

NSW COUNCIL OF SOCIAL SERVICE

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

Cost of Living in NSW 2024

SEPTEMBER 2024



About NCOSS

The NSW Council of Social Service (NCOSS) is the peak body for the social services sector in NSW. With over 400 members and a wider network of organisations and individuals who share our values, we advocate to alleviate poverty and disadvantage in NSW.

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.

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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 Elders 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.

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CEOs Message

The relentless surge in living expenses has pushed countless people in New South Wales to the brink. From soaring interest rates to increased rents and the escalating costs of essentials, the financial strain is becoming unbearable for many. These pressures are not merely financial; they have profound implications for mental health, relationships, and child development.

This research commissioned by NCOSS sheds light on the devastating impact of this crisis on low-income households. Housing insecurity has reached alarming levels, with more people experiencing homelessness and struggling to afford basic necessities like food. The disproportionate impact on First Nations households, carers, and people with disabilities is particularly concerning.

The study also highlights the devastating consequences of this crisis on children. As families cut back on essentials, children are missing out on nutritious meals, extracurricular activities, and essential healthcare. These sacrifices have long-term implications for their development and well-being.

While the NSW government's cost-of-living rebates have provided some relief, they are not enough. Our research underscores the urgent need for further action. A comprehensive summary report with policy insights and recommendations is available to guide policymakers in addressing this crisis.

It is imperative that we take decisive steps to alleviate the financial pressures facing low-income households. By providing targeted support and community development, investing in affordable housing, and improving access to essential services, we can help ensure that every person New South Wales can live with dignity, hope and opportunity.

Cara Varian,
Chief Executive Officer



Executive summary

The annual Cost of Living in NSW research investigates the impact of rising cost of living on people living below the poverty line and in low-income households across NSW. This research is part of a series that started in 2019 and includes longitudinal analysis for the first time. In 2024, the research shone an additional spotlight on the impacts of these pressures on households with dependent children.

The research, undertaken in March and April of 2024, involved stratified random sampling to engage 1,086 NSW residents through an online survey. 23 survey participants also contributed to focus groups and interviews. Minimum quotas were applied to households with children under the age of 15, Statistical Area 4 regions, and First Nations households to spotlight geographic and cultural trends. Additionally, where possible direct comparisons have been drawn with 2022 and 2023 survey results to highlight how the impacts of cost of living pressures on low income households are changing over time.

Overall picture

The 2024 Cost of Living in NSW research indicates that NSW residents living on low incomes and below the poverty line cannot afford essential goods and services and are struggling to cover basic housing, food, medical costs and essential services such as electricity and water.

Analysis across the 2022, 2023 and 2024 Cost of Living surveys reveals that the sharp increase in indicators of financial pressure reported in the 2023 research have not improved and, in some cases, have worsened this year.

Cost of living pressures are also continuing to disproportionately impact specific groups within our community. As in previous years, single parents, First Nations people, carers and households with disability more commonly reported indicators of financial hardship, than their demographic counterparts.

Households who were partially reliant on government support payments as one of their main sources of income were more commonly experiencing financial hardship than those who were completely reliant on government support as their sole source of income, or those who reported no reliance on government support. There are multiple factors which may influence this variance. For example, the types of government payments people receive, whether they were receiving multiple government payments and their use of other subsidies which can cover some of the costs of essentials (e.g., energy rebates).





Financial Hardship

Analysis across the 2022, 2023 and 2024 surveys reveal that **the capacity of low-income households and those living below the poverty line to meet their essential living costs with their available income has worsened year-on-year**. Over the past 12 months:

Just under two-thirds (65%) reported being unable to make a payment on an essential service at least once. This increased by 5% from 2023 (62%), and 10% from 2022 (59%). There were sharper increases for specific items. For example, half of surveyed households reported that they could not pay utility bills on time in the last 12 months (50%), which was a relative increase of 22% from 2022 (41%).

Just under three-quarters (74%) reported going without an essential health and wellbeing item at least once because they were short of money. This represents a relative increase of 6% from 2023 (70%), and 10% from 2022 (67%). This year-on-year increase was larger for some essentials, concerningly, the proportion of households who reported skipping a meal at least once (44%) increased overall by 29% from 2022 (34%). While those who had gone without prescribed medication/healthcare (46%), increased overall by 24% from 2022 (37%).

Over two-thirds (68%) reported accessing at least one form of financial assistance. This represents a relative increase of 6% from 2023 (64%) and 12% from 2022 (62%). In line with previous years, seeking assistance from friends and family was most commonly reported.

Rising living costs continued to impact the ability of low-income households and those living below the poverty line to save money for emergencies. **Almost two thirds (61%) of households indicated they have no money set aside for emergencies**, remaining largely consistent with 2023 (64%) and 2022 (58%).

Qualitative feedback indicates the significant toll this is having on the health and wellbeing of households. In addition to significant stress, many reported impacts to their relationships, as well as their capacity to go out and participate in their communities, and to provide for their children.

Housing

Expenditure on housing was most commonly ranked as the area put under the most pressure over the last 12 months (30%), increasing by 20% relative to 2023 (25%). The majority of renters reported experiencing a rent increase in the past 12 months (70%, up from 63% in 2023). This was consistent in all regions of NSW.

Rates of housing stress remain high for many households living on low incomes or below the poverty line. More than two-thirds of households (68%) were in housing stress – defined as paying more than 30% of their household income on housing costs. This is consistent with 2023 (69%), and a sustained overall 10% increase relative to 2022 (62%). More than a quarter of households (27%) were in extreme housing stress, spending more than 50% of household income on housing costs. This was also consistent with 2023 (29%), and a sustained overall 23% increase in the rate of extreme housing stress reported relative to 2022 (22%).

Rising costs are having a significant impact on the ability of households to pay their housing costs on time or at all. In the last twelve months more than a third (35%) of surveyed households reported not being to pay their mortgage or rent on time at least once. Just under one-in-five (17%) households paying housing costs had moved due to costs (up from 14% in 2023), and 16% of all households had moved in with family or friends due to housing costs (up from 10% in 2023).

Housing Insecurity worsened: more than one-in-five (22%) people living in rentals reported having their rental lease terminated or not renewed by a landlord or property manager (up from 13% in 2023).

The percentage of households that reported having moved into public housing (6%) has doubled compared to 2023 (3%), but limited access to social housing (public and community housing) remains an issue given the high rates of rental stress.

Experiences of homelessness also increased by 40% relative to 2023. Seven percent (7%) of those surveyed reported having experienced a period of homelessness in the past 12 months – up from 5% in 2023.



Income

Consistent with 2022 and 2023, most of the surveyed households living on low incomes or below the poverty line rely on paid employment as their only source of household income. Less than a quarter (23%) of survey households relied on government support payments for part (6%), or all (17%), of their income.

The majority of households that relied on government support payments as part (60%) or all (81%) of their income were living below the poverty line, indicating that government payments are often not sufficient to keep people out of poverty.

- When excluding those reliant on the age pension, those living in public/community housing (42%), single parent households (26%) and households with disability (26%) were most likely to have government support payments as their main source of income.
- The majority of respondents relied on paid employment only; however, even when excluding those on the age pension, reliance on government support was more common in regional areas of NSW (14%), compared to Greater Sydney (10%).

Almost one-in-ten (9%) households living on low incomes or below the poverty line reported experiencing difficulty accessing government-funded financial supports at least once in the past 12 months, consistent with 2023 (8%). In focus groups and interviews, participants reported difficulties applying for and accessing various subsidies. Some also felt that the income thresholds for eligibility for many payments were not reflective of rising living costs. As eligibility for some payments generally qualified recipients to receive other payments and subsidies, some noted that this meant that earning slightly over the eligible income threshold could significantly impact their capacity to afford their living costs.





Employment

The majority of surveyed respondents living on low incomes or living below the poverty line were employed (69%), including 43% who were employed full-time. **Employed respondents were significantly more likely to be living on a low-income (61%), rather than below the poverty line (39%).** While the majority of the students (73%), carers (71%), casual employees (62%) and retirees (60%) surveyed were living below the poverty line. However, a substantial minority of those working part-time (44%) and full-time (39%) were also living below the poverty line.

Around one-in-eight people living on low incomes or below the poverty line who were currently employed had two jobs (13%), and 2% had three jobs. One-fifth (20%) were working 40 hours or more a week.

More than half of those who were currently employed or seeking employment had experienced at least one positive change to their employment in the past 12 months (52%), while 41% had experienced at least one negative change. Increased hours of paid employment (28%) were slightly more commonly reported than decreased hours (25%).

Almost half (49%) of all employed people living on low incomes or below the poverty line reported receiving a pay rise. However, **less than one-in-five of those who reported receiving a pay rise - or less than one-in-ten (8%) of all who were employed - identified that it covered their increased living costs.**

Pay rises varied substantially by employment type. More than half of full-time employees had received any sort of pay rise in the past 12 months (56%), compared to 44% of part-time employees and close to one-quarter of casual employees (26%). Full-time employees were also more likely to receive a pay rise that covered the increases to their living costs (11%), compared to part-time employees (2%) and casual employees (3%).

Spotlight: Households with children



In most surveyed areas, lower income **households with children were more likely to report signs of financial hardship and cost of living pressures, than those without**. Single parent households and those with children aged under 15 were, in most instances, the most significantly impacted. However, some of the differences in the impact of cost of living pressures between lower income households with children and those without children can be explained by factors such as the age group they are in and the extent to which they have had the opportunity to accrue wealth through rising income levels or being able to buy a home.

Almost three quarters (74%) of households with children living on low incomes or below the poverty line, **reported having to make at least one spending sacrifice related to their children** at least once in the past 12 months because they were short of money. The majority had been unable to afford recreational (68%) and extracurricular (63%) activities, while just under half had been unable to purchase educational resources (46%) and over one-third necessary digital devices (39%) at least once in the past 12 months. In addition, a significant minority of younger parents had delayed enrolment (20%) or reduced days (27%) in early childhood education due to costs.

Concerningly, many lower-income households with children were struggling to afford to feed their families well due to the rising costs of groceries. Two-thirds of surveyed households with children (68%) reported having to reduce the quality of the meals provided to their children, while just under half (46%) reported skipping a meal at least once in the past 12 months. In focus groups and interviews, parents of children with disability or food intolerances reported particular difficulty affording nutritional foods that their children could eat.

Numerous parents living on low incomes or below the poverty line reported having to make sacrifices related to spending on healthcare for themselves and their children. While not listed on the survey, numerous parents reported being unable to afford healthcare for their children such as dentistry and specialist care (e.g., physiotherapy) which require up-front costs, even in cases where there is at least partial coverage by Medicare. Further, more than half (52%) of those from households with children reported going without prescribed medication or healthcare at least once in the past 12 months.

Over one-third of households with children (41%) reported going without essential hygiene items at least once in the past 12 months (compared to 36% of households without children). In focus groups and interviews, some parents reported struggling to afford hygiene essentials such as nappies for their children.

1

About the research

1 About the Research

1.1 Context, purpose, and scope

The 2024 Cost of Living in NSW research was commissioned by the NSW Council of Social Service (NCOSS) and conducted by the Institute for Public Policy and Governance at the University of Technology Sydney. The research aimed to provide insight into the experiences of the people living in low-income households and those living below the poverty line in NSW. The research has also investigated how cost of living pressures impact different types of households in the various geographical regions across NSW, with a particular focus on households with children.

Over the last year, there has been widespread media reporting of the ongoing cost of living pressures impacting NSW households. Low-income households and those living below the poverty line are disproportionately impacted given they need to spend a higher portion of their income on essentials. For many parents with dependent children this means having to make difficult decisions with limited household funds.

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 households with dependent children (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 was designed 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 housing costs) of \$1,120, 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)¹.

A 15-minute questionnaire (see Appendix B) 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 spending on children.

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>

The fieldwork was conducted by Octopus Group² and was distributed via two channels:

- 1 A sample of n=1,067 was generated using Octopus' established research panel, including a boost of n=50 First Nations respondents and ensuring a minimum sample of n=400 respondents from households with dependent children.
- 2 In the panel sample stratified quotas were applied to SA4 locations to ensure a minimum sample size of n=25, including in harder to reach areas such as Murray and Far West and Orana.
- 3 A further n=19 respondents were captured through an open link distributed by NCOSS to their community partners.

A total of 1,086 responses collected between 25 March – 15 April 2024 (see Appendix A for details of the sample profile) were included in the research, after data cleaning processes were undertaken.

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 ABS³. Choropleth maps were created using the statistical software R.

1.3.2 Focus groups and in-depth interviews

The qualitative stage was comprised of three focus groups, two group interviews and 10 individual interviews including five interviews with parents and four interviews with child and family service providers. A total of n=23 individuals participated in this stage. They were recruited through a mix of channels including the online survey, direct approach and via service provider referrals.

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 guides).

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>

1.3.3 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, and, therefore, potentially excluded any participants who were not fluent or did not feel comfortable communicating in English.
- Where possible, we have noted trends in the data between this year's NCOSS Cost of Living research (2024) and those in the prior two years (2023 and 2022) research. However, not all questions were directly comparable due to wording changes, the introduction of new questions and the different quotas applied across years. Further, those surveyed are a different cohort of people to those surveyed in 2023 and 2022.
- Caution should be used when generalising analysis at Statistical Area Level 4 (SA4) sub-regions of NSW due to the relatively small sample sizes.



1.3.4 Definitions

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

- 1 **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)
- 2 **Low-income households** – defined as households living on 50%-80% of median NSW household income after tax and housing costs (\$518 - \$829 per week)⁴
- 3 **Dependent children** – defined as children aged under 15 years.
- 4 **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.
- 5 **Regional NSW / Rest of NSW** – refers to the aggregate of all SA4 areas outside of those contained in Greater Sydney.
- 6 **South-Western (SW) Sydney** – refers to the area made up of the following seven LGAs: Liverpool, Fairfield, Canterbury-Bankstown, Campbelltown, Camden, Wollondilly and Wingecarribee.
- 7 **Western Sydney** – refers to the following LGAs: Blacktown, Parramatta, Cumberland, Ryde, the Hills Shire, Hawkesbury, Penrith, and the Blue Mountains.

⁴ 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

Households on low incomes or living below the poverty line are continuing to be significantly impacted by the cost of living. Analysis across the 2022, 2023 and 2024 surveys reveals that the capacity of NSW households to meet their living costs within their available income has worsened year-on-year. Across the surveyed issues where households were not able to pay for essentials, none of the reported rates have improved since 2023 – they have either worsened or remained constant. To counteract rising living costs, households are increasingly going without meals and other essentials, such as prescribed medication or healthcare, and hygiene items. Households are also increasingly needing to access financial assistance to make ends meet.

Following is a summary of key findings in this section of the report.

- Expenditure on housing was most commonly ranked as the area put under the most pressure over the last 12 months (30%), increasing by 20% relative to 2023 (25%). Compared to those that own their home outright, renters were almost 12 times more likely and mortgage holders were almost 10 times more likely to identify this as an area put under pressure.
- Other than housing, food and non-alcoholic beverages (19%) and utilities (16%) were most commonly identified as the areas put under most pressure. While just under one-in-ten ranked medical care and health expenses (9%), insurances and financial services (9%) and travel costs (8%).
- Analysis over the last three Cost of Living surveys indicates a steady reduction in the capacity of NSW households living on low incomes or below the poverty line to:
 - make a payment on an essential service, with almost two-thirds of people living on low incomes or below the poverty line reporting being unable to do so at least once in the past 12 months (65%). This represents a relative increase of 5% from 2023 (62%), and 10% from 2022 (59%). There were sharper increases for specific items. In particular, half of surveyed households reported that they could not pay utility bills on time in the last 12 months (50%), which was a relative increase of 22% from 2022 (41%).
 - afford essential health and wellbeing items, with almost three-quarters (74%) reporting going without essential hygiene items, prescribed medication/healthcare meals or personal care services at least once in the past 12 months. This represents a relative increase of 6% from 2023 (70%) and 10% from 2022 (67%). This year-on-year increase was larger for some essentials, concerningly, the proportion of households who reported skipping a meal at least once (44%) increased overall by 29% from 2022 (34%). While those who had gone without prescribed medication/healthcare (46%), increased overall by 24% from 2022 (37%).

- **meet their living costs with their income alone**, with more than two-thirds (68%) reporting accessing at least one form of financial assistance in the past 12 months. This represents a relative increase of 6% from 2023 (64%) and 12% from 2022 (62%).
- **Rising living costs continue to impact the ability of low-income households and those living below the poverty line to save money for emergencies.** Almost two thirds (61%) of households indicated they have no money set aside for emergencies, remaining largely consistent with 2023 (64%) and 2022 (58%).

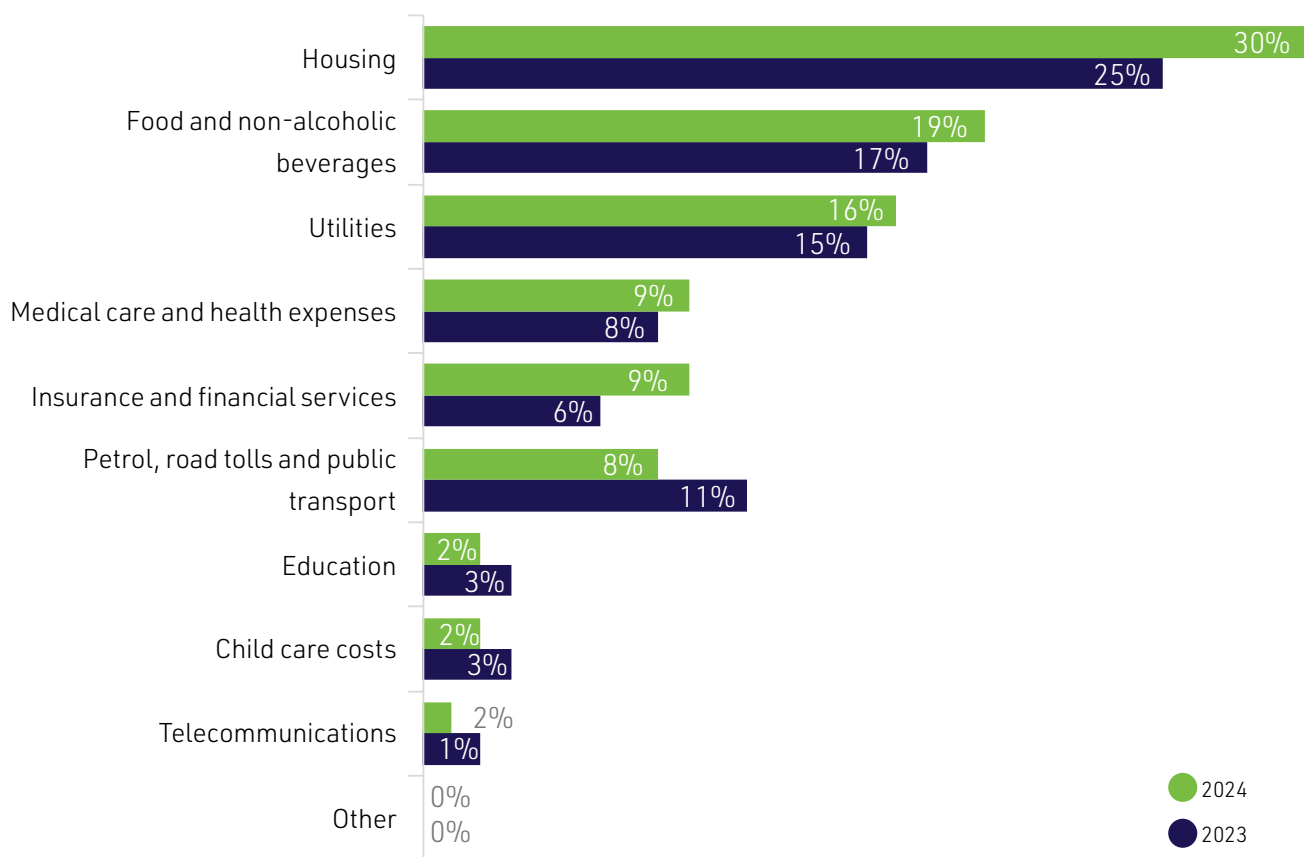
2.1 Household expenditure pressures

The ongoing rise in the prices of essential goods and services, such as housing and groceries⁵, have continued to place pressure on the household budgets of NSW residents living below the poverty line and on low incomes.

When asked to identify the areas of expenditure that had been put under the most pressure over the past 12 months, utilities (56%), food and non-alcoholic beverages (52%) and housing costs (50%) were most commonly ranked among the top 3. While more than one-third included travel costs (37%), and just under one-third included medical costs (32%) and insurances/financial services (30%). Around one-in-ten included telecommunications (11%), education (9%) and childcare costs (8%) in their top 3. These figures varied substantially for those who were not paying housing costs (see Section 2.1.1).

Consistent with 2023, housing was most commonly ranked as the number one area of household expenditure put under most pressure in the past 12 months (30%, compared to 25% in 2023). This was followed by food and non-alcoholic beverages (19%, compared to 17% in 2023) and utilities (16%, compared to 15% in 2023). The expenditure that increased most significantly was Insurance and financial services (50% relative increase from 2023).

⁵ The Australian Bureau of Statistics, Consumer Price Index, Australia – March Quarter 2024, identified annual increases in the cost of non-alcoholic beverages of 3.8% and housing of 4.9%. Rental prices rose by 7.8% over the year to March 2024.

Figure 1: Area of household expenditure put under the most pressure in last 12 months by year

Q21. 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? Ranked 1 Base: All respondents 2024 n = 1,086, 2023 n=1,134

Feedback received through responses to the open-ended survey questions, and focus groups and interviews, echoed this sentiment. Many respondents noted sharp increases to their rents compared to previous years, and the continuing impact of interest rate rises to their mortgage repayments (see Section 3).

Increases over the last twelve months in grocery prices, utility bills and the cost of insurance were also placing pressure on households.

“ Our groceries have gone up massively. If I think back to 12-18 months ago, we had formula and nappies in our cart, but even though I don't have either of those quite expensive items in my cart anymore, my shopping now costs more. So just the basics have gone up” – Couple with dependent children, Riverina

“ I'm having to constantly compare prices at the supermarkets when they release their specials each week. Running around every pension day to each supermarket... to save as much as I can on food so I can afford other things like electricity, internet, mobile, health insurance. It's very stressful doing this constantly - it does my head in and I'm really over it.” – Couple without dependent children, South West Sydney

“It’s taking such a large amount to feed my family, especially with a growing boy and another teenage boy. I spend hundreds of dollars a week just getting that now, whereas it used to be I think a third of what I pay now.” – Single mother with dependent children, South Sydney

“What I’ve noticed in the last 12 months or so is that the cost of everyday essentials like groceries, power and other things that you can’t go without, they’ve just been increasing at insane amounts, noticeably more than the things you don’t need to buy, which is quite annoying.”, Couple with dependent children, Central Coast

“I’m finding if we’re going even \$30 or \$40 over budget with the grocery shopping then the money isn’t there for another payment, like childcare or internet, or health insurance. And they’ve all gone up so much.” Couple with dependent children, Coffs Harbour - Grafton

“Electricity bill jumped from \$300 to \$800, I don’t know how, no one’s ever home. We’re either at work or at school.” – Couple with dependent children, Sydney Inner South West

“It’s been significantly harder to make mortgage repayments and therefore requiring to cut down on discretionary spending. Food, electricity and gas payments have also become less affordable.” – Single person without dependent children, Sydney City and Inner South

“We struggle to pay the mortgage then there’s not much money left over to pay for weekly shopping, put money away for bills and live for two weeks until the next pay day. At the moment we have \$180 until next Thursday. Everything is so expensive.” Couple with children over 15, Sydney South West

“We’ve had to drop our home and contents insurance on our flood prone home. Groceries are becoming stupidly expensive” – Couple without dependent children, Richmond Tweed.

