

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



## Regional Snapshot: Illawarra

### Key Issues

In the previous 12 months:

- **Housing Stress:** 66% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 39% could not pay utility bills on time at least once
- **Healthcare:** 46% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 43% 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:** 68% had no money set aside for emergencies
- **Buy Now Pay Later:** 37% used BNPL to pay for essential goods (e.g. food, transport)

### Key differences between Illawarra and the NSW Average

	Illawarra	NSW Average	Difference
Are aware of the NSW Government's Cost of Living program	9%	17%	47% ↓
Taken on additional hours of work in response to rising living costs	44%	37%	19% ↑
Have no received a pay rise in the last 12 months	56%	48%	17% ↑
Are in extreme housing stress, spending more than 50% of their income on housing	29%	26%	12% ↑
No money set aside for emergencies	68%	61%	11% ↑

### 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](mailto:advocacy@ncoss.org.au)