

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



## Regional Snapshot: New England and North West

### Key Issues

In the previous 12 months:

- **Housing Stress:** 54% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 61% could not pay utility bills on time at least once
- **Healthcare:** 57% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 64% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 54% went without meals because they were short of money
- **Emergency Savings:** 84% had no money set aside for emergencies
- **Buy Now Pay Later:** 57% used BNPL to pay for essential goods (e.g. food, transport)

### Key differences between New England and North West and the NSW Average

	New England and North West	NSW Average	Difference
Moved in with family or friends due to cost	32%	16%	100% ↑
Moved to due to cost	33%	18%	83% ↑
Are aware of the NSW Government's Cost of Living program	7%	17%	59% ↓
Gone without at least one health and wellbeing essential in the past year	93%	61%	52% ↑
Could not afford to travel for essential reasons	64%	43%	49% ↑
Went without essential hygiene items	57%	39%	46% ↑
Used 'buy now pay later' to pay for essential goods	57%	40%	43% ↑
No money set aside for emergencies	84%	61%	38% ↑
Went without prescribed medication or healthcare	57%	46%	24% ↑
Sought financial assistance from friends or family	57%	46%	24% ↑
Could not pay utility bills on time	61%	50%	22% ↑
Have no received a pay rise in the last 12 months	55%	48%	15% ↑

## **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)*