“We have no money after the bills are paid. We’re nearing retirement and will probably be homeless.” – Couple without dependent children, Sydney Inner South West

“For us, it’s everything. Everything’s gone up. The mortgage has increased exponentially, the groceries have increased exponentially, the insurance went up quite a lot when it was renewed this year. And it’s all those things that are all adding together. Once upon a time we used to have a nice big buffer that we could put aside. Now, we’re just covering what needs to be covered.” – Couple with dependent children, Riverina

“In some cases, mortgages have doubled. I’ve had conversations with staff, colleagues, and families, and 18 months ago, if mortgage repayments were \$1,200 to \$1,300 a week, it is now \$2,400 to \$2,600 a week.” – Child and family service provider, Western Sydney

“ When you have a look at how much insurance you’re paying on various things, whether it’s home and contents, or motor vehicle, or whatever else, or and even health insurance has all gone up.” Couple with dependent children, Sydney - North Sydney and Hornsby

“ Families do not have their basic needs met, like housing and food and things like that. They’re constantly at that crisis point.” Child and family service provider, NSW

2.1.1 Household expenditure by demographic groups

Top 3 areas of household expenditure put under the most pressure by key demographic groups

While the rising costs of utilities and food and non-alcoholic beverages were largely felt across the board), the pressure felt on other areas varied by demographic group and age.

Couples with children were more likely to include childcare costs (15%) among their top 3 expenditure areas put under the most pressure in the past year, compared to single parents (9%). While single parents were more likely to rank food and non-alcoholic beverages (58%) and education (18%), compared to couples with children (47% and 10% respectively).

Table 1: Areas of household expenditure included in top 3 put under the most pressure by key demographics

	Total	CALD	First Nations	Households with Disability	Couples with Dependent Children	Single Parents
Utilities	56%	50%	62%	61%	56%	60%
Food and non-alcoholic beverages	52%	49%	47%	58%	47%	58%
Petrol, Road Tolls, Public Transport	37%	32%	41%	36%	34%	42%
Housing	50%	58%↑	60%	43%	59%↑	52%
Medical care and health expenses	32%	29%	30%	39%	31%	24%
Insurance and financial services	30%	30%	20%	26%	32%	16%↓
Telecommunications	11%	9%	14%	15%	9%	16%
Education	9%	17%↑	9%	6%	10%	18%↑
Child care costs	8%	9%	14%	4%	15%↑	9%
<i>n</i>	1,086	268	91	223	401	113

↑↓ Denotes figure is significantly higher or lower than demographic counterpart

Source: IPPG Q21, Base: All respondents n=1,086

Top 5 areas of household expenditure put under the most pressure by key demographic groups

When the top 5 areas of household expenditure put under the most pressure are considered by key demographic groups, utilities (81%), food and non-alcoholic beverages (75%) and transport costs (68%) were most commonly ranked among the top 5. While more than half included housing (64%), medical costs (59%) and insurances/financial services (59%). These figures varied substantially for those who were not paying housing costs (see Section 2.1.1).

Consistent with 2023, housing was most commonly ranked as the number one area of household expenditure put under most pressure in the past 12 months (30%, compared to 25% in 2023). This was followed by food and non-alcoholic beverages (19%, compared to 17% in 2023) and utilities (16%, compared to 15% in 2023). The expenditure that increased most significantly was Insurance and financial services (50% relative increase from 2023).

Among the different demographic groups, First Nations households were the most likely to identify housing in their top 5 areas put most under pressure in the past 12 months. Housing was identified by four in every five (79%) First Nations households as an area of pressure, a significantly higher rate compared to households overall (64%).

Table 2: Areas of household expenditure included in top 5 put under the most pressure by key demographics

	Total	CALD	First Nations	Households with Disability	Couples with Dependent Children	Single Parents
Utilities	81%	78%	87%	84%	81%	85%
Food and non-alcoholic beverages	75%	68%↓	74%	78%	71%	83%
Petrol, Road Tolls, Public Transport	68%	64%	67%	64%	66%	73%
Housing	64%	72%↑	79%↑	60%	75%↑	71%
Medical care and health expenses	59%	55%	58%	66%	55%	47%↓
Insurance and financial services	59%	57%	47%	54%	63%	42%↓
Telecommunications	36%	30%↓	35%	46%↑	25%↓	48%↑
Education	17%	26%↑	18%	14%	20%	23%
Child care costs	15%	19%	26%↑	10%	28%	17%
n	1,086	268	91	223	401	113

↑↓ Denotes figure is significantly higher or lower than demographic counterpart

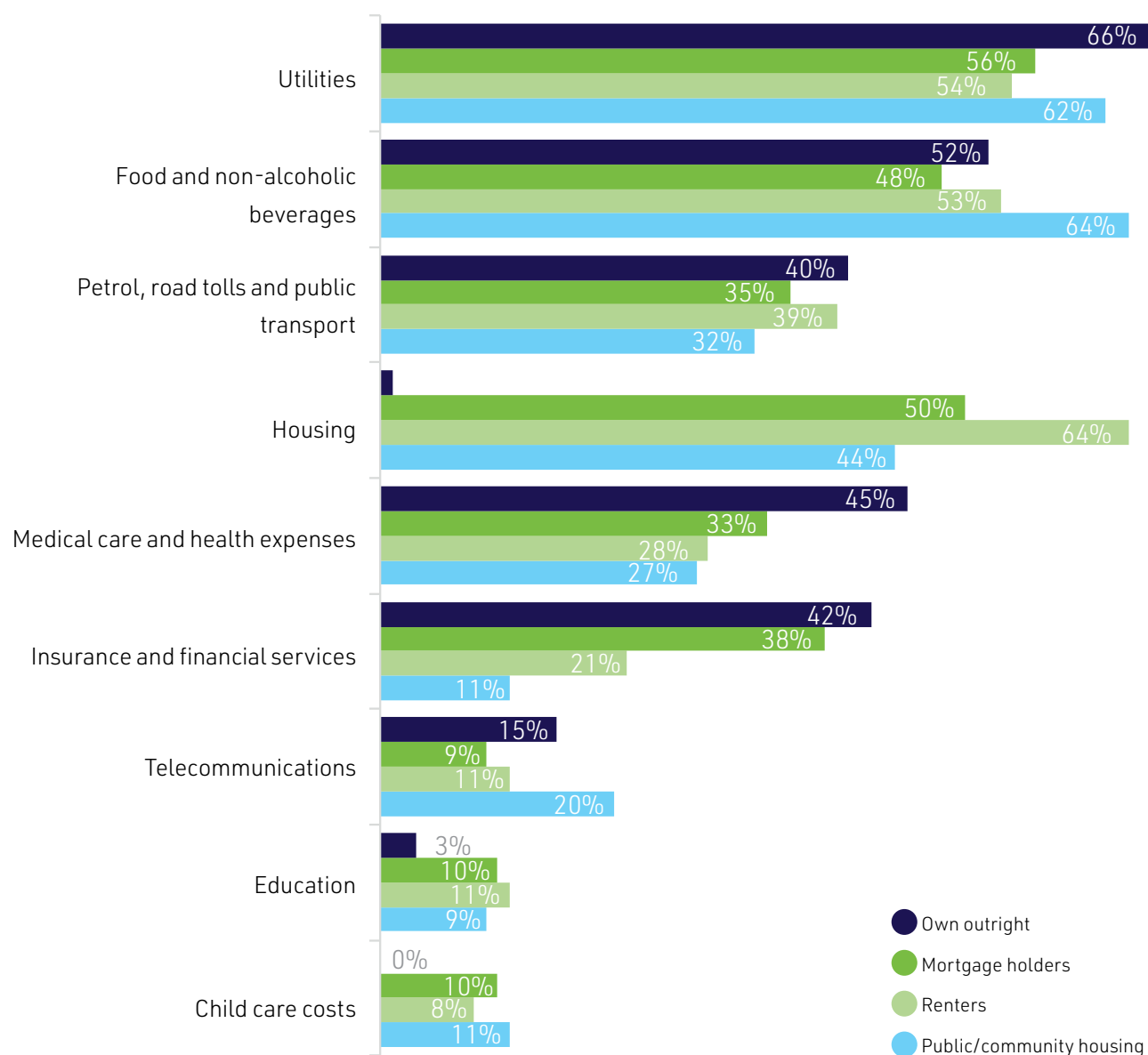
Source: IPPG Q21, Base: All respondents n=1,086

2.1.2 Household expenditure by housing status

Top 3 areas of household expenditure put under the most pressure by housing status

Different pressures were felt across different housing arrangements. Private renters (64%) were significantly more likely to include housing in their top 3 than mortgage holders (50%). Those who owned their home outright were more likely to include insurance and financial services (42%), and medical care and health expenses (45%) in their top 3. While people living in public or community housing were more likely to include food and non-alcoholic beverages (64%) and telecommunications (20%).

Figure 2: Areas of household expenditure put under most pressure by housing status



Source: IPPG Q21, Base: All respondents n=1,086

2.1.3 Household expenditure by age

Top 3 areas of household expenditure put under the most pressure by age group

While the inclusion of utilities and groceries in the top 3 areas put under pressure was relatively consistent across different age groups, there were notable differences in expenditure areas which would be expected to vary by life stage. For example, younger respondents (aged between 18 and 24) were more likely to rank education, while mid-aged respondents (aged between 25 and 44) were more likely to rank childcare costs. Meanwhile, older respondents (aged 65+) were more likely to list healthcare/medication and insurances.

Table 3: Areas of household expenditure included in top 3 put under the most pressure by age group

	Total	18-24	25-34	35-44	45-54	55-64	65+
Utilities	56%	53%	49%	56%	60%	65%	54%
Food and non-alcoholic beverages	52%	50%	52%	51%	52%	53%	52%
Petrol, Road Tolls, Public Transport	37%	38%	35%	34%	41%	28%	43%
Housingw	50%	62%	70%↑	60%	51%	36%↓	16%↓
Medical care and health expenses	32%	29%	32%	26%	30%	37%	44%↑
Insurance and financial services	30%	17%↓	25%	33%	28%	32%	42%↑
Telecommunications	11%	8%	6%	9%	12%	15%	15%
Education	9%	21%↑	9%	11%	9%	6%	1%↓
Child care costs	8%	11%	16%↑	13%↑	5%	2%	1%↓
<i>n</i>	1,086	121	164	268	222	133	178

↑↓ Denotes figure is significantly higher or lower than their demographic counterparts

Source: IPPG Q21, Base: All respondents n=1,086

Top 5 areas of household expenditure put under the most pressure by age group

When the top 5 areas of household expenditure put under the most pressure were considered, housing was most commonly ranked the number one expenditure area put most under pressure in the past 12 months by all age groups, excluding those aged 65 and over. This cohort most commonly ranked groceries as their number one expenditure area, followed by utilities and medical care and health expenses.

Table 4: Areas of household expenditure included in top 5 put under the most pressure by age group

	Total	18-24	25-34	35-44	45-54	55-64	65+
Utilities	81%	76%	77%	83%	84%	84%	78%
Food and non-alcoholic beverages	75%	71%	77%	75%	74%	77%	75%
Petrol, Road Tolls, Public Transport	68%	64%	70%	63%	73%	70%	71%
Housing	64%	74%	81%↑	78%↑	70%	47%↓	26%↓
Medical care and health expenses	59%	60%	61%	52%↓	53%	64%	70%↑
Insurance and financial services	59%	44%↓	48%↓	63%	58%	59%	76%↑
Telecommunications	36%	39%	32%	29%↓	40%	37%	46%↑
Education	17%	38%↑	17%	20%	16%	10%	2%↓
Child care costs	15%	15%	23%↑	26%↑	11%	5%	2%↓
n	1,086	121	164	268	222	133	178

↑↓ Denotes figure is significantly higher or lower than their demographic counterparts

Source: IPPG Q21, Base: All respondents n=1,086

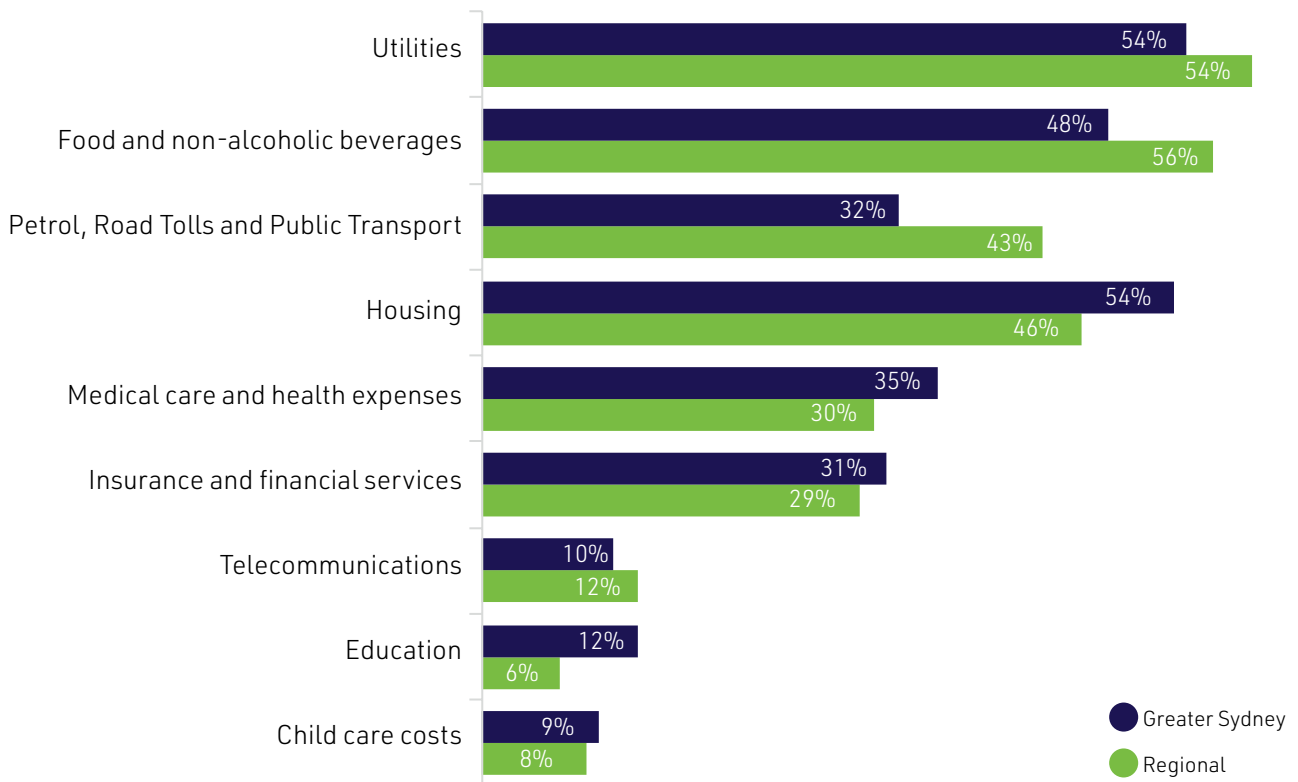
2.1.4 Household expenditure by geographic area

Top 3 areas of household expenditure put under the most pressure – geographic area

Low-income households or those below the poverty line reported the same pressures, irrespective of their geographical location. However, those living in regional NSW were more likely to list groceries (56%) and travel costs (43%) in their top 3, compared to those across all major areas of Sydney (48% and 32% respectively).

This was echoed in focus groups and interviews, where participants noted that they needed to balance the costs of travel with relative savings on the prices of groceries when choosing where to shop. Some noted that their local stores had inflated pricing, compared to larger stores in more central areas – however, the potential savings which could be made by travelling to those stores were undermined by the fuel costs involved in travelling there.

Greater Sydney residents living on lower incomes were also significantly more likely to list housing as the number one area of expenditure put under most pressure (35%, compared to 24% in regional areas). While regional NSW households were more likely to indicate groceries (22%, compared to 15%) and utilities (20%, compared to 13%).

Figure 3: Areas of household expenditure put under most pressure by location

Source: IPPG Q21, Base: All respondents n=1, 086

2.2 Impact of financial pressure

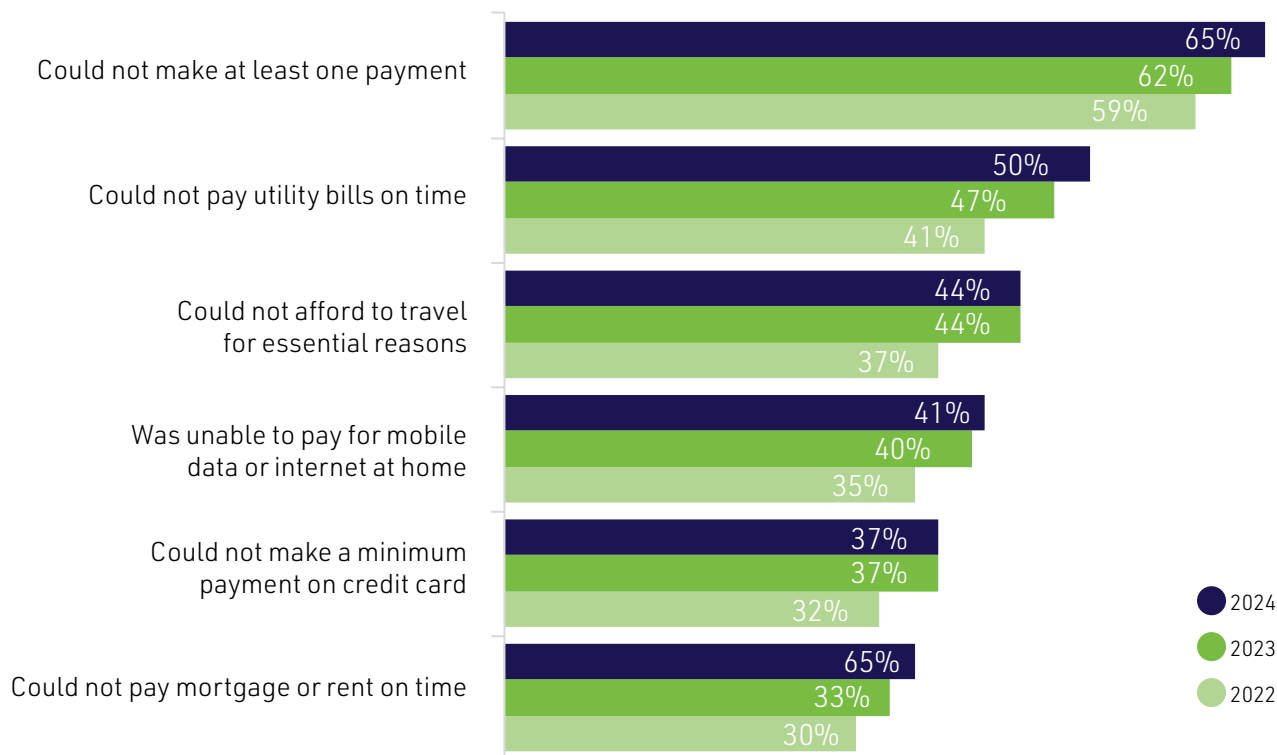
Almost two-thirds of the sampled households living on low incomes or below the poverty line reported being unable to make a payment on an essential service in the past 12 months (65%). This represents a small but steady reduction in the capacity of NSW households to make these payments, there has been a relative increase of 5%, since 2023 (62%), and 10% since 2022 (59%).

Across the surveyed issues associated with the portion of households not being able to pay for essentials, none of the rates have improved since 2023 – they have either worsened or remained constant.

Notably in 2024, half of all respondents reported that they were unable to pay utility bills on time at least once in the last 12 months – a 29 % relative increase from 2022.

The surveyed issues with the most significant increases from 2022 and 2023 related to:

- Not being able to pay utility bills on time (50%), which increased overall by 6% compared to 2023 (47%), and 22% compared to 2022 (41%).
- Not being able to pay mortgage on rent on time (35%), which increased overall by 6% compared to 2023 (33%), and 17% compared to 2022 (30%).

Figure 4: Impact of financial pressure in the past 12 months by year

Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

Base: All respondents 2024 n = 1,086, 2023 n=1,134, 2022 n=1,025

This was echoed through feedback received from interview and focus groups participants.

“ We had to take measures to ensure enough money is available for food, rent, electricity some bills have been paid late or put off all together. It has created stress and anxiety by having to worry about not having enough income to live and pay for basics and there seems to be no relief in sight especially on food, electricity and rent. I have never seen things so bad in Australia with so many people struggling to survive it's a disgrace.” – Couple without dependent children, New England and North West

“ I've engaged with different utilities to ask how they can support me, and I actually found [mobile phone provider] really difficult when my phone bill was overdue. After going through a lot of really difficult conversations, all of a sudden they were really helpful, and they got my bill down to a lower amount. They also gave me a credit of \$500, but I really had to go through a lot to get to that point.” – Single mother with dependent children, Illawarra

2.2.1 Impact of financial pressure by key demographic groups

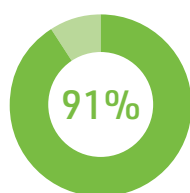
As illustrated in Table 5 below, households living on low incomes and below the poverty line already experiencing socioeconomic disadvantage continue to be disproportionately impacted by sustained increases to living costs – including carers, single parents, and First Nations people, among others.

Single parents were among the groups who most commonly reported being unable to make at least one payment in the past 12 months (88%), compared to just over half of couples with children (52%).

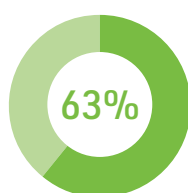
People living in private rentals (75%) and public housing (74%) were also more likely to report being unable to make a payment in the past 12 months, compared to those paying a mortgage (62%) or living in a home they owned outright (36%).

Women were also significantly more likely than men to report being unable to make a payment on an essential service in the past 12 months (70%, compared to 59%). This was consistent across all expenditure categories excluding rent and mortgage repayments.

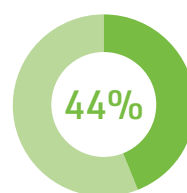
First Nations households have consistently experienced financial pressures at significantly higher rates than for surveyed households overall:



More than nine-in-ten (91%) First Nations households could not make at least one payment because they were short of money, compared to 65% of households overall.



Almost two-thirds (63%) could not pay their mortgage or rent on time, compared to just over a third of overall households (35%).



Three-quarters could not afford to travel for essential reasons, compared to 44% of households overall.



Table 5: Impact of financial pressure by key demographic groups

	Total	Women	Renters	First Nations	Carers	Couples with Children	Single Parents
At least one payment	65%	70%↑	75%↑	91%↑	81%↑	52%	88%↑
Could not pay utility bills	50%	55%↑	60%↑	77%↑	69%↑	50%	75%↑
Unable to pay for mobile data/internet	41%	45%	53%↑	73%↑	57%↑	40%	67%↑
Could not pay mortgage/rent	35%	34%	47%↑	63%↑	44%↑	34%	56%↑
Could not afford to travel for essential reasons	44%	46%	53%↑	75%↑	62%↑	42%	66%↑
Could not make a minimum payment on credit card	37%	38%	41%	49%↑	51%↑	40%	52%↑
<i>n</i>	1,086	597	268	91	251	401	113

↑↓ Denotes figure is significantly higher or lower than demographic counterpart(s)

Source: IPPG Q14, Base: All respondents n=1,086

2.2.2 Impact of financial pressure by income category

Analysis indicates that households living on low incomes and below the poverty line who were partially reliant on government payments as a source of household income (i.e., supplementing income from employment) were disproportionately impacted by financial pressures.

As illustrated in the Figure 5 below, those who were partially reliant were significantly more likely to report not being able to make at least one payment for an essential service (79%), followed by those who did not rely on government support payments (66%). However, more than half of those who relied on government support payments as their main source of household income still reported being unable to make at least one payment (59%).

There are multiple factors which may influence this variance: for example, the types of government payments people receive, whether they were receiving multiple government payments and their use of other subsidies which can cover some of the costs of essentials (e.g., energy rebates).

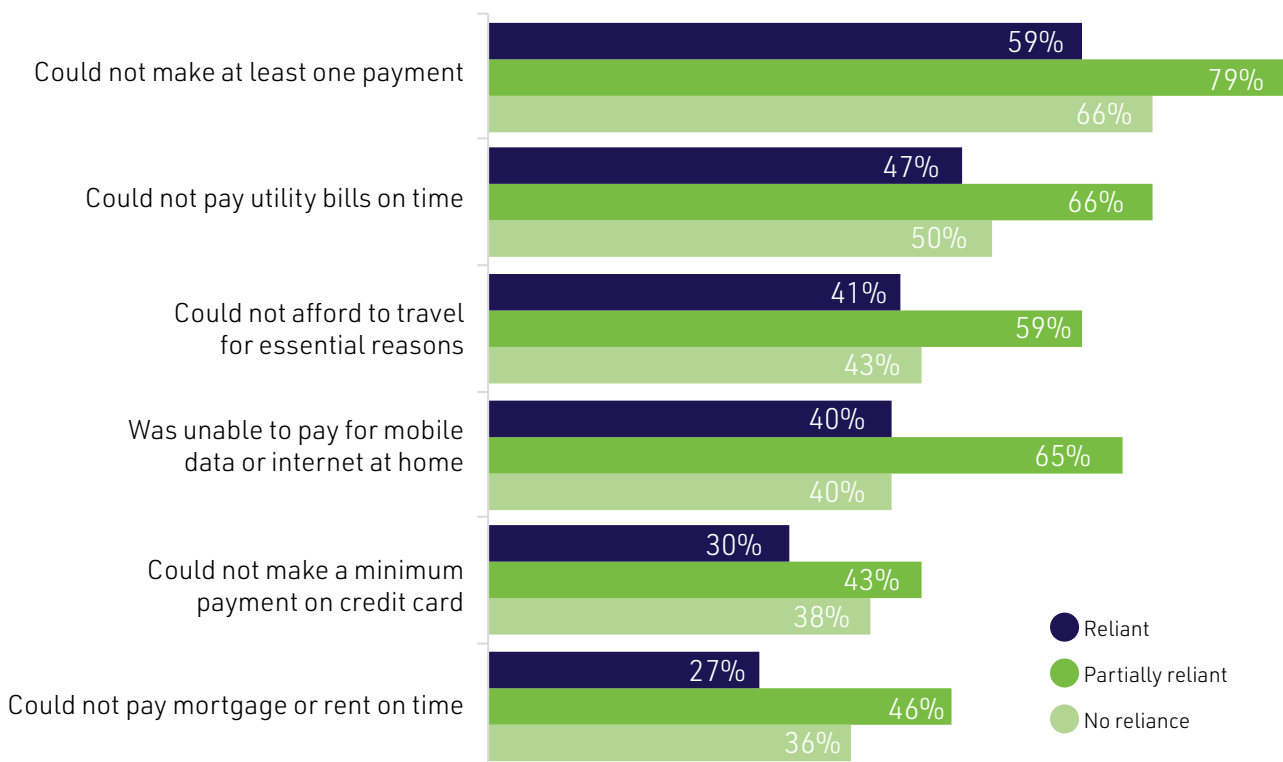
In focus groups and interviews, participants who were partially reliant on government payments such as the Parenting Payment consistently expressed that the income threshold at which their payments, and access to subsidies, were reduced or the cut-off was too low. As a result, some suggested that their households were better off when they earned less from employment.

“I’m always at a minus, I don’t really have money to set aside for a rainy day. Last time a bill was close to \$800, and I couldn’t really afford to pay that, and I didn’t have any rebate. I just put it on the credit card, and never paid it off since.” – Couple with dependent children, South Sydney

“I wasn’t able to pay rent on time and that caused a lot of problems for me with my house mates” – Shared house of unrelated adults, Sydney City and Inner South

“I had to dramatically cut back on everything. Stopped using air con and only using lighting when absolutely necessary” – Single person without dependent children, Far West and Orana

Figure 5: Impact of financial pressures by income category



Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

Base: All respondents 2024 n = 1,086

2.3 Going without – What are people sacrificing?

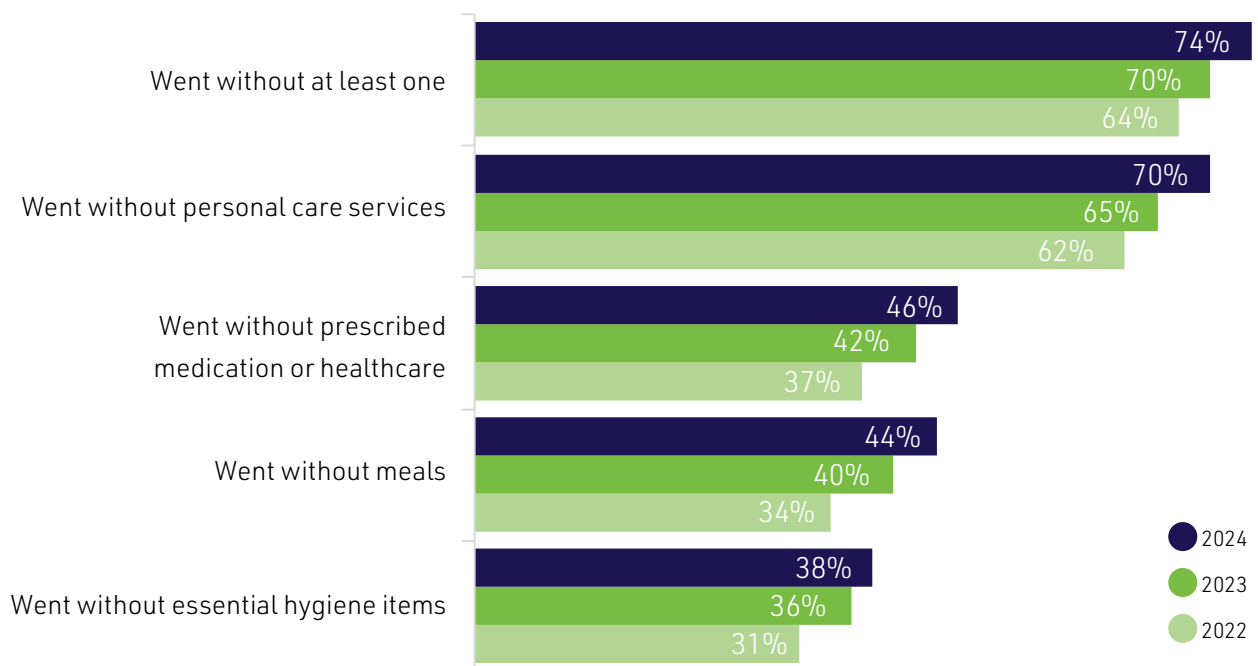
Almost three-quarters (74%) of surveyed households reported going without at least one health and wellbeing essential at least once in that past 12 months. This represents an increase of 6% relative to 2023 (70%) and a 10% overall increase since 2022 (64%). This indicates an ongoing reduction in the capacity of NSW residents living on low incomes or below the poverty line to consistently access essential goods and services.

There was a larger year-on-year increase for some essentials. Concerningly, the proportion of people who reported going without a meal at least once (44%), increased overall by 29% relative to 2022 (34%). This was impacting health and nutrition amongst some focus group and interview participants.

“ My family go without groceries for weeks on end and often don't eat dinner 4-5 nights a week” – Mother with independent children, Central Coast.

“ I don't eat three meals a day and have lost weight. I don't go out at all, I have started feeling isolated as I can't do things I want to do with friends.” – Single person without dependent children, Baulkham Hills and Hawkesbury

Figure 6: Gone without health and wellbeing essentials by study year



Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

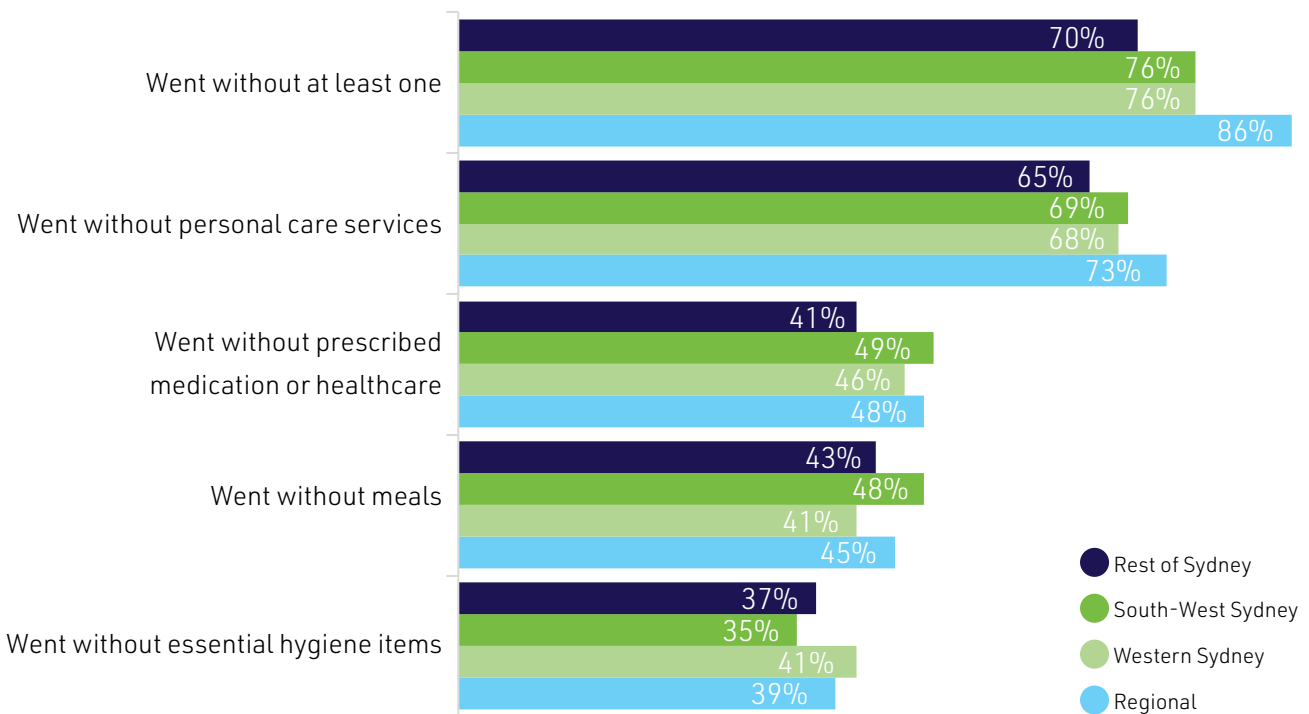
Base: All respondents 2024 n = 1,086, 2023 n=1,134, 2022 n=1,025

2.3.1 Going without health and wellbeing essentials by geographic area

Low-income households and those living below the poverty line in regional areas of NSW were significantly more likely than their counterparts in Greater Sydney to report going without at least one health and wellbeing essential (86%, compared to 74%). Regional NSW residents were particularly more likely to go without personal care services (73%, compared to 67%)

There was also significant variation *within* Sydney, as indicated in Figure 7 below. Households living on low incomes and below the poverty line in Western Sydney (76%) and South-West Sydney (76%) were also more likely than their counterparts in Sydney's other suburbs (70%) to report going without at least one essential.

Figure 7: Gone without health and wellbeing essentials by geographic area

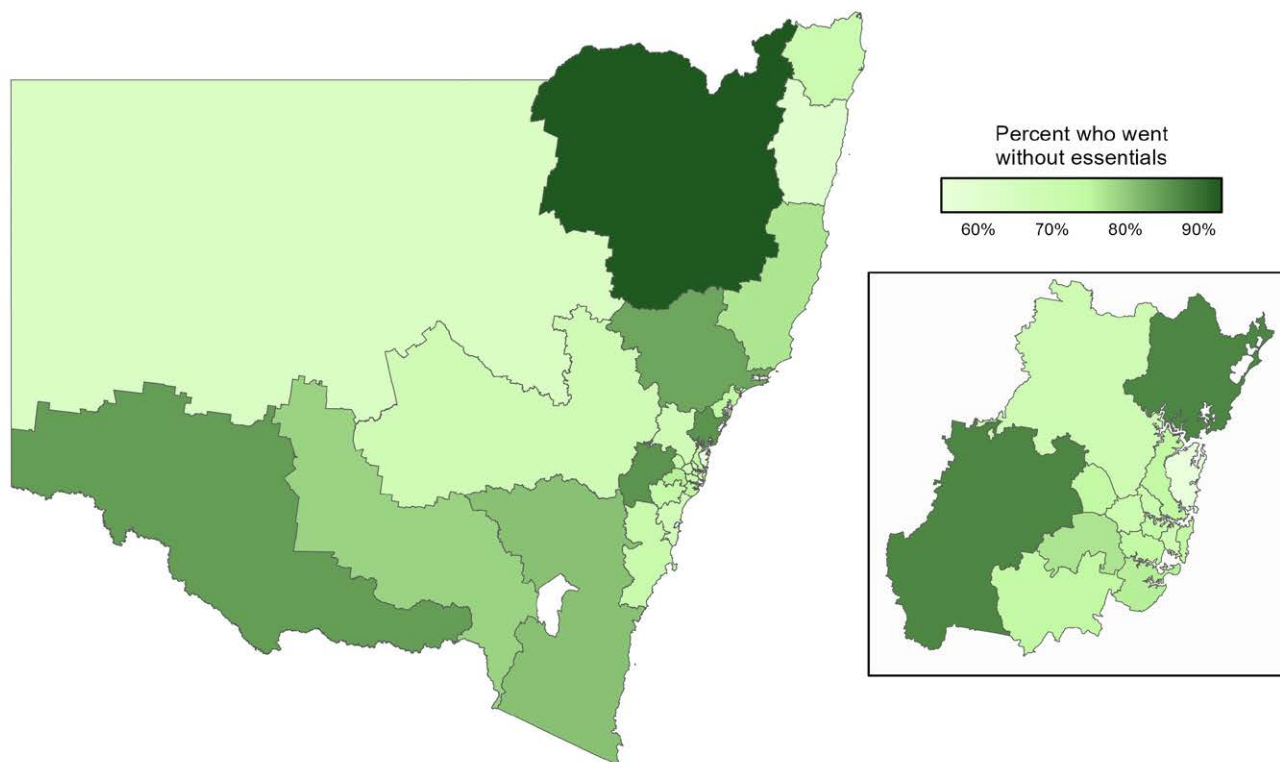


Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

Base: All respondents 2024 n = 1,086

These trends can best be visualised by looking at the SA4 distribution of those who reported going without health and wellbeing essentials. Within Sydney, the Outer West and Blue Mountains region and the Central Coast were the two areas with the highest rate of respondents foregoing essentials in the past year – 86% in each SA4. Outside of Greater Sydney, it was respondents in the New England and North-West region who had the highest rate of going without essentials (93%), followed by respondents in Murray and the Hunter Valley (excluding Newcastle) regions (84% each). The area with the lowest share of respondents reporting going without necessities was Sydney's Northern Beaches (54%).

Figure 8: Gone without health and wellbeing essentials by SA4

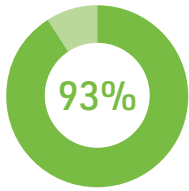
2.3.2 Going without by key demographic groups

As demonstrated in Table 6 below, the groups already experiencing socioeconomic disadvantage highlighted earlier were also significantly more likely to report going without at least one essential health and wellbeing item in the past 12 months. Concerningly, almost three-quarters of single parents (74%) and First Nations people (73%) living on low incomes or below the poverty line reported skipping a meal.

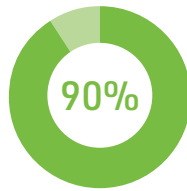
People living in private rentals (82%) were significantly more likely than those in other housing arrangements to report going without a health and wellbeing essential at least once in the past 12 months. This was also reported by almost three-quarters of public/community housing residents (74%) and those paying a mortgage (71%). While more than half of people who lived in a home they owned outright had gone without (54%).

Women living on low incomes and below the poverty line were also significantly more likely than their male counterparts to report going without a health and wellbeing essential at least once in the past 12 months (81%, compared to 64%). This was consistent across all categories.

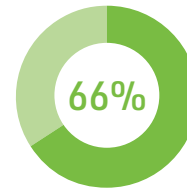
Consistent with the disproportionate impact of financial pressures identified in section 2.2 above, First Nations households have gone without at least one essential health and wellbeing item in the past 12 months at significantly higher rates than surveyed households overall:



More than nine-in-ten (93%) First Nations households had gone without at least one health and wellbeing essentials at least once in the last year, compared to 74% of households overall.



Nine-in-ten (90%) had gone without personal care services, compared to 70% of households overall.



Around two-thirds had gone without prescribed medication or health care (66%) and essential hygiene items (63%), compared to 46% and 38% respectively for households overall.

Table 6: Going without by key demographic groups

	Total	Women	Renters	First Nations	Carers	Couples with Children	Single Parents
At least one	74%	81% [↑]	82% [↑]	93% [↑]	88% [↑]	62%	92% [↑]
Meals	44%	47%	55% [↑]	73% [↑]	54% [↑]	39%	74% [↑]
Personal care services	70%	80% [↑]	79% [↑]	90% [↑]	86% [↑]	72%	89% [↑]
Medication /health care	46%	52% [↑]	54% [↑]	66% [↑]	60% [↑]	46%	73% [↑]
Essential hygiene items	38%	40%	49% [↑]	63% [↑]	56% [↑]	36%	60% [↑]
n	1,086	597	268	91	251	401	113

[↑]/_↓ Denotes figure is significantly higher or lower than demographic counterpart

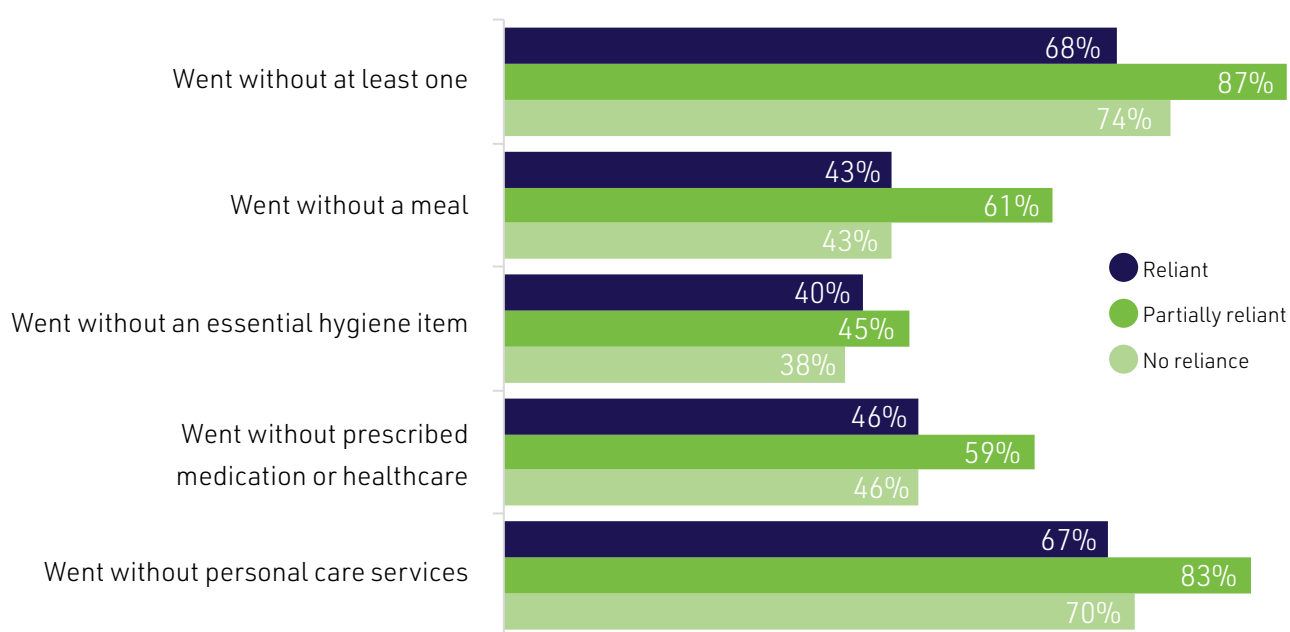
Source: IPPG Q14, Base: All respondents n=1,086

2.3.3 Going without by income category

Consistent with previous findings, households living on low incomes or below the poverty line that were partially reliant on government support were disproportionately impacted. More than four-in-five (87%) reported going without at least one essential health and wellbeing item in the past 12 months. Compared to roughly three-quarters (74%) of those who did not rely on government payments and just over two-thirds (68%) of people who relied on government payments as their main source of household income.

As outlined in section 2.2.1, this variance could be explained by a variety of factors.

Figure 9: Impact of financial pressures by income category



Q14. In the last 12 months, how often has each of the following occurred because you were short of money?
Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

Base: All respondents 2024 n = 1,086

2.4 Social isolation

Consistent with previous years, roughly one-in-five households living on low incomes or below the poverty line reported never going out with friends or family (21%, compared to 20% in 2023 and 19% in 2022) and roughly one-in-ten reported never visiting or being visited by family or friends in the past 12 months (12%, compared to 11% in 2023 and 2022).

As demonstrated in Figure 11 below, there has been a small decrease in the frequency with which households living on low incomes and below the poverty line reported going out with friends and family. The proportion who reported going out more than twice in the past month (49%) decreased

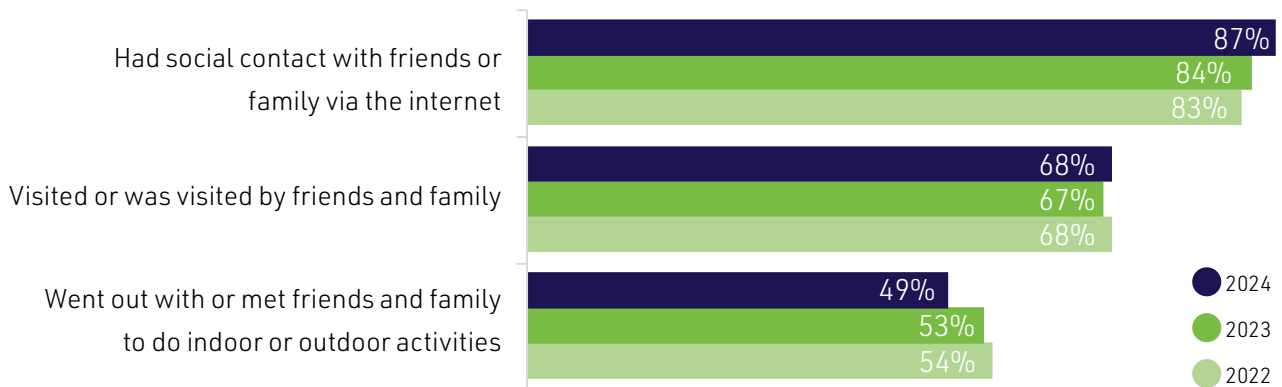
by 9% relative to 2022 (54%). At the same time, there has been a small increase in the frequency with which people reported having social contact via the internet: increasing from 83% in 2022 to 87% in 2024.

Focus group and interview participants and responses to the open-ended survey questions provided insights into how cost of living pressures contribute to difficult choices about socialising and spending on activities outside the home.

“ I have had to cut down on food bought and try to get things as cheap as possible. I no longer have three meals per day, every day. I can't afford to go out or meet friends as often as I used to. It is now months between catch ups. There is also no Foodbank or other cheap outlet here so we pay full supermarket price for everything.” – Single person without dependent children, Capital Region.

“ I used to go out to the Club with my daughter once a week on her day off to Bingo but I can't afford to do this anymore because I can't justify the cost. It used to be our little social outing, now she goes on her own and I just stay home. I really miss it.” – Couple without dependent children, South West Sydney

Figure 10: 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 2024 n = 1,086, 2023 n=1,134, 2022 n=1,025

2.4.1 Social interactions by key demographic groups

Some demographic groups among low-income households and those living below the poverty line, reported less social interaction and appeared to be more isolated than others.

Single parents were more likely than couples with children to report never going out with friends/family (32%, compared to 19%) and never visiting or being visited by friends/family (19%, compared to 11%).

Residents of community or public housing were also more likely to report *never* going out with friends/family (36%), compared to those renting privately (23%), paying a mortgage (17%), and living in a home they owned outright (23%).

Households with disability were significantly more likely to report never going out with (32%), visiting or being visited by (16%), or having social contact via social media (9%) with friends or family, compared to those without (18%, 11% and 5% respectively).

Feedback received through the online survey, and from focus groups and interviews provided further insights into how cost of living pressures contribute to difficult choices about socialising and spending on activities outside the home.

“I can't meet up with family and friends. I can't afford to travel or buy new clothing. If something breaks I know I can't afford to replace it including my car” – Single person without dependent children, Hunter Valley excluding Newcastle.

“We have completely stopped spending in wants like going out for dinners or socialising to pay all necessities” – Multiple-family household, Sydney Eastern Suburbs

Figure 11: 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 n = 1,086

2.4.2 Mental health impacts

Qualitative feedback received through the online survey, focus groups and interviews highlighted mental health concerns among households living on low incomes or below the poverty line people. Some participants also spoke about the impact on relationships and overall health and wellbeing.

“ I have very limited lifestyle with no effective support available. Basically I am just waiting to die.” – Single person without dependent children, Sydney Outer West and Blue Mountains.

“ Stop the excessive greed cost of food, electricity, council rates and water inconsistent in each LGA. Give people on government assistance an amount of money they can actually survive on. Provide funding for things like clothing and personal care so I can even be employable. Right now I can't afford the basics. I am lucky to have a roof over my head and a meal a day. Rags for clothes. Forget being presentable for a job. Struggling to survive so much I feel I should just give up on life, and yes I mean exactly what you think I mean. Sad place living in Australia in 2024.” – Single person without dependent children, Richmond Tweed.

“ The cost of living crisis has led to Constant fights and a broken relationship.” – Couple without dependent children, Sydney Outer West and Blue Mountains.

“ The cost of living is almost impossible for those who struggle with mental health and can't work full time. It seems the cost of living is so expensive we can either rarely get any time or have little money to access mental health services.” – Multiple family household, Sydney Parramatta.

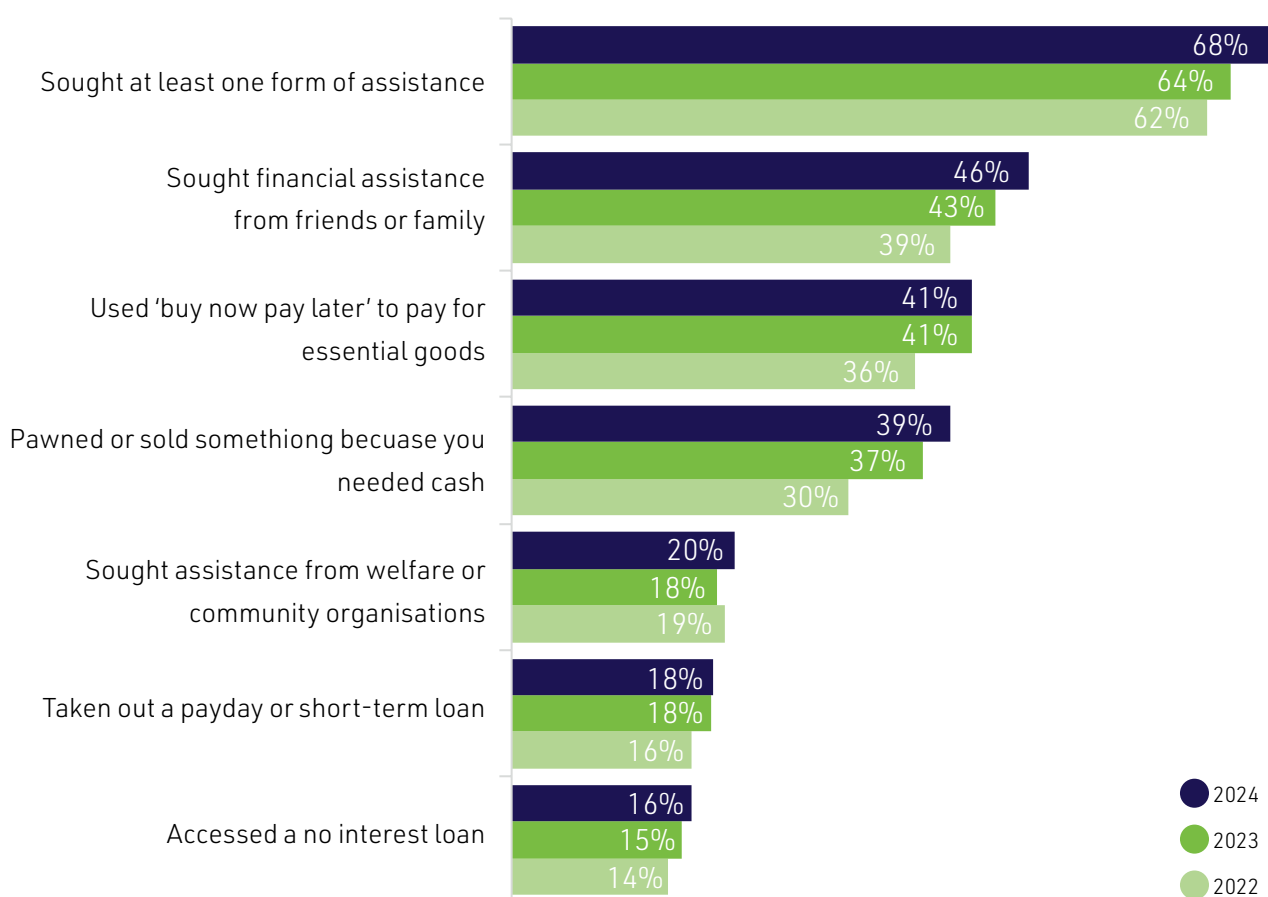
“ The cost of living has created a lot of mental stress. Borderline relationship issues between my partner and I due to the stress we are both carrying. Not doing a lot of fun things, not going out because of the price.” – Couple without dependent children, Richmond Tweed.

2.5 Financial assistance

More than two-thirds of households living on low incomes and below the poverty line (68%) reported accessing at least one form of financial assistance in the past 12 months – a relative increase of 6% from 2023 (64%) and 10% from 2022 (62%). In line with the trends noted for the proportion of people reporting going without essentials and not being able to make payments, this indicates a downward trend in the capacity of NSW households to meet their living costs with their income alone.

Sharper increases were noted for some methods of raising funds, while other methods remained relatively consistent year-on-year. For example, a relative increase of 30% was noted between 2022 and 2024 in the proportion of people who reported pawning or selling something. While there was no notable variation in the proportion who reported accessing assistance from welfare or community organisations.

Figure 12: Financial Assistance sought in the past 12 months by year



Q15. 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 2024 n = 1,086, 2023 n=1,134, 2022 n=1,025

2.5.1 Sources of financial assistance by demographic group

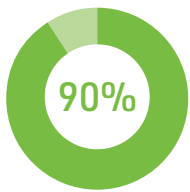
As demonstrated in Table 7 below, groups within low-income households and those living below the poverty line who already experiencing socioeconomic disadvantage were also significantly more likely to report seeking financial support in the past 12 months. Single parents, carers and First Nations people more commonly accessed all forms of financial assistance than their demographic counterparts.

Around three-quarters of people living in private rentals (78%) and in public or community housing (73%) reported seeking at least one form of financial assistance in the past 12 months. Just over two-thirds of people paying a mortgage had sought assistance (67%), compared to just over one-third of those living in a home they owned outright (38%).

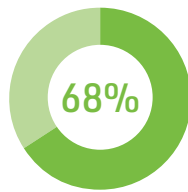
There were significant variations in the types of support sought by households living in private rentals compared to those living in public or community housing. For example, private renters most commonly sought assistance from friends/family (61%), while residents of public or community housing more commonly accessed BNPL (61%).

Women were also significantly more likely to have sought at least one form of assistance in the past 12 months (72%), than men (64%). In particular, women were more likely to seek support from friends and family (49%), compared to men (41%).

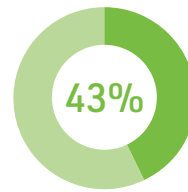
Consistent with the disproportionate impact of financial pressures and going without identified in sections 2.2 and 2.3, First Nations households have sought financial assistance in the past 12 months at significantly higher rates than households overall:



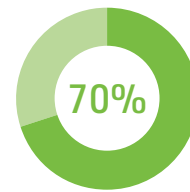
Nine-in-ten (90%) First Nations households reported seeking at least one form of financial assistance in the past 12 months, compared to 68% of households overall.



Over two-thirds (68%) had used BNPL to pay for essential goods, compared to 41% of households overall.



First Nations households were more than twice as likely to have taken out a payday / short term loan, as households overall (43% compared to 18%).



Compared to households overall, First Nations households were also significantly more likely to have sought assistance from friends or family (70% compared to 46%) or from welfare or community organisations (40% compared to 20%).

Table 7: Sources of financial assistance by demographic group

	Total	Public housing	Private renters	First Nations	Carers	Couples with Children	Single Parents
At least one	68%	73%↑	78%↑	90%↑	82%↑	71%	86%↑
Pawned or sold something	39%	39%	46%↑	55%↑	49%↑	39%	56%↑
Used BNPL for essential goods	41%	61%↑	50%↑	68%↑	53%↑	45%	59%↑
Payday/short-term loan	18%	29%↑	24%↑	43%↑	26%↑	18%	33%↑
No interest loan	16%	32%↑	18%	26%↑	24%↑	16%	28%↑
Sought financial assistance from friends or family	46%	56%	61%↑	70%↑	58%↑	44%	69%↑
Sought assistance from welfare or community organisations	20%	42%↑	26%↑	40%↑	31%↑	14%	41%↑
n	1,086	66	408	91	251	401	113

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

Q15. And in the last 12 months, how often have you done any of the following because you were short of money?

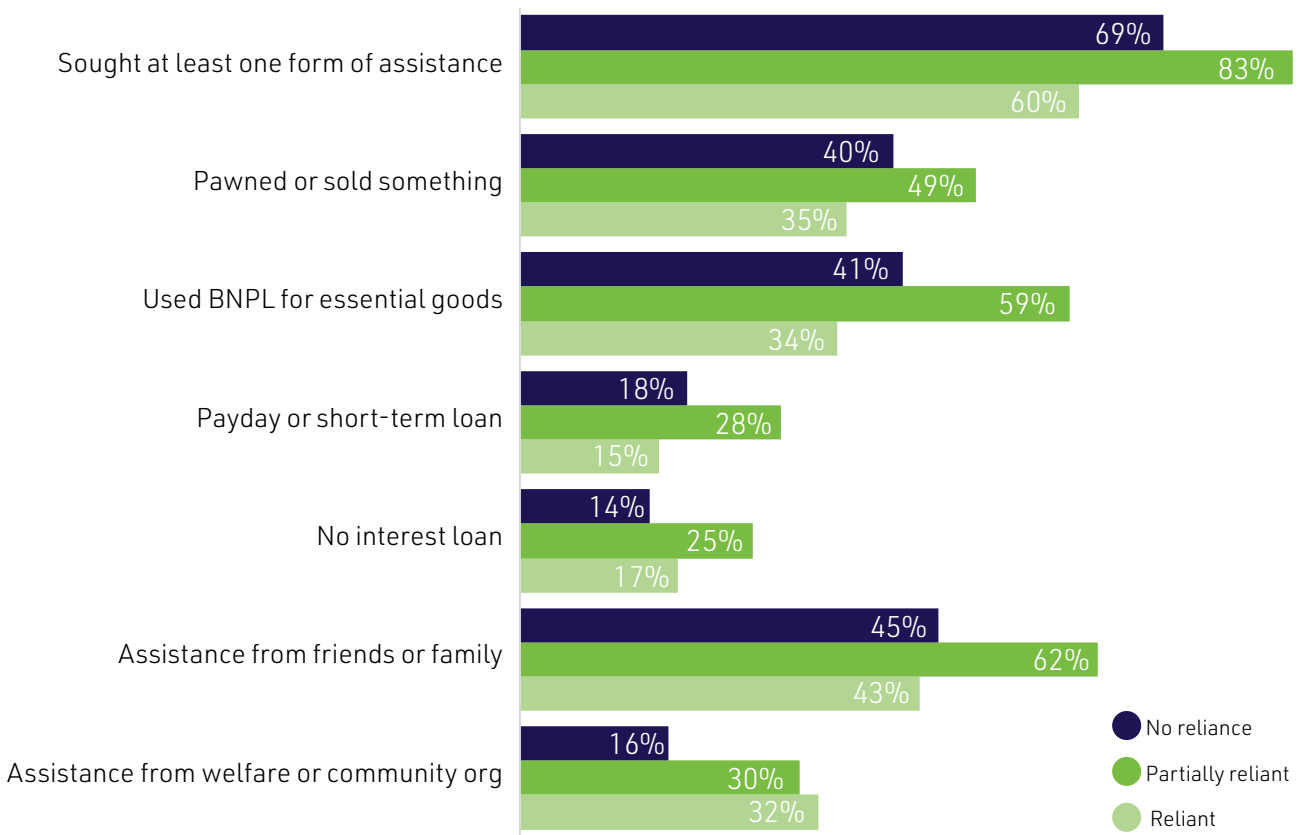
Chart displays: Once, twice, three times or four or more times

Base: All respondents n = 1,086

2.5.2 Sources of financial assistance by income category

Consistent with previous findings, households living on low incomes and below the poverty line that were partially reliant on government payments as one of their main sources of income were significantly more likely to report having to seek at least one form of financial assistance in the past 12 months (83%).

This was consistent across all types of financial assistance, excluding seeking assistance from welfare or community organisations.

Figure 13: Sources of financial assistance by income category

Q15. And in the last 12 months, how often have you done any of the following because you were short of money?

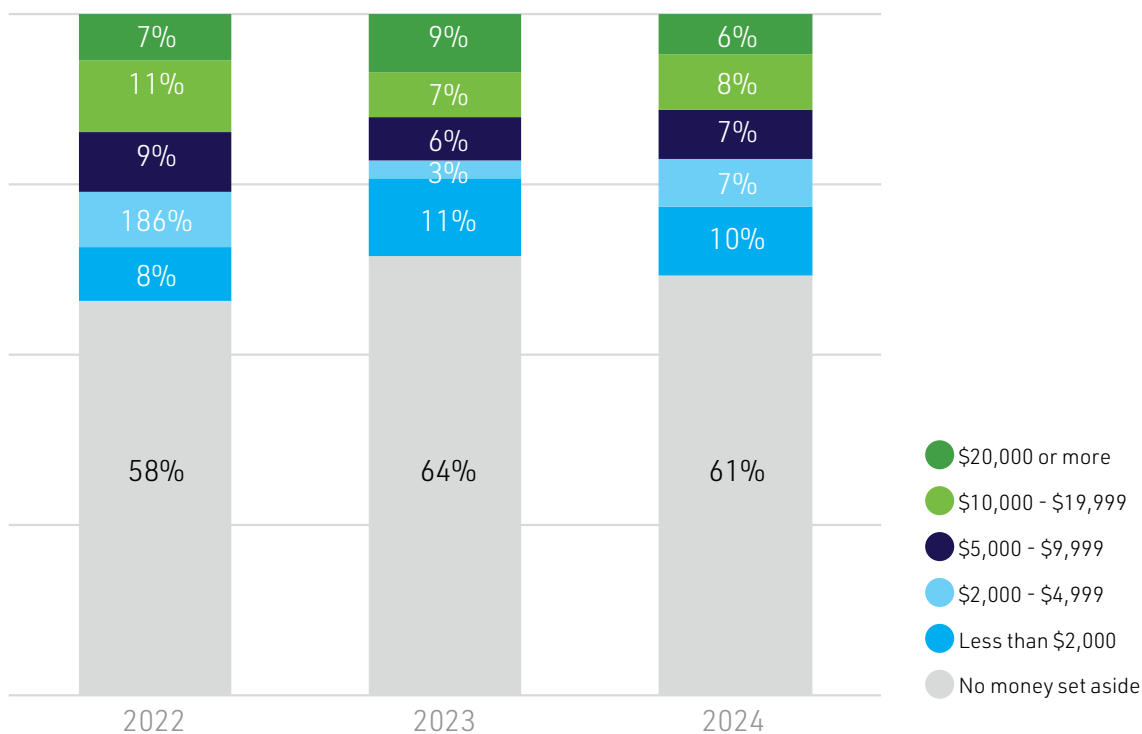
Chart displays: Once, twice, three times or four or more times

Base: All respondents n = 1,086

2.6 Emergency funds

Almost two-thirds of household living on low incomes and below the poverty line (61%) reported having no money set aside for emergencies, remaining largely consistent with 2023 (64%) and 2022 (58%).

Figure 14: Money set aside for emergencies by study year



Q20. Do you have money set aside for an emergency?

Base: All respondents n= 913 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)

However, amongst those who had money set aside, there was an increase in the average size of their emergency funds from 2023. While the most commonly reported emergency fund amount set aside remained less than \$2,000 (10%, compared to 11% in 2023), the average reported emergency fund almost doubled from \$4,049 in 2023 to \$8,064 in 2024.

Feedback received through focus groups and interviews indicated that many respondents struggled to set money aside for emergencies once they had covered all their essential expenses such as housing, food and utility bills. Others were using their credit cards to pay for utility bills and emergency repairs.

“ When you get to the end of the month, not only do you have nothing in your savings, but your debt is also growing, which adds to these growing feelings. At times, it is a little bit overbearing. I've got to go through our budget, and I've had to go through everything to work out, where can I cut back further? How can I bring that down? Have I got a good plan in place? But it makes you uneasy.” – Couple with dependent children, Sydney – South West

“ I just dug into savings for a plumbing issue that came out the blue the other week. We had to put that on a credit card, because you can't just leave a plumbing issue – you've got a leak, and it needs to be fixed.” – Couple with dependent children, South West Sydney

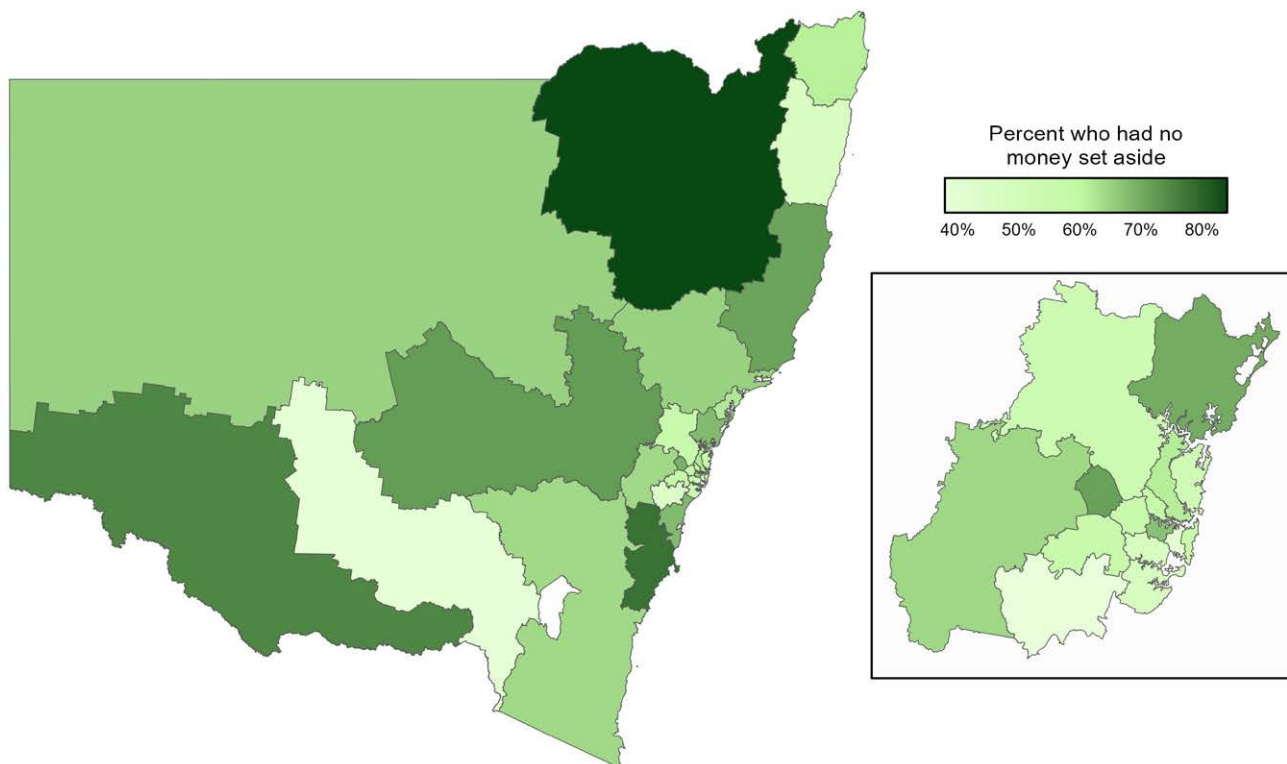
2.6.1 Emergency funds by geographic area

Low-income households and those living below the poverty line in regional parts of NSW were more likely to report having no money set aside for emergencies (66%), compared to those in Greater Sydney (57%). Within Greater Sydney, Western residents were more likely to report having no emergency funds (62%) compared to those in South-West Sydney (52%) and other parts of Sydney (57%).

Among those who did have emergency funds, regional NSW residents were also more likely to have less than \$2,000 set aside (34%), compared to Greater Sydney residents (20%).

These regional and metropolitan trends are visible when viewed spatially. By SA4, there were three areas where 75% or more of respondents reported having no money set aside for emergencies – New England and North West (84%), Southern Highlands and Shoalhaven (78%), and Murray (75%). Within the Greater Sydney region, the two SA4s with the highest rates of respondents not having emergency funds set aside are in Blacktown (69%) and the Central Coast (68%).

