

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



Regional Snapshot: Newcastle and Lake Macquarie

Key Issues

In the previous 12 months:

- **Housing Stress:** 81% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 60% could not pay utility bills on time at least once
- **Healthcare:** 53% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 60% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 55% went without meals because they were short of money
- **Emergency Savings:** 62% had no money set aside for emergencies
- **Buy Now Pay Later:** 47% used BNPL to pay for essential goods (e.g. food, transport)

Key differences between Newcastle and Lake Macquarie and the NSW Average

	Newcastle and Lake Macquarie	NSW Average	Difference
Rely solely on government payments	26%	17%	53% ↑
Went without essential hygiene items	57%	38%	50% ↑
Could not afford to travel for essential reasons	64%	44%	45% ↑
Pawned or sold something because you needed cash	53%	39%	36% ↑
Aware of the NSW Government's Cost of Living program	13%	17%	23% ↑
Went without personal care services	86%	70%	23% ↑
Could not pay utility bills on time	61%	50%	22% ↑
Under housing stress	81%	68%	19% ↑
Used 'buy now pay later' to pay for essential goods	47%	41%	15% ↑
Sought financial assistance from friends or family	51%	46%	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