

Impossible Choices: Decisions NSW families shouldn't have to make



Regional Snapshot: Far West and Orana

Key Issues

In the previous 12 months:

- **Housing Stress:** 67% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 56% could not pay utility bills on time at least once
- **Healthcare:** 37% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 41% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 41% went without meals because they were short of money
- **Emergency Savings:** 65% had no money set aside for emergencies
- **Buy Now Pay Later:** 48% used BNPL to pay for essential goods (e.g. food, transport)

Key differences between Far West and Orana and the NSW Average

	Far West and Orana	NSW Average	Difference
Home was severely damaged by natural disaster or extreme weather event	15%	7%	114% ↑
In the last 12 months, had difficulty accessing government-funded financial supports	15%	9%	67% ↑
Are employed full-time	22%	43%	49% ↑
Used 'buy now pay later' to pay for essential goods	48%	41%	17% ↑
Could not pay utility bills on time	56%	50%	12% ↑

About the Research

The research was undertaken by the Institute of Public Policy and Governance at the University of Technology, Sydney. Between March and April 2024, 1086 people on low incomes or living below the poverty line participated in an online survey and 23 people shared their experiences in focus groups and interviews.

If you would like further information on the policy platform email advocacy@ncoss.org.au