“ It only takes something unexpected [to throw off the weekly budget]. And you know we're eating noodles for a couple of weeks and it's not fun.” – Single mother, Central West

Figure 15: Percent with no money set aside for emergencies by SA4

2.6.2 Emergency funds by key demographic groups

Unsurprisingly, many of groups highlighted in previous sections as disproportionately impacted by financial hardship indicators, were also more likely to report having no or fewer funds for emergencies.

As demonstrated in Table 8 below, more than four-in-five single parents living on low incomes and below the poverty line had no money set aside for emergencies (82%), compared to less than two-thirds of couples with children (57%). The average fund amount among single parents who did have money set aside (\$4,425) was also less than half of that reported by couples with children (\$9,294).

Almost four-in-five (78%) First Nations households reported not having money set aside for emergencies, compared to 61% over overall respondents.

Almost three-quarters of public or community housing residents living on low incomes and below the poverty line had no emergency funds (73%), compared to almost two-thirds of private renters (65%) and roughly half of those paying a mortgage (56%) or living in a home they owned outright (53%). Among those who did have savings, public or community housing residents on average had roughly half the amount of savings set aside (\$4,951) compared to those paying a mortgage (\$9,335) or living in a home they owned outright (\$9,331).

“ If something happens to my car for example, I don't have any emergency fund. There's no spare cash to pay for that. It's still if anything goes wrong, I'm right on the edge.” – Single mother with a dependent child, Newcastle.

Table 8: Emergency funds by key demographic groups

	Total	Public housing	Private renters	First Nations	Household disability	Couples with Children	Single Parents
No money set aside	61%	73%	65%	78%↑	67%	57%	82%↑
Less than \$2000	10%	13%	12%	9%	9%	8%	7%
\$2000 - \$4,999	7%	3%	8%	5%	8%	8%	5%
\$5000 - \$9,999	7%	5%	6%	3%	7%	9%	2%
\$10,000 - \$19,999	8%	3%	5%	1%	4%	10%	4%
\$20,000 or more	6%	2%	4%	3%	5%	9%	0%
Average fund	\$8,064	\$4,951	\$6,259	\$6,603	\$6,789	\$9,294	\$4,425
% compared to Total Average Funds		61%	78%	82%	84%	115%	55%
n	913	60	363	87	197	341	99

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

Base: All respondents n= 913 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)

2.6.3 Emergency funds by income category

Consistent with the previous findings, those living in low-income households or below the poverty line who were partially reliant on government payments were significantly more likely to report having no money set aside for emergencies (74%).

People who had full reliance on government support payments were also more likely to have no emergency funds (66%), compared to those who did not rely on government payments as a source of household income (58%).





3 Housing



3 Housing

- 1** Rates of housing stress remain high for many households living on low incomes or below the poverty line needing to pay housing costs⁶. Overall, in the last twelve months, more than two-thirds of households (68%) were in housing stress – defined as paying more than 30% of their household income on housing costs. More than a quarter of households (27%) were in extreme housing stress, spending more than 50% of household income on housing costs.
- 2** Private renters and single parent households are experiencing particularly high rates of housing stress and extreme housing stress. Across tenure types, private renters are most likely to be experience housing stress and extreme housing stress with almost four-in-five households (78%) paying more than 30% of their household income on housing costs and a third (33%) paying 50% or more. Across demographic groups, more than four-in-five (84%) single parents paid more than 30% of their household income on housing costs and just under one-third (35%) paid 50% or more.

⁶ Excludes those who own properties outright and indicated no other property costs, and those who live rent free.

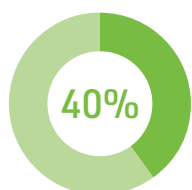
- 3** Across parts of Greater Sydney, the prevalence of extreme housing stress is widespread. There are seven SA4 areas in Sydney where over one third of households are spending 50% or more of their income on housing. While regional NSW generally reported less housing stress (20%) compared to Greater Sydney (32%), some regional areas such as Southern Highlands and Shoalhaven (36%) reported significant rates of extreme housing stress surpassing most areas of Sydney. In one area – Sydney Inner West – more than half of households (54%) were in extreme housing stress.
- 4** Housing costs continue to have a significant impact on the ability of NSW low-income households and those living below the poverty to pay their housing costs or to pay them on time. In the last twelve months more than a third (35%) of surveyed households could not pay their mortgage or rent on time at least once. Higher rates were seen among renters (47%), First Nations households (63%), carer households (44%), single parent households (56%), and those partially reliant on income support (46%).
- 5** The housing crisis has impacted households living on low incomes or below the poverty line in many ways and at greater rates than in 2023. The majority of renters had experienced a rent increase (70%, up from 63% in 2023), while 22% had a rental lease terminated or not renewed by a landlord or property manager (up from 13% in 2023), Just under one-in-five (17%) households paying housing costs had moved due to costs (up from 14% in 2023), and 16% of all households had moved in with family or friends due to housing costs (up from 10% in in 2023). Private renters moved house and moved in with family and friends at higher rates than those living in other arrangements.
- 6** The percentage of households that reported having moved into public housing (6%) has doubled compared to 2023 (3%), but limited access to social housing (public and community housing) remains an issue given the high rates of rental stress.
- 7** Experiences of homelessness increased overall by 40% relative to 2023. Seven percent (7%) of those surveyed reported having experienced a period of homelessness in the past 12 months – up from 5% in 2023.
- 8** First Nations households, two-thirds of which include children, have experienced substantially higher levels of housing disruption and homelessness in the last twelve months. The rate of homelessness was more than three times that of people from non-First Nations backgrounds (21% compared to 6%). Despite this, First Nations households were less likely to move into public housing in the last twelve months (5%, compared to 6%).

3.1 Housing arrangements

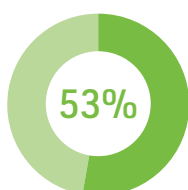
Consistent with previous years, just over half of the sample were homeowners (53%) and just under half were renting (44%). Approximately 10% were living in a home they owned outright, while 43% were paying a mortgage. Over one-third were in private rentals (38%).

Six per cent reported that they were living in public or community housing – consistent with 2023 (6%) and largely consistent with 2022 (5%).

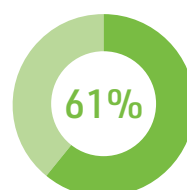
Unsurprisingly, housing arrangement varied significantly by life stage:



Older cohorts aged 65 and over were significantly more likely to own their home outright than those aged 55 - 64 (19%) and under 55 (2%).



Mid-aged people aged 35-44 (53%), 45 - 54 (55%) and 55 - 64 (47%) were significantly more likely to be paying a mortgage, compared to those aged under 35 (32%) or 65 and over (29%).



Younger cohorts aged 18 -24 (61%) and 25 - 34 (53%) were significantly more likely to be living in private rental, compared to those aged over 35 (31%).

Public or community housing residents were most commonly aged between 18 - 24 (9%) or over 55 years (8%), with only 5% of those between aged 25 - 54 living in public or community housing.

As demonstrated in Table 9 below, this variation in housing arrangement by life stage is echoed in the variance by household structure. For example, couples without children and single people were significantly more likely to own their home outright and were significantly more likely to be comprised of people aged 65 and over (52% and 35% respectively).



Table 9: 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)	10%	0%	2%	24%↑	8%	7%	13%
Living in my own home (paying mortgage)	43%	13%	64%↑	40%	39%	25%	27%
Renting (private rental)	38%	74%↑	31%	30%	25%	51%↑	50%↑
Renting (public or community housing)	6%	13%	2%	3%	16%↑	17%↑	8%
Living rent free	1%	0%	0%	2%	8%↑	0%	0%
Other	2%	0%	0%	2%	4%	0%	2%
Total	1,086	38	401	263	51	113	204

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

Source: IPPG Q1. Base: All respondents n=1,086

When excluding participants aged 65 and over, differences across household structures were mediated, but did not disappear in all cases. For example, the proportion of couples without dependent children who owned their home outright dropped from 24% to 9%, while the proportion of those who rent increased from 30% to 42%. Similarly, the proportion of single people without children who owned their home outright more than halved from 13% to 6%.

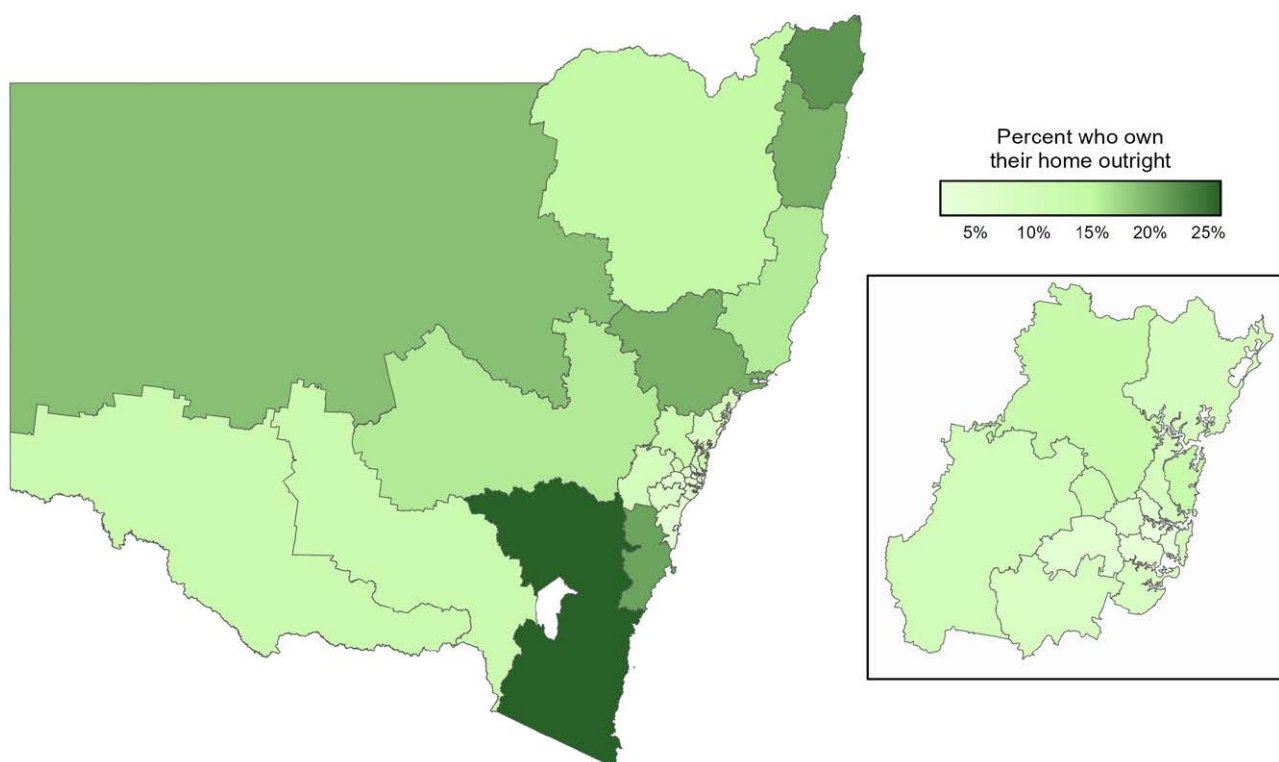
3.1.1 Housing arrangements by region

Households living on low incomes or below the poverty line in regional areas of NSW were significantly more likely to be living in a home they own outright (15%), compared to those in South-West Sydney (4%), Western Sydney (8%) or other parts of Sydney (6%).

However, when excluding participants aged 65 and over, the proportion of those who owned their home outright in regional NSW (6%) and Western Sydney (4%) roughly halved, while there were only small decreases to outright home ownership in South-West Sydney (3%) and other parts of Sydney (4%). This indicates that regional variance in housing arrangements, and resulting housing costs, is at least partially explained by relative population age.

Of the 10 SA4s with the highest share of respondents who own their own home outright, none are in the Greater Sydney region. Those in the Capital Region were the most likely to own their home outright (26%), followed closely by 22% of respondents in Richmond – Tweed, 21% of respondents in the Southern Highlands and Shoalhaven, and 20% of respondents in the Hunter Valley and Coffs Harbour – Grafton regions. The five regions with the lowest share are all in Sydney and include the Inner West (3%), the City and Inner South (3%), the Inner South West (3%), Ryde (4%), and the South West (4%).

Figure 16: Outright home ownership by SA4



3.2 Housing affordability

3.2.1 Overview

Among those paying housing costs, more than two-thirds (68%) were in housing stress – spending more than 30% of their household income on housing costs. This represents a negligible decrease from 2023 (69%), and a sustained overall 10% increase relative to 2022 (62%).

More than one-quarter (27%) were in extreme housing stress – spending more than 50% of their household income on housing costs. This was also a negligible decrease from 2023 (29%), and a sustained overall 23% increase in the rate of extreme housing stress reported relative to 2022 (22%).

This was reflected in the feedback received through the interviews and focus groups, as well as through the online survey. Some respondents were paying over 60% of their income on housing, having experienced rent increases or hikes in their mortgage repayments.

“60% of my income goes just to the mortgage. Forget insurances, forget groceries. 60% alone is just going there.” – Couple with dependent children, Sydney South West

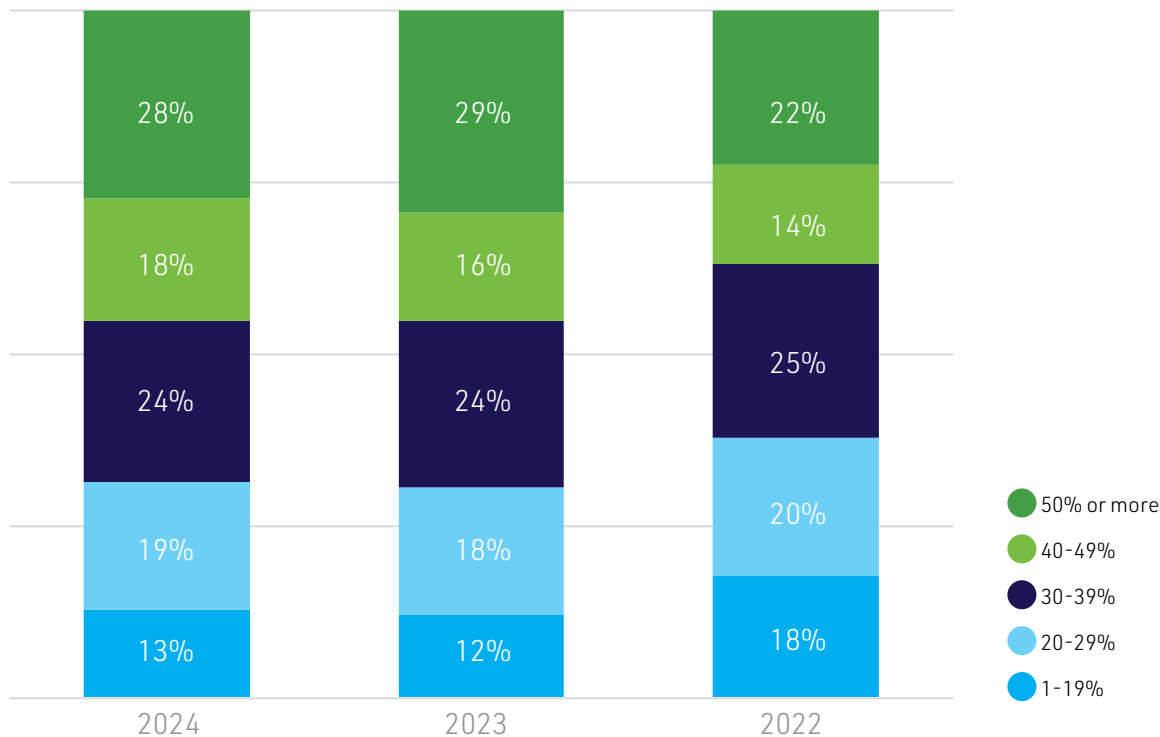
“Housing has just been such a crisis for people for so long, the number of people I have to say no to for help with rent arrears or for help with bond money for a house, because our organisation doesn't have the money to pay off, you know, 4,000 people's \$3,500 rent arrears bill. And so all these children are just in constant housing stress and people sleeping in hostels or in cars.” – Child and family service provider, NSW

“I'm unsure if I can continue with my current employment and housing situation. I am in the process of selling my mortgaged property so I can move away and hopefully have a better chance at enjoying life without stress” – Single person without dependent children, Riverina.

“It's becoming difficult to maintain my tenancy, I'm thinking about moving in with family.” – Single person without dependent children, Sydney Outer South West

Figure 17: Proportion of income spent on housing by income threshold

Total % experiencing housing stress



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) 2024 n = 962, 2023 n=975, 2022 n=988.

3.2.2 Housing stress by housing arrangement

As demonstrated in Figure 19 below, private renters living on low incomes and below the poverty line remained the most significantly impacted by housing stress. More than three-quarters were in housing stress (78%) and approximately one-third were in extreme housing stress (33%). This was consistent with the housing stress rates reported for this cohort in 2023, and a sustained increase from 2022 (73% and 27% respectively).

Similarly consistent with previous years, residents in public or community housing were the second most impacted by overall housing stress. More than two-thirds were in housing stress (68%) and one-in-five in extreme housing stress (20%).

Mortgage payers also remained the second most impacted by *extreme* housing stress (24%). However, this represented a significant 22% decrease relative to 2023 (31%), almost returning to the level reported in 2022 (22%).

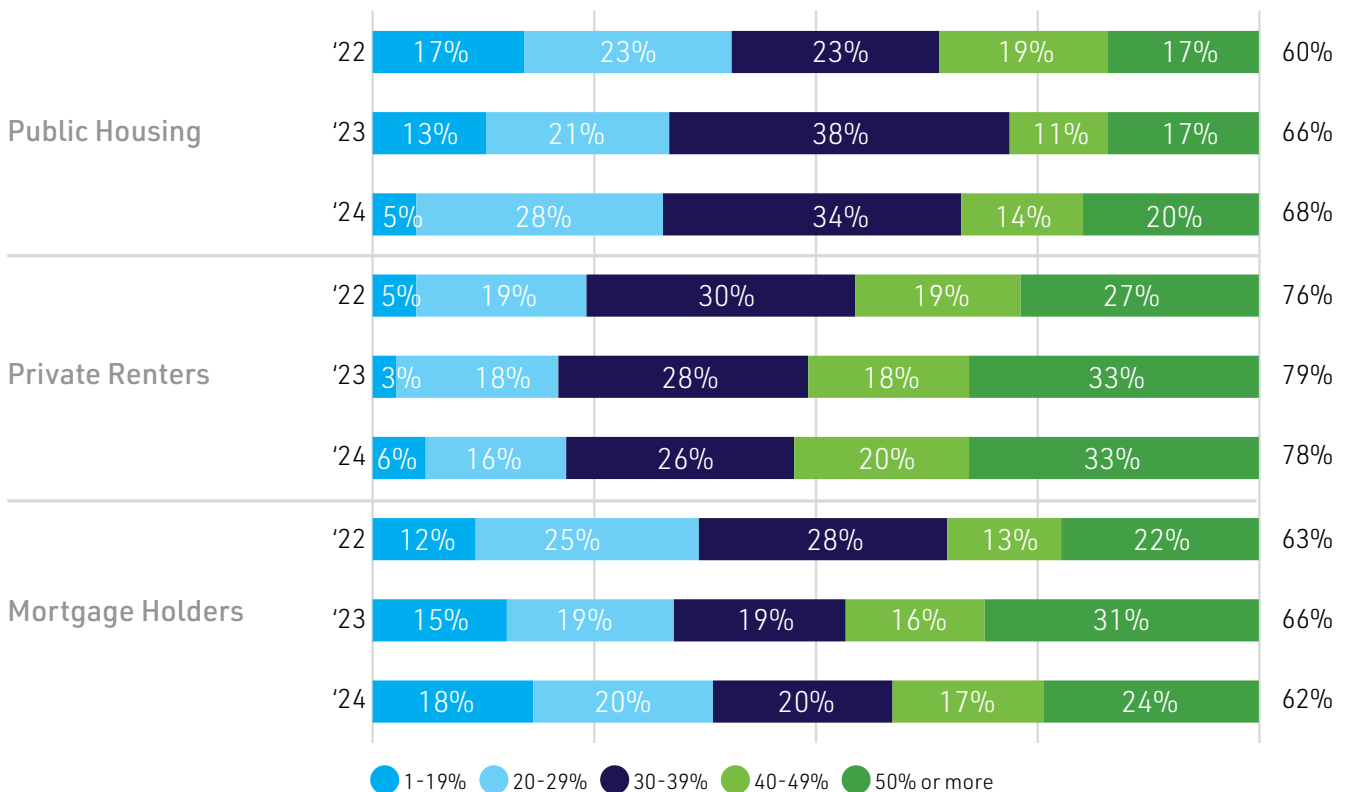
Feedback received through the interviews, focus groups and online survey highlighted instances of severe housing stress, with some respondents being on the verge of homelessness, while others living in fear of no longer being able to afford their living expenses.

“ Our rental increase put my roommate and I into massive debt with the real estate and now are being evicted. We have gone with only one meal a day due to grocery prices. There has been a lot of stress, a few times I have been physically ill due to the strain.” – Shared house of unrelated adults, Sydney Inner West

“ I was talking to the housing officer and he said that they’re going to try to put me into affordable housing and that nearly sent me into a panic. All those houses are like \$550 to \$600 and I just can’t afford that. I mean I’m paying \$400, \$450 with water, that’s over \$100 difference and if they said to me tomorrow ‘you need to move out’. I’d be just like ‘what am I supposed to do?!’ If I didn’t have social housing, I don’t know what I’d do.” – Single mother, Central West

Figure 18: Proportion of income spent on housing, by housing arrangement

Total % experiencing housing stress



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

Base: Respondents currently paying housing costs, 2024 Mortgage holders n = 471, private renter n = 407, renting public or community housing n = 65, 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.

3.2.3 Housing stress by key demographic groups

The groups most impacted by housing stress diverged somewhat from those most impacted by financial hardship such as going without essentials (see Section 2).

Carers and households with disability living on low incomes and below the poverty line were not more commonly affected by housing costs compared to their demographic counterparts. However, CALD households were more likely to report being in extreme housing stress (34%), compared to people from non-CALD backgrounds (25%).

Distinct from the findings related to financial hardship, households who were partially reliant on government payments as one of their main sources of household income were also not most affected by housing costs. Instead, as demonstrated in the Table 10 below, households who were completely reliant on government payments were the most likely to be in housing stress (73%) and extreme housing stress (38%).

Consistent with previous findings, single parents remained among the most impacted by housing costs. More than four-in-five (84%) were in housing stress, and just under one-third were in extreme housing stress (35%).

This was echoed in feedback received through the online survey, interviews and focus groups, where respondents spoke about the difficulties of securing a rental as a single income household. This was worse for larger families, particularly in regional areas with little housing stock available.



“ Finding a rental as a single parent was really difficult because I was going up against dual incomes, and that just doesn't feel fair. I actually don't have a low-income as such, it's pretty reasonable, but when you're trying to find somewhere to secure, and you're not a double income, it's really tough.” – Single mother with dependent children, Illawarra

“ The real estate agents won't even look at me. There's no rentals available in my area with pets, so basically you have to get rid of your animals if you want to rent. And then they're not going to look at me as a single mum with four kids. They're just gonna say 'Oh you're gonna wreck the property'. I know I'm not going to wreck the property, but that's basically what they think.” – Single mother, Central West

Table 10: Housing stress by key demographic groups

	Total	CALD	Non-CALD	No reliance	Partial reliance	Reliant	Couple with children	Single parents
1 – 19%	13%	12%	13%	12%	13%	15%	12%	2%
20 – 29%	19%	19%	18%	20%	18%	12%	21%	14%
30 – 39%	23%	18%	25%	24%	31%	16%	25%	25%
40 – 49%	18%	17%	18%	18%	15%	19%	17%	25%
50%+ (extreme housing stress)	27%	34%	25%	26%	23%	38%	24%	35%
Total % experiencing housing stress	68%	69%	68%	68%	69%	73%	67%	84%
n	962	253	709	756	61	133	390	106

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

Base: Respondents currently paying housing costs n=962

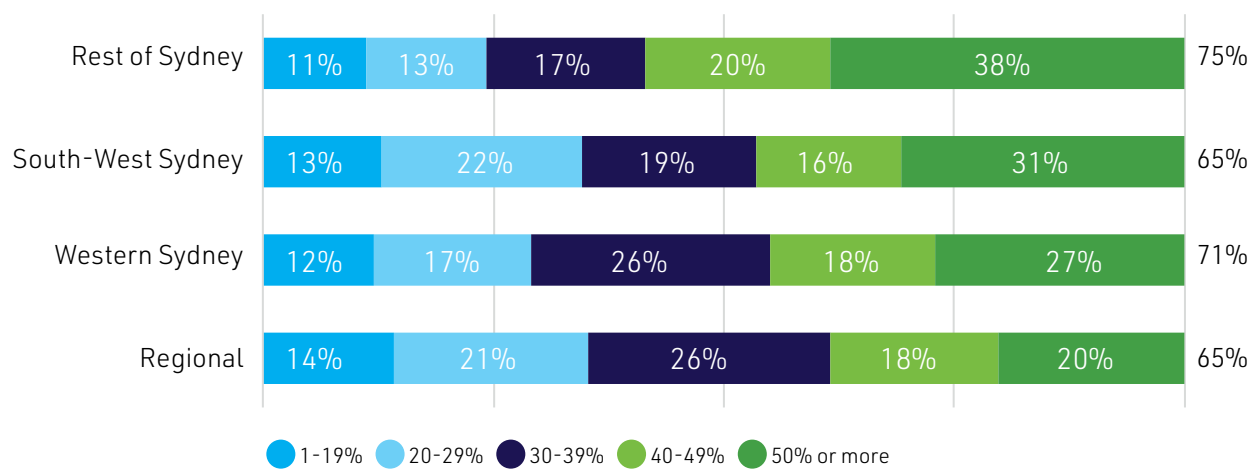
3.2.4 Housing stress by geographic area

Respondents living in Greater Sydney were significantly more likely to live in extreme housing stress – almost one-in-three (32%) compared to one-in-five (20%) people living in regional areas of NSW. This difference was not mediated when excluding respondents aged 65 and over from the analysis.

Within Greater Sydney, extreme housing stress was least common in Western Sydney (27%), followed by South-West Sydney (31%), and was most common in Sydney's other areas (38%).

Figure 19: Housing stress by geographic area

Total % experiencing housing stress

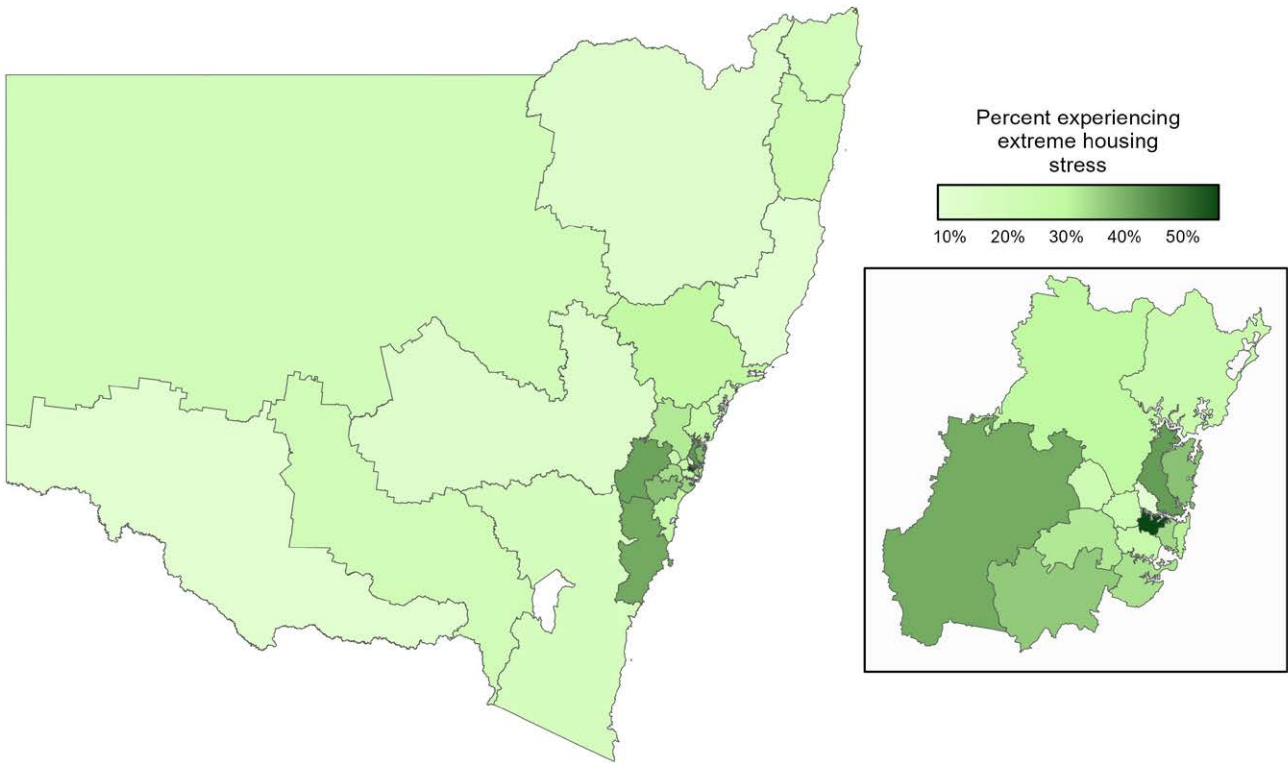


S6 & S7. Proportion of income spent on housing (annual housing costs / annual income after tax)

Base: Respondents currently paying housing costs n = 962.

Drilling down to the SA4 level, extreme housing stress was most common in Sydney's Inner West, where more than half (54%) spent 50% or more of their income on housing. This was followed by North Sydney/Hornsby (40%) and Outer West and Blue Mountains (40%).

Figure 20: Extreme housing stress by SA4



While regional NSW generally reported less housing stress compared to Greater Sydney, some regional areas such as Southern Highlands and Shoalhaven (36%) reported significant rates of extreme housing stress, surpassing most areas of Sydney.

Table 11: Prevalence of extreme housing stress by SA4

SA4		SA4	
Sydney - Inner West	54%	Sydney - Blacktown	26%
Sydney - Outer West and Blue Mountains	40%	Illawarra	25%
Sydney - North Sydney and Hornsby	40%	Newcastle and Lake Macquarie	23%
Southern Highlands and Shoalhaven	36%	Sydney - Parramatta	23%
Sydney - Northern Beaches	36%	Riverina	20%
Sydney - Sutherland	35%	Far West and Orana	19%
Sydney - South West	34%	Richmond - Tweed	18%
Sydney - Outer South West	33%	Coffs Harbour - Grafton	17%
Sydney - Baulkham Hills and Hawkesbury	32%	Capital Region	17%
Sydney - City and Inner South	32%	Murray	14%
Sydney - Eastern Suburbs	29%	Sydney - Ryde	13%
Hunter Valley exc. Newcastle	29%	Central West	12%
Sydney - Inner Southwest	28%	New England and North West	8%
Central Coast	27%	Mid North Coast	8%

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

Consistent with 2023, most respondents were relatively positive about the condition of their housing. Only one-third (35%, compared to 34% in 2023) provided one or more negative ratings of their housing.

The majority reported that their property was in good condition (83%), suitable for their needs (87%), provided them space to relax (86%) and that they felt safe in their home (93%).

However, consistent with previous years, reported housing condition varied significantly by housing arrangement. As demonstrated in the Table 12 below, people living on low-income and below the poverty line that were renting privately (44%) or in public/community housing (39%) were significantly more likely to provide at least one negative rating of their housing condition.

This was echoed in qualitative feedback received through the focus groups, interviews and online survey. Some respondents who were renting noted that their homes were unsuitable to their needs, however they had little to no savings and could not afford moving.

“ We are staying almost 30-35 kilometres from the city, and paying \$600 per week, which is not even worth it. But we are not in the position to move somewhere else. People are standing in the queue, almost 100 people are waiting to take this home immediately and they're even willing to pay \$650 per week because they need a house to stay” – Couple with a dependent child, Sydney - Baulkham Hills and Hawkesbury

One-in-five of those living in public or community housing disagreed that they felt safe in their home (20%). While one-third disagreed that their property was in good condition (36%) and one-quarter disagreed that their home was suitable for their needs (24%).

Some respondents who were paying mortgages on their homes, noted that although their houses required repairs, they could no longer afford them as they were left with little money after paying for their living expenses.

“ The house needs a lot of work, and given the cost of living, there are small, medium, and large projects that need to be done on the house that we simply cannot budget for at the moment”. – Couple with dependent children, South West Sydney

Table 12: 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	35%	14%↓	30%	44%↑	39%↑
Disagreed that their property was in good condition	16%	10%↓	10%↓	21%↑	36%↑
Disagreed that their home was suitable for needs	13%	7%↓	8%↓	17%↑	24%↑
Disagreed that they felt safe in their home	6%	6%↓	4%↓	7%	20%↑
Disagreed that there was space in their home to relax	14%	2%↓	12%	17%	24%
Agreed that their home was overcrowded	19%	3%↓	18%	22%	26%
n	1086	111	472	408	66

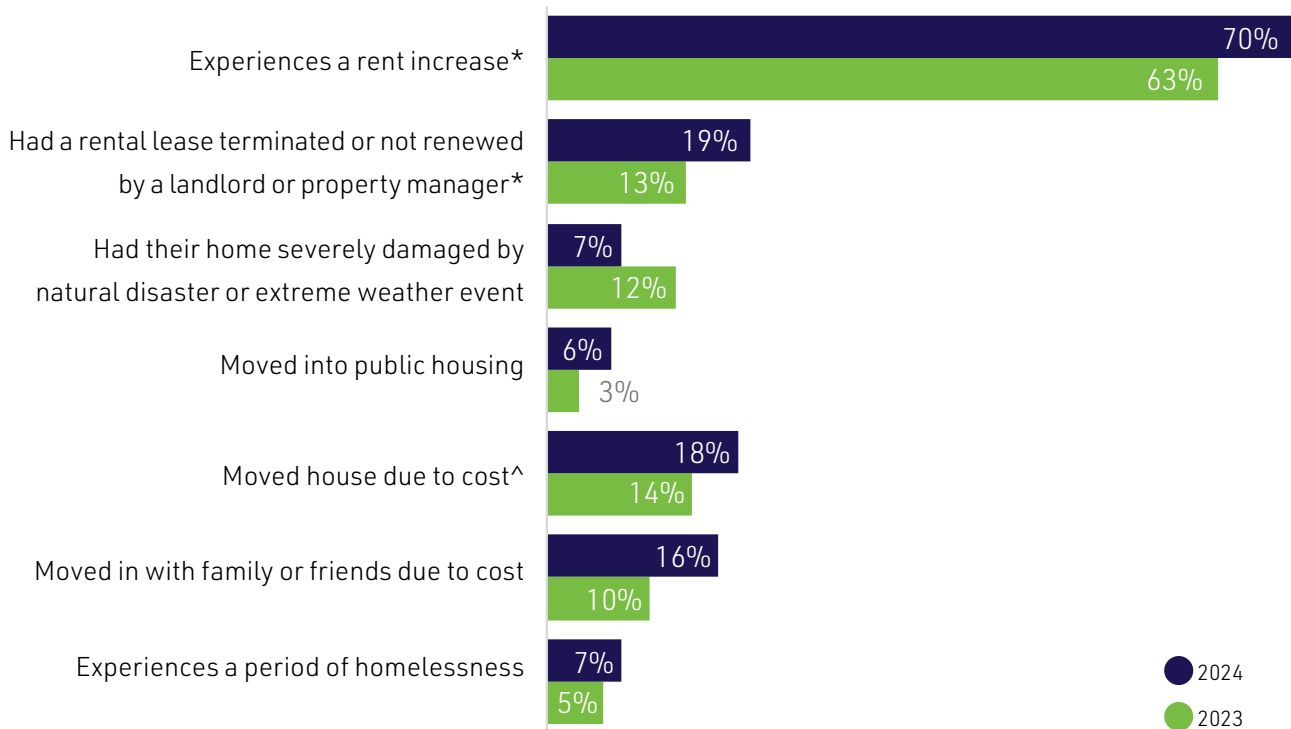
↑↓ Denotes figure is significantly higher or lower than the total

Source: IPPG Q3. Base: All respondents n=1,086

3.4 Changes to housing arrangements

As illustrated in Figure 22 below, excluding damage to property by natural disaster or extreme weather event, there was an increase in the proportion of people who reported experiencing each negative change to their housing arrangement between 2023 and 2024.

Figure 21: Negative changes to housing arrangements



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

Base: All respondents n=1,086

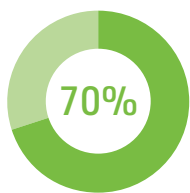
*This item has been filtered to renters 2024 n = 504, 2023 n=529

^ This item has been filtered to people paying housing costs 2024 n = 897, 2023 n = 915

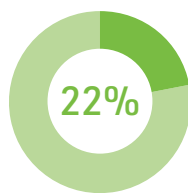
Roughly one-in-six households reported having to move house due to cost (18%) in the past 12 months, an increase of 28% relative to 2023 (14%). Similarly, one-in-six reported moving in with friends/family (16%) due to cost – and increase of 60% relative to 2023 (10%).

The experience of moving due to cost varied significantly by housing arrangement. Roughly one-quarter of people living in private rentals reported moving house (26%) or moving in with family/friends (27%) due to cost. This was compared to less than one-in-ten of those paying a mortgage (8% and 7% respectively).

Notably, there was also a significant year-on-year increase in the proportion of renters who reported having their:



Rent increased (70%)
– an 11% relative increase
from 2023 (63%).



Lease terminated or not
renewed (22%) – a 53%
relative increase from 2023
(13%).

The proportion of people living on low incomes and below the poverty line who reported experiencing a period of homelessness in the past 12 months increased from 5% in 2023 to 7% 2024 – an overall 40% year-on-year increase. Just over a third (36%) of those who had experienced a period of homelessness were households with children.

The proportion who moved into public housing doubled from 3% in 2023 to 6% in 2024. Almost a quarter of survey respondents who lived in public/community housing (23%), had moved into the public/community housing system in the past 12 months. Over one-in-ten (12%) had experienced a period of homelessness and one-in-five (20%) had lived with friends/family prior.

3.4.1 Changes to housing arrangements by key demographic groups

Analysis of renters living on low incomes and below the poverty line by key demographic groups indicates that single parent households experienced at least one rent increase in the last twelve months at a much higher rate than the overall rate for renters (77% compared to 70%).

CALD people (11%, compared to 4%) and single parents (9%, compared to 6%) living on low incomes and below the poverty line moved into public housing at notably higher rates than their demographic counterparts.

Rates of homelessness experienced in the last twelve months by First Nations households living on low incomes and below the poverty line were more than three times that of those from non-First Nations backgrounds (21% compared to 6%). Despite this, First Nations households were less likely to move into public housing in the last twelve months (5%, compared to 6%).

In addition, First Nation households were much more likely to have moved due to costs in the last twelve months (30%, compared to 16%).

This level of housing disruption and homelessness is likely to be significantly impacting children as two-thirds (66%) of surveyed First Nations households include children and almost one-in-five (19%) are single parent households.

Table 13: Financially motivated changes to housing arrangements by key demographic groups

	Total	CALD	Carer	First Nations	Couple with children	Single parents
Moved due to cost [^]	18%	23%	25% [↑]	30% [↑]	14%	20%
Moved in with friends/ family due to cost	16%	19%	24% [↑]	29% [↑]	9% [↓]	21%
Rental lease terminated/ not renewed*	19%	26% [↑]	27% [↑]	29% [↑]	21%	17%
Rental increase*	70%	71%	71%	73%	73%	77%
Experienced period of homelessness	7%	10%	11% [↑]	21% [↑]	3% [↓]	10%
Moved into public housing	6%	11%	7%	5%	6%	9%
n	1,086	253	251	91	390	106

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

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

Base: All respondents n=1,086

*This item has been filtered to renters n = 504

[^] This item has been filtered to people paying housing costs n = 897

3.4.2 Changes to housing arrangements by location

The same proportion of regional NSW residents reported experiencing a rental increase in the past 12 months as those in Greater Sydney (70%) – indicating rising costs across the state. Rental increases were more commonly reported within South-West Sydney (73%) and Western Sydney (72%) than other parts of Sydney (66%).

However, people from regional NSW were significantly less likely to have their rental lease terminated/not renewed (7%) compared to those in Greater Sydney (13%).



4 Income

4 Income

- 1 Consistent with 2022 and 2023, most of the surveyed households living on low incomes or below the poverty line rely on paid employment as their only source of household income. Over four-in-five (81%) low-income households and three-in-five (60%) households living below the poverty line rely on paid employment as their main source of income.
- 2 Less than a quarter (23%) of households living on low incomes or below the poverty line rely on government support payments for part (6%), or all (17%), of their income.
 - When excluding those reliant on the age pension, those living in public/community housing (42%), single parent households (26%) and households with disability (26%) were most likely to have government support payments as their main source of income.
 - The majority of respondents in each broad location relied on paid employment only; however, even when excluding those on the age pension, reliance on government support was more common in regional areas of NSW (14%), compared to Greater Sydney (10%).
- 3 The majority of households that relied on government support payments as part (60%) or all (81%) of their income were living below the poverty line, indicating that government payments are often not sufficient to keep people out of poverty.
- 4 Almost one-in-ten (9%) households living on low incomes or below the poverty line reported experiencing difficulty accessing government-funded financial supports at least once in the past 12 months, consistent with 2023 (8%). This was significantly higher among First Nations households (16%), households with a person living with disability (14%), single parents (12%), and carers (12%).
- 5 When considered individually, the majority reported being aware of at least one cost of living support scheme offered by the NSW Government (83%). However, among those who were aware, less than two-thirds of surveyed households had accessed any of the supports (59%, compared to 57% in 2023).

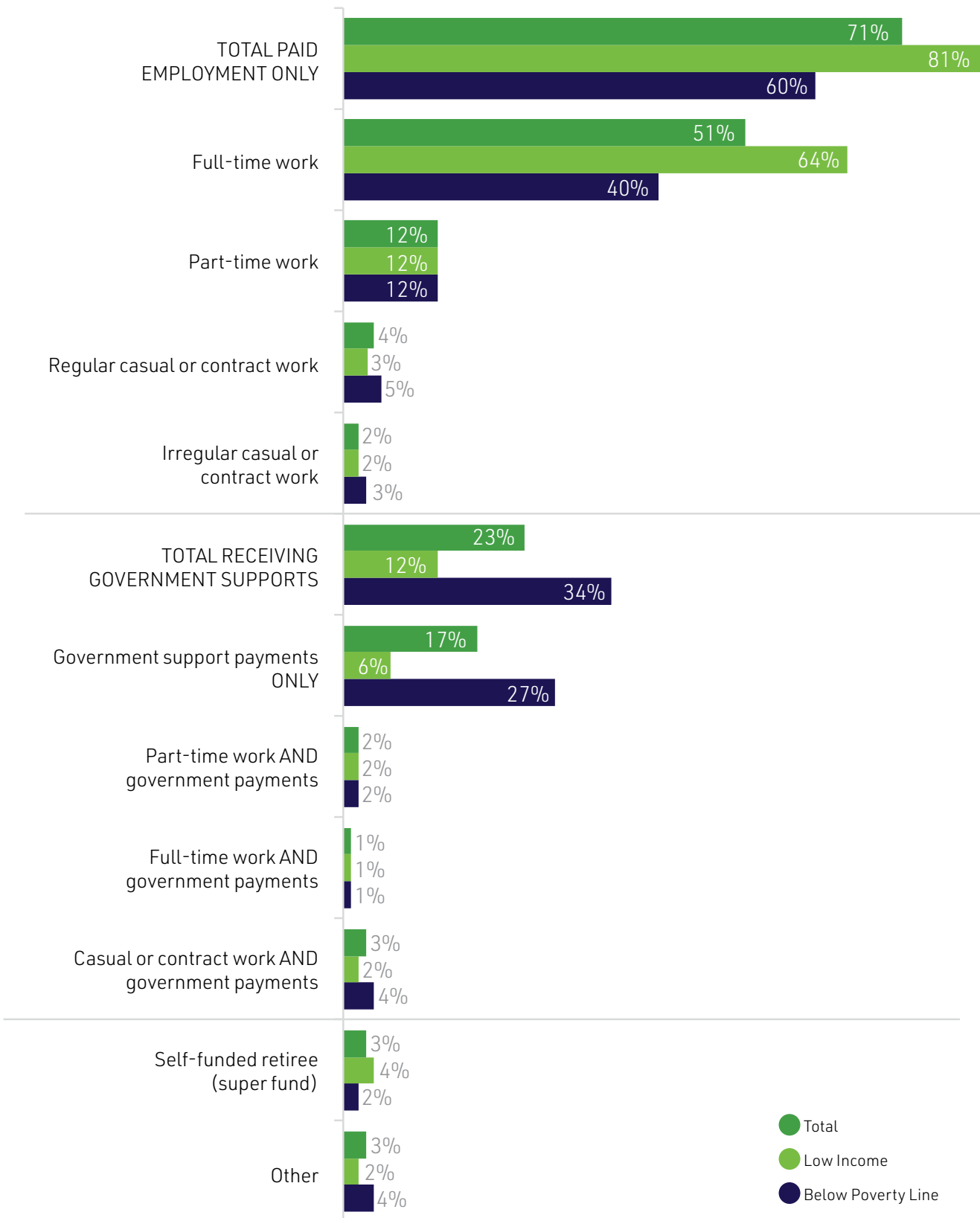
4.1 Sources of household income

Consistent with previous years, most surveyed households relied on paid employment as their main source of income (71%). Over four-in-five (81%) low-income households and three-in-five (60%) households living below the poverty line rely on paid employment as their main source of income.

While just under one-quarter listed government payments as one of their main sources of income (23%), less than one-fifth listed government support payments as their sole source of income (17%).

This varied substantively by income threshold. Over one-quarter of people living below the poverty line relied on government support payments as their sole source of income (27%), compared to just 6% of low-income households. Ultimately, the majority of households that relied on government support payments as part (60%) or all (81%) of their income were living below the poverty line, indicating that government payments are not increasing in line with living costs.

Figure 22: Sources of household income by income threshold

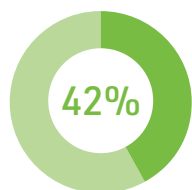


Q11a. What is your main source of household income? Base: all n=1,086

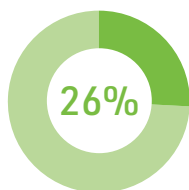
4.1.1 Sources of income by demographic groups

Several demographic groups living on low incomes or below the poverty line were more likely to rely on government support payments, either partially or fully, as a source of household income. As illustrated in the previous sections on Financial Hardship and Housing, reliance on government support payments was correlated with various experiences of financial hardship.

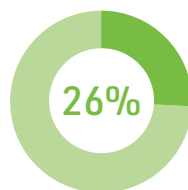
When excluding the age pension, the groups most likely to be completely reliant on government support payments were:



Public/community housing residents (42%).

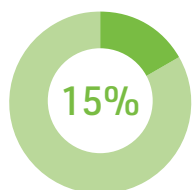


Single parents (26%).

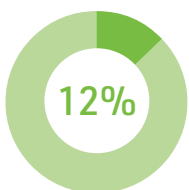


Households with disability (26%).

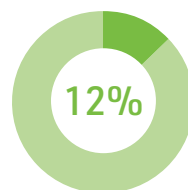
Partial reliance on government support payments was most common amongst:



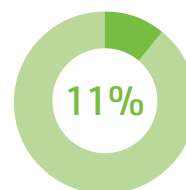
Public/community housing residents (15%).



Households with disability (13%) and carers (12%).



First Nations people (12%).



Single parents (11%).



Table 14: Sources of income by key demographic groups, excluding age pension

	Total	Household with disability	Carers	First Nations	Public/ community housing residents	Couple with dependent children	Single Parents
Paid employment only	71%	56%	73%	71%	44%↓	91%↑	61%↓
Partial reliance on government support payments	6%	13%↑	12%↑	12%	15%↑	5%	11%
Government support payments ONLY	17%	34%	20%	15%	50%	2%	28%
Government support payments ONLY Excluding age pension	9%	26%↑	11%	15%	42%↑	2%↓	26%↑
n	1086	196	223	91	219	400	108

↑↓ Denotes figure is significantly higher or lower than their demographic counterpart

Source: IPPG Q11a. Base: all respondents not receiving the age pension n= 982

4.1.2 Sources of income by geographic area

While most respondents within each broad geographic area relied on paid employment only, people living on low incomes and below the poverty line from regional areas of NSW were more likely to be fully reliant on government support (24%) than those in Greater Sydney overall (10%).

Within Greater Sydney, complete reliance on government support payments was slightly more likely in Western Sydney (12%) and South-West Sydney (11%) compared to other areas of Sydney (9%).

This difference in complete reliance on government support payments is explained to a degree by the larger share of retirees in regional areas. However, as demonstrated in the Table 15 below, when excluding people receiving the age pension this difference was mediated but did not disappear.

Table 15: Reliance on government support payments by broad location

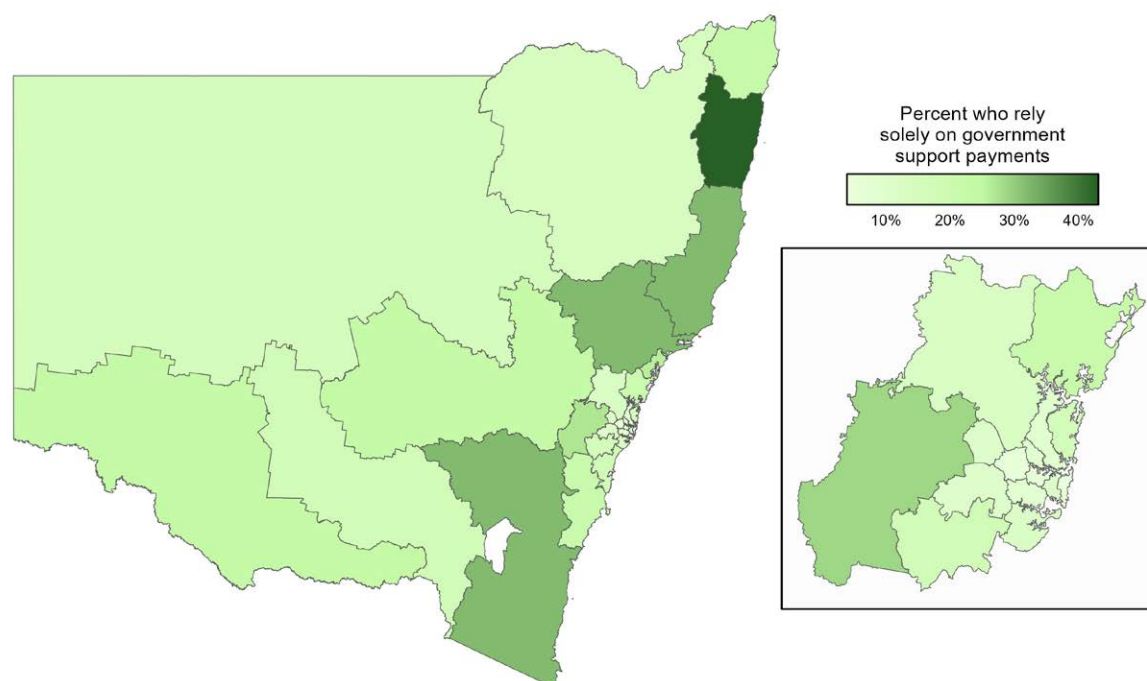
	Total	Regional NSW	Rest of Sydney	South-West Sydney	Western Sydney
Paid employment only	71%	60%↓	79%↑	81%↑	77%
Partial reliance on government support payments	6%	7%	6%	5%	6%
Government support payments ONLY	17%	24%↑	9%↓	11%	12%
Government support payments ONLY excluding age pension	9%	14%↑	4%↓	6%	5%
n	1086	485	219	168	214

↑↓ Denotes figure is significantly higher or lower than regional counterpart

Source: IPPG Q11a. Base: All respondents n=1,086

The four regions with the highest share of respondents who rely solely on government payments are all outside the Greater Sydney area – Coffs Harbour – Grafton (43%), the Capital Region (32%), the Mid North Coast (32%), and the Hunter Valley (32%). Furthermore, of the top ten regions only one is in Greater Sydney – the Outer West and Blue Mountains region (28%).

The relatively low share of respondents relying solely on government payments in Sydney and its outer suburbs may reflect the fact that living in these areas on government support payments alone is quite challenging due to high housing costs.

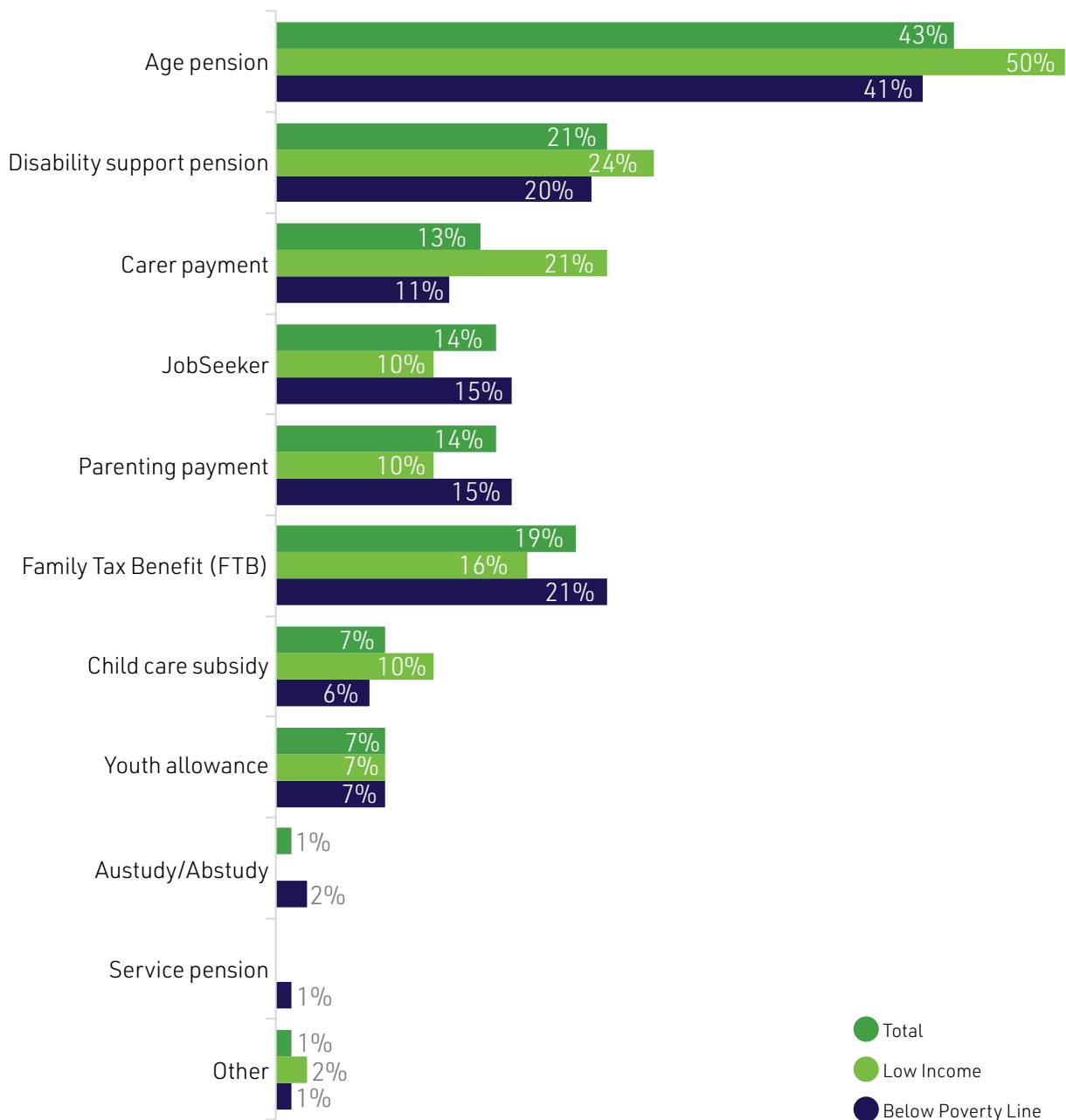
Figure 23: Sole reliance on government support payments by SA4

4.2 Sources of Commonwealth Government support

Among households receiving financial support from the Commonwealth Government, the most common supports received were the age pension (43%) and the disability support payment (21%).

Those who were living below the poverty line were more likely to be receiving the disability support pension (26%) or the JobSeeker payment (16%).

Figure 24: Commonwealth government support received



Q11b. Which government payments does your household receive?

Base: Receive government supports n=242

4.2.1 Sources of government support by household composition

As highlighted in Table 16 below, factors including life stage and household composition impact the types of government supports that are received.

Among households that receive Commonwealth financial support, less than one-quarter of households living with disability received the disability support pension (21%), and around one-in-eight (12%) received the carer payment.

Almost one-quarter of single parents were receiving the parenting payment (24%), compared to only 1% of couples with dependent children. Single parents were also more than five times more likely to be accessing the Family Tax Benefit (23%, compared to 4%) and twice as likely to be using the childcare subsidy (8%, compared to 4%) than couples with children.

Table 16: 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	10%	22%	4%	19%	0%	12%
Disability support pension	5%	8%	6%	4%	2%	21%↑
Carer payment	3%	1%	4%	4%	2%	12%↑
Parenting payment	3%	N/A	24%↑	N/A	1%	4%
Family Tax Benefit (FTB)	4%	N/A	23%↑	N/A	4%	7%
Child care subsidy	2%	N/A	8%	N/A	4%	3%
JobSeeker	3%	5%	4%	2%	1%	7%
Other	0%	0%	1%	0%	0%	1%
n	1086	204	113	263	401	223

↑↓ Denotes figure is significantly higher or lower than demographic counterpart.

Source: IPPG Q11a. Base: All respondents n=1,1086



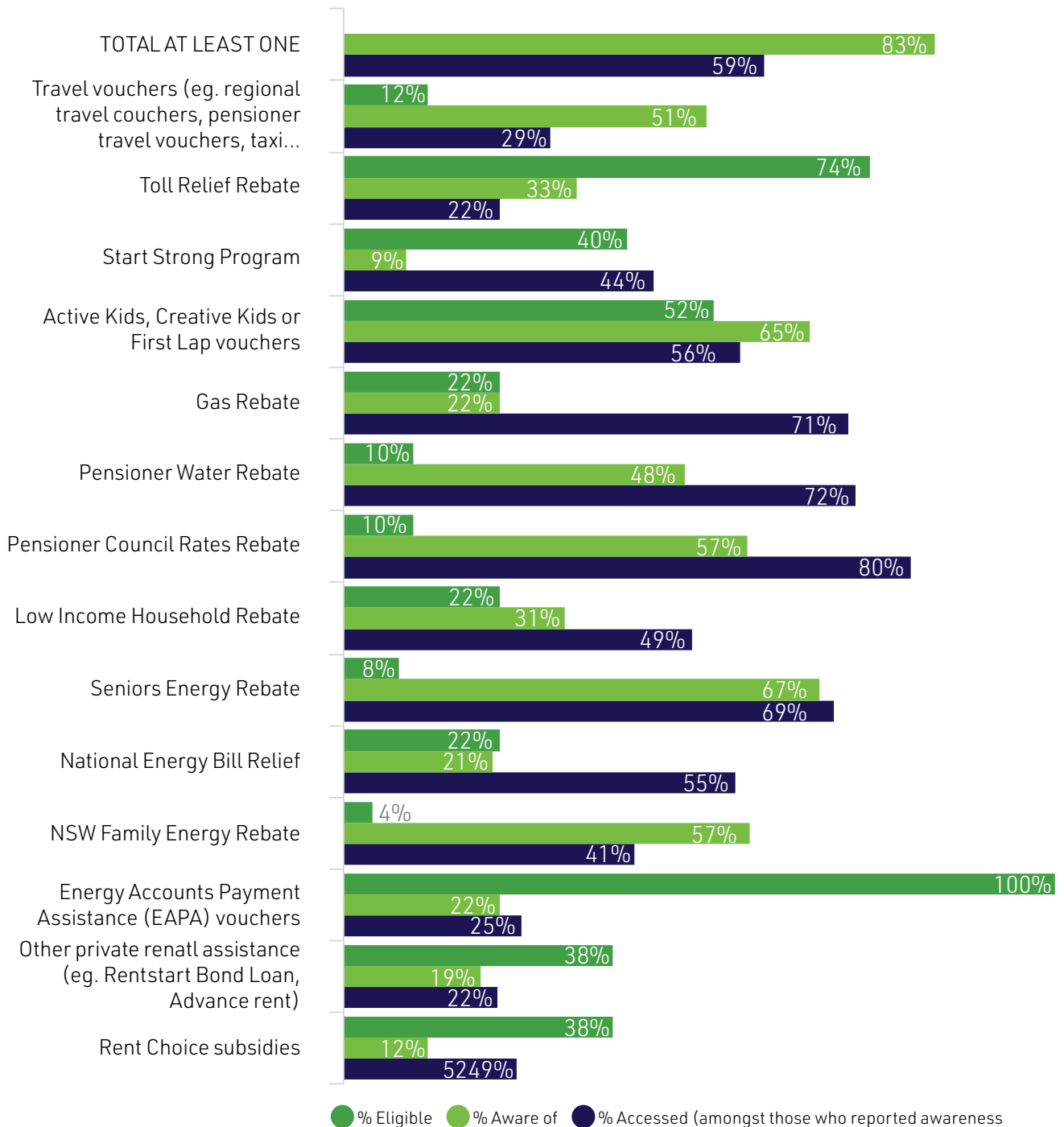
4.3 Cost of living support

4.3.1 NSW Government Cost of Living initiatives

Consistent with previous years, awareness of the NSW Government's cost of living initiatives remained low – 17% compared to 18% in 2023 and 19% in 2022. However, when initiatives were considered individually, the majority of survey respondents reported being aware of at least one cost of living rebate, voucher or initiative offered by the NSW Government (83%).

Figure 26 below illustrates awareness of each scheme filtered by eligibility (as well as possible), and the proportion of those who reported accessing the scheme amongst those that were aware.

It reveals that among those who were aware, less than two-thirds of households living on low incomes or below the poverty line had accessed any of the available supports (59%, compared to 57% in 2023).

Figure 25: Awareness and access of NSW Government cost of living supports

Q12b. 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=1086, Toll relief - car as main form of transport n=799, parents and family vouchers and rebates - children in household n=565, Start Strong Program - children aged under 15 in households n = 438, Pensioners water and council rates rebate - aged pension n=104, Seniors energy rebate - 65+, excluding age pension n=86, Travel vouchers - aged pension or carers payment n = 129, Gas rebate/Low-income household rebate/National energy bill relief - age pension, Family Tax Benefit, Youth Allowance, Aus/Abstudy, Disability Pension, carers, Jobseeker or Parenting Payment n = 236, NSW Family energy rebate - receiving Family Tax Benefit n = 47.

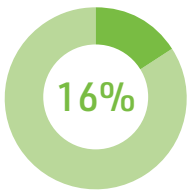
Q12c. Which, if any, of the following have you accessed in the last 12 months? Base: Varied - by awareness of each individual scheme

4.4 Difficulty accessing cost of living support

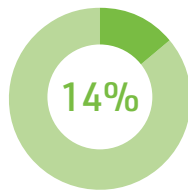
Almost one-in-ten (9%) surveyed households living on low incomes or below the poverty line reported that they had experienced difficulty accessing government-funded financial supports in the past 12 months, consistent with 2023 (8%).

“ I find it unfair that some can't access Job Seeker or Centrelink payments when needed and are expected to sacrifice the little money saved to live off.” – Multiple family household, Sydney Parramatta.

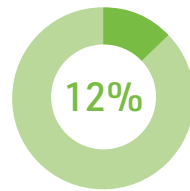
A number of demographic groups living on low incomes or below the poverty line were more likely to report having experienced difficulty accessing government support, including:



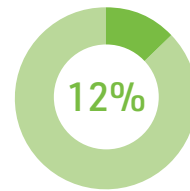
First Nations households (16%).



Households with a person living with disability (14%).



Single parents (12%).



Carers (12%).

Difficulty accessing government support did not vary significantly by other factors such as type of reliance on government support, location, or housing arrangement.

In focus groups and interviews, numerous participants raised difficulties with accessing or maintaining access to government cost of living support. In particular:

- **Application and processing systems** – numerous participants noted that the process of accessing some subsidies was unclear, even to partner organisations such as energy companies or recreational providers. For example, some parents reported that they could not use the various vouchers aimed at subsidising extracurricular or recreational activities for their children as their local providers did not have the administrative systems in place to process the payments. Similarly, one participant reported having to teach their energy provider how to process their rebate.

“ The energy rebate was tricky to access, I had to do that manually. I got them on the phone prior to the application, but they kind of bounce you back and forward. I had to call the RMS first, and then they told me they couldn't process it directly through me. I had to call the energy company myself, I think they were quite confused.” – Couple with dependent children, Kogarah.

- **Income thresholds for eligibility** – many of the participants who were partially reliant on income support payments to supplement their income considered the maximum income eligibility threshold was set too low relative to increased cost of living expenses. As eligibility for some payments also qualified participants to access other subsidies and concessions (e.g. health cards, rental assistance, and energy rebates), some reported that there was a disincentive to earning extra income if it pushed households slightly over the income eligibility threshold which meant losing access to income support payments and concessions, and ultimately increased their living costs. For example, one single mother interviewed reported that due to the loss of access to concessions that would occur, the additional income she would earn from taking on an extra day of work would not be worth the “mental health risk” of losing a day where she could undertake life administration (e.g., taking herself and her children to medical appointments).

“ If I picked up those two days, then catch 22, I'd lose part of my Centrelink – maybe all of it. And then I don't get the Greens slip free for rego, and I don't get the healthcare card. So it just puts me further behind....and [losing those days] just increases your mental health risk.” – Single mother with dependent children, Bathurst

“ Another issue is, you get people who are on the single parent payment, but when they go over that top income threshold, they don't receive any payment at all. They can only use their healthcare card or their pension card for six weeks, and all the benefits that you're getting from that are cut off, so now they've got to come up with that extra money. I feel like some people are actually trying to keep their income just below the limit, because when you go over it, the expense is so great for some people that it's not worth it to be over that actually.” – Single mother with a dependent child, Newcastle.



5 Employment



5 Employment

- 1** Most households on low incomes or living below the poverty line in NSW are employed. Over two thirds (69%) are in paid employment, including 43% who are employed full-time. Households living on low incomes are more likely to be in paid employment (79%) than those living below the poverty line (59%).
- 2** The majority of the students (73%), carers (71%), casual employees (62%) and retirees (60%) surveyed were living below the poverty line. However, a substantial minority of those working part-time (44%) and full-time (39%) were living below the poverty line.
- 3** Even when excluding retirees, employment rates were lower among regional households (78%), compared to Greater Sydney (85%). Regional households were less likely to be working full-time (43%) and more likely to be working part-time (25%) than those in Greater Sydney (57% and 18% respectively).

- 4 Around one-in-eight employed people living on low incomes or below the poverty line had two jobs (13%) and 2% had three jobs. Some groups were more likely to be working two or more jobs including, 18-24 year olds (26% compared to 13% of people 25+ years), single parents (15% compared to 10% of couples with dependent children), and those from a CALD background (19%, compared to 13% of non-CALD households).
- 5 One-fifth (20%) of those currently employed were working 40 hours or more a week – this represents a slight increase relative to 2023 (19%) and a sustained 25% increase relative to 2022 (15%). This may indicate that many low-income households in NSW have needed to take on and maintain additional working hours as a longer-term solution to the sharp rises in living costs.
- 6 More than half of those who were currently employed or seeking employment had experienced at least one positive change to their employment in the past 12 months (52%), while 41% had experienced at least one negative change.
- 7 Single parents were more likely to experience negative changes (43%) to their employment, and less likely to experience positive changes (47%) compared to couples with children (33% and 49% respectively).
- 8 Pay rises are mostly not covering cost of living for households on low incomes or living below the poverty line. Almost half (49%) of all employed households living on low incomes or below the poverty line received a pay rise. However, less than one-in-five of those who reported receiving a pay rise – or less than one-in-ten (8%) of all who were employed – identified that it covered their increased living costs.
- 9 Pay rises varied substantially by employment type. More than half of full-time employees had received any sort of pay rise in the past 12 months (56%), compared to 44% of part-time employees and close to one-quarter of casual employees (26%). Full-time employees were also more likely to receive a pay rise that covered the increases to their living costs (11%), compared to part-time employees (2%) and casual employees (3%).

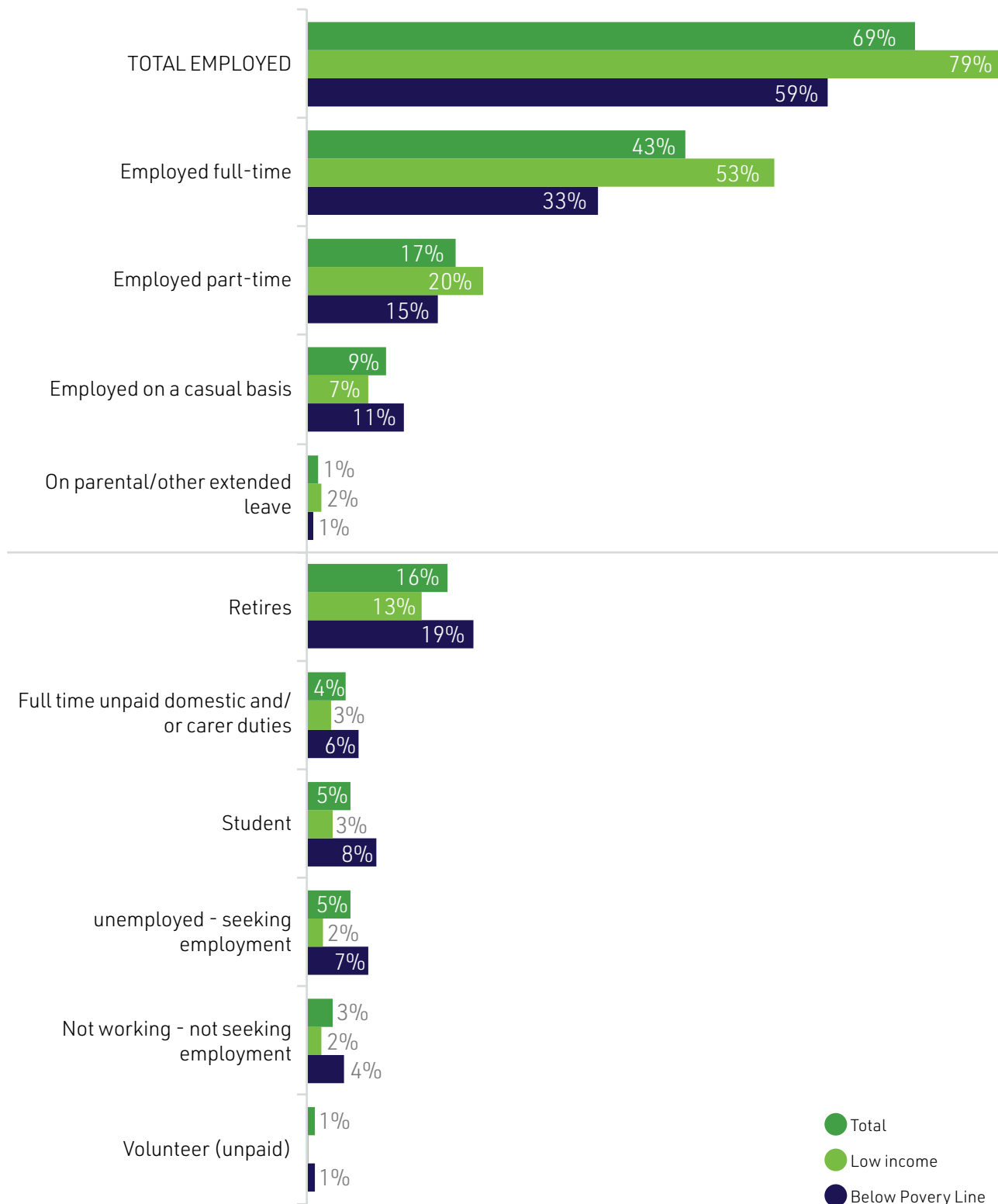
5.1 Employment status

Over two thirds (69%) of those surveyed were in paid employment, including 43% who are employed full-time. Around one-in-six (16%) were retired. While a relatively small proportion (5%) were 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 (79%) than those living below the poverty line (59%). Notably, over half (53%) of people on low incomes are employed full-time, compared to 33% of those living below the poverty line.

The majority of the students (73%), carers (71%), casual employees (62%) and retirees (60%) surveyed were living below the poverty line. However, a substantial minority of those working part-time (44%) and full-time (39%) were living below the poverty line.

Figure 26: Employment status



Q5. Which of the following statements describe you?

Base: All respondents n=1,086

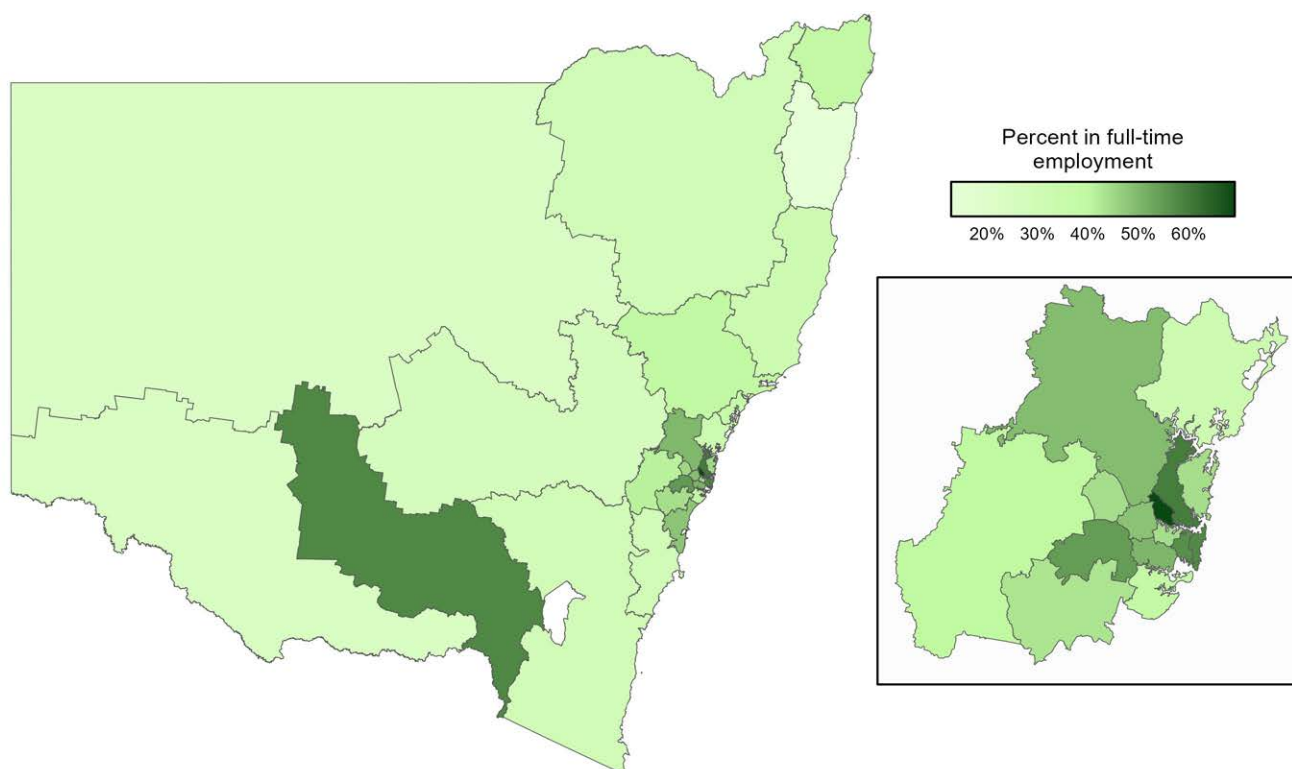
5.1.1 Differences between major cities and regional areas

Residents of regional NSW were significantly less likely to be in employment (61%) compared to those in Greater Sydney (76%), and twice as likely to be retired (22% compared to 11%).

When excluding the retiree population, the difference in employment rate between regional areas of NSW (78%) and Greater Sydney (85%) reduced but did not disappear. However, regional NSW residents were significantly less likely to be working full-time (43%) and more likely to be working part-time (25%) than their counterparts in Greater Sydney (57% and 18% respectively).

Of the 10 SA4s with the greatest share of households living on low incomes or below the poverty line who work full-time, eight are in Greater Sydney. The SA4 with the highest share is Ryde, where 69% of respondents reported working full-time. The next highest SA4s were North Sydney and Hornsby (60%), the Riverina region (58%), the Eastern suburbs (58%), and the City and Inner South (58%). By contrast, the three areas with the lowest rates of full-time employment were Coffs Harbour – Grafton (13%), the Far West and Orana region (22%), and the Murray region (23%).

Figure 27: Share of respondents employed full-time by SA4

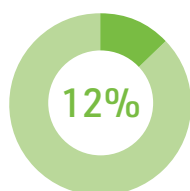


5.1.2 Multiple jobs

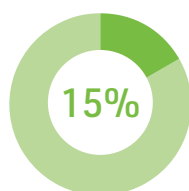
The majority of employed people living on low incomes and below the poverty line had one job (85%), while around one-in-eight had two jobs (13%) and 2% had three jobs.

The proportion who had two or more jobs has remained relatively consistent across 2023 (15%) and 2022 (16%).

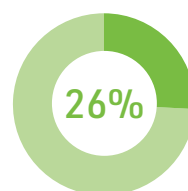
The groups most likely to hold multiple jobs were:



People from CALD backgrounds (19%, compared to 13% of non-CALD)



Single parents (15%, compared to 10% of couples with dependent children)



Young people aged 18 - 24 (26%, compared to 13% of people over 25).

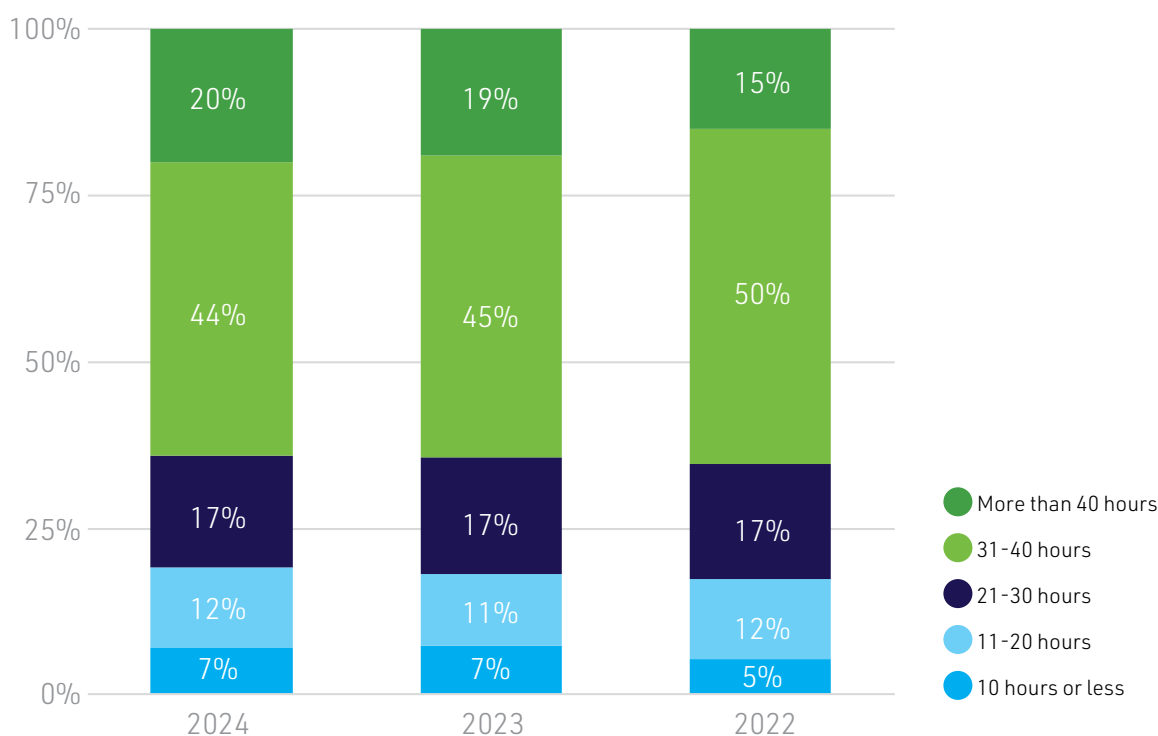
5.1.3 Hours worked

Almost half (44%) of those who were currently employed were working between 31 and 40 hours per week, while one-third (36%) worked less than 40 hours.

One-fifth (20%) were working 40 hours or more a week – this represents a slight increase from 2023 (19%) and a sustained 25% relative increase from 2022 (15%).

This may indicate that many households living on low incomes and below poverty line in NSW have needed to take on and maintain additional working hours as a longer-term solution to the sharp rises in living costs.

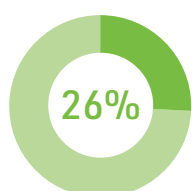


Figure 28: Number of hours worked per week

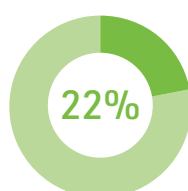
Q7. And how many hours do you usually work for pay (on a weekly basis)?

Base: Currently employed and not on extended leave 2024 n = 739, 2023 n=735

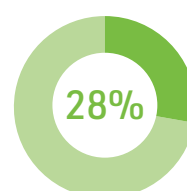
Working more than 40 hours per week was most common amongst:



Men (26%, compared to 13% of women)



Households with children (22%, compared to 16% of households with no children)



People aged 35 – 44 (28%, compared to 15% of people under 35 and 17% of people over 45)

5.2 Changes to employment in the past 12 months

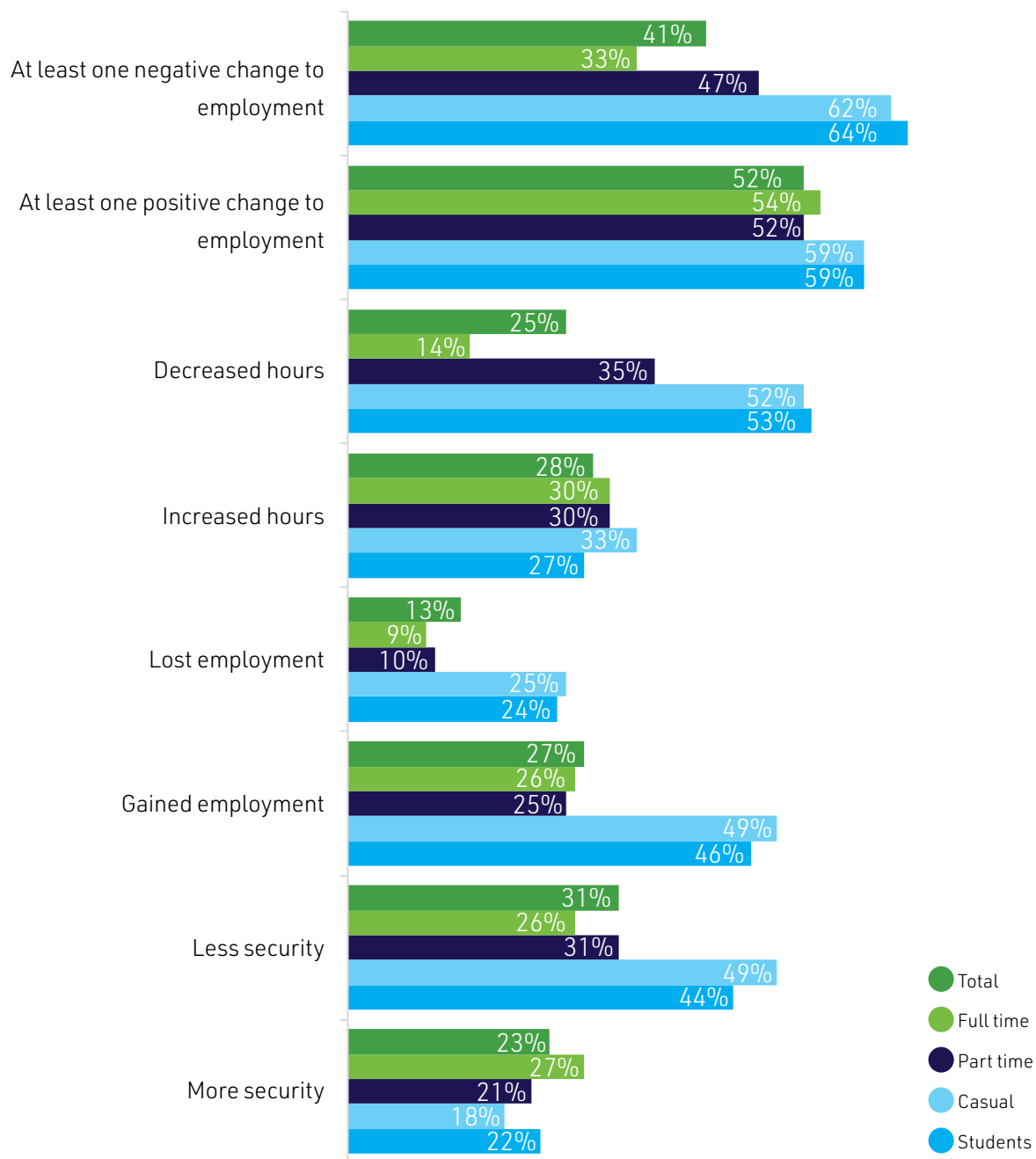
Over half of those living on low incomes or below the poverty line who were currently employed or who described themselves as unemployed (seeking employment), reported experiencing at least one change to their employment (57%) in the last twelve months. At least one positive change (52%) was more commonly reported than at least one negative change (41%) among these groups.

There was substantial variation in the types of changes experienced across employment types, as illustrated in the figure below.

People who were employed casually were significantly more likely to report experiencing all types of positive and negative changes in the last twelve months, except for more security, reflecting the precarity of this type of employment.

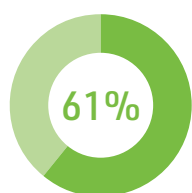
Just under one-third (31%) of those who described themselves as unemployed (seeking employment) reported losing employment in the past 12 months.

Figure 29: Changes to employment, by employment type.

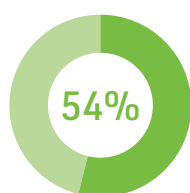


Q8. Over the last 12 months have you experienced any of the following changes to your employment? Base: Currently employed + unemployed (seeking employment) n = 799

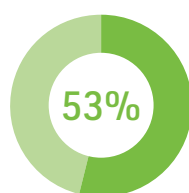
When filtering to those who were currently employed or seeking employment, the cohorts which were more likely to report experiencing a negative change to their employment in the last 12 months included:



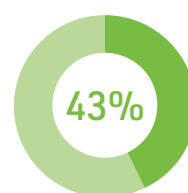
People from CALD backgrounds (61%, compared to 48%)



Households with disability (54%, compared to 38%)



Carers (53%, compared to 37%)



Single parents (43%, compared to 33% of couples with children).

However, excluding single parents (47%, compared to 49% of couples with children), these groups were also more likely to experience positive changes – suggesting that this may reflect the higher share of casual employees among these cohorts.

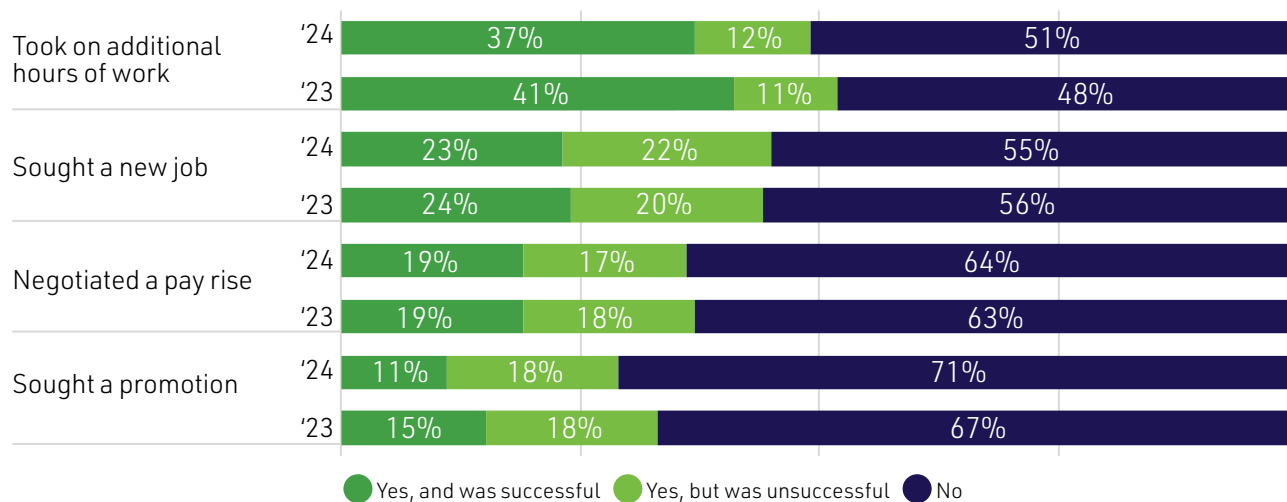
5.2.1 Changes sought in response to rising living costs

Consistent with 2023, more than three-quarters (77%) of employed people living on low incomes or below the poverty line had attempted at least one change to their employment in an effort to increase their income in response to rising living costs. Among those who made an attempt, around three-quarters were successful with at least one (74%, compared to 79% in 2023).

Taking on additional hours of work was the most commonly attempted change (49%), followed by seeking a new job (45%), negotiating a pay rise (36%), and seeking a promotion (29%). As illustrated in the Figure 30 below, this is largely consistent with 2023.

Among those who attempted, success was most common for those who sought to take on additional hours of work (75%), followed by those who negotiated a pay rise (53%), and sought a new job (52%). Success in seeking a promotion was the least common (39%).

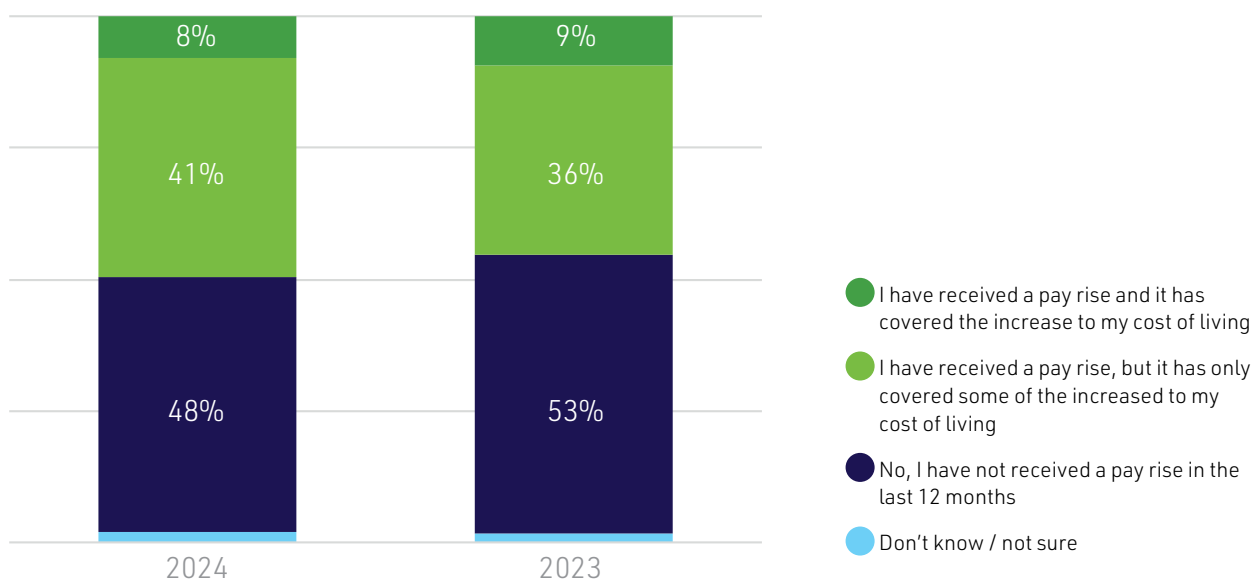


Figure 