more	3 times	Twice	Once	Never	Don't know
A	Visited or was visited by friends and family	5	4	3	2	1	97
B	Went out with or met friends and family to do indoor or outdoor activities (e.g. dinner, movies, play sport, do craft, go to a party)	5	4	3	2	1	97
C	Had social contact with friends or family via the internet (e.g. social media, email, WhatsApp, etc.)	5	4	3	2	1	97

**Q17.** Do you have money set aside for an emergency (e.g., job loss or a stint of unemployment, illness or medical emergencies, carer duties, being unfit to work or natural disaster)?

1	Yes (please specify approximate amount
2	No
3	Prefer not to say

## Section 6: Other Cost of Living Impacts

**Q18.** Which **five** areas of your household expenditure would you say have been put under **the most pressure** in the past 12 months due to rising living costs?

1	Increased healthcare costs/ Medical care and health expenses
2	Childcare costs
3	Food and non-alcoholic beverages
4	Utilities – electricity, water and sewerage, gas
5	Telecommunication (including internet/ NBN)
6	Petrol, Road Tolls and Public Transport
7	Education
8	Insurance and financial services
9	Housing
10	Other (please specify)
97	Don't know
99	None of these

**Q19.** How have cost of living pressures affected your household in the last 12 months?

**Q20.** What kind of changes or policies would you like to see to improve the cost of living in NSW?



## Section 7: Demographics

**D1.** Do you care (not professionally/ unpaid) for someone who has a disability, mental illness, drug or alcohol dependency, chronic condition, dementia, terminal or serious illness, or who needs care due to ageing?

1	Yes
2	No
3	Prefer not to say

**D2.** Do you, or anyone in the household, have a disability?

1	Yes
2	No
3	Prefer not to say

**Z1.** As part of this Cost of Living in NSW study we will be holding a series of **online focus group discussions and interviews** in late April – early May 2023. The purpose of these discussions will be to gather further insights into the cost of living for people in NSW. Those who participate will be rewarded for their time and feedback.

The groups will run for approximately 1 hour, and interviews will run for approximately 30 minutes.

Would you be willing to participate in a follow-up discussion to explore further aspects of this survey in greater detail?

1	Yes
2	No

# Appendix C – Discussion Guide

The focus groups and interviews were conducted as semi-structured discussions. These used discussion guides to provide a consistent, repeatable structure for focus groups and interviews to ensure that questions focused on the key issues and evidence relevant to the research, while allowing flexibility to explore relevant threads of discussion according to topics raised by participants.

The key themes and questions that formed the basis of the discussion guides are detailed below:

## Introduction

Before we start the discussion formally, could I invite each of you to introduce yourselves?

Could you please state:

- Your **name**
- The **area/ suburb** you live in
- For CALD participants (first generation and recently arrived migrants) – What was your experience arriving in/ migrating to Australia?

## Housing

- What is your current housing situation?
  - Can you describe your living arrangements?
  - Can you describe who else lives with you?
  - What is the main language you speak at home?
  - What do you like about your current living arrangements?
  - What would you say is the negative side/ biggest challenge of your current housing situation? How do you think this could be improved/ overcome?
- When you think of your weekly income (after tax), how much would you say you spend on housing? Does this include rent/ mortgage, bills etc.?
- Have your housing conditions changed over the last 12 months?
  - If yes, how so?
  - Are your current housing conditions better or worse than before? Please explain.
  - Did you experience any changes to your housing costs?

## Employment and Income

In the last 12 months we have seen rising inflation which has increased the cost of everyday essentials, and economic impacts from natural disasters and the COVID-19 pandemic. In this section we want to understand how your employment and work have changed (if at all) and how that impacted your (and your household's) income.

- What is your main source of income?
- If employed – What do you do? What sector do you work in?
  - How long have you been in your current employment?
  - Are you working FT, PT, casual?
  - How long have you been working in the sector?
  - Depending on the sector – are you able to work remotely/ work from home?
    - If yes – How does your employer support you to do this?
    - If no – Why?
- For CALD participants (first generation/ recently arrived migrants etc.) – What type of work did you use to do in your home country/ before migrating to Australia?
  - Were you able to find equivalent employment in Australia?
  - What is your highest qualification?
  - Does your current employment match your highest qualification?
- Have you seen any changes in your pay in the last 12 months?
  - How has this affected you?
- Have you been able to access any government support programs over the last 12 months (e.g., to alleviate cost of living pressures)? The full list below to remind/ prompt participants:
  - Rent Choice subsidies
  - Energy Accounts Payment Assistance (EAPA) vouchers
  - Family Energy Rebate
  - Seniors Energy Rebate
  - Low Income Household Rebate
  - Premier's Back to School Vouchers
  - Parents NSW vouchers (including Active Kids, First Lap, Creative Kids)
  - Before and after school care voucher
  - Toll Relief rebate
  - Gas Rebate
  - Travel vouchers (e.g., Regional Travel Vouchers, Pension Travel Vouchers, taxi Transport Subsidy Scheme etc.)
    - If no, why?
    - If yes,
      - How did you find the process/ was it easy to access support?
      - Did you face any barriers? – if yes, how did you overcome them?

## Living Costs

This section asks about your (and your household's) living costs in order to understand what the biggest expenses and cost of living pressures are for NSW households living under financial hardship.

- What are your/ your household's biggest expenses?
  - How much (or what portion of your income) do you spend on them (on a weekly/ monthly basis)?
  - How much do you have left after paying for these expenses?
  - Are you able to save/ put any money aside after covering for your essential expenses?
    - If yes, how much?
  - Have these changed over the past 12 months? If yes - how so? What has been the impact of these changes on you/ your household?
- For CALD respondents - Do you feel confident about your financial planning skills?
  - If not, how do you think these can be improved?
- What were the most significant changes to your household expenses that you experienced during the past 12 months?
  - What was the biggest financial stress/ pressure that you/ your household experienced during this period?
    - Why is that?
    - How did that impact you/ your household?
    - How did you overcome it (if at all)?
    - How did these changes impact your household spending decisions?
- Do you regularly send money abroad (e.g., to support other family members) or share income with other family or community members?
  - Has this changed over the past 12 months?
- For CALD respondents - How comfortable/ confident are you about your ability to communicate in English?
  - If not confident - Do you think this has had an impact on your financial circumstances? In what way?

## Close

That is the end of the structured questions.

- What do the cost of living impacts look like to you and your household? What does it mean for you?
- Are there any final comments about your experience and financial pressures that you would like to share?





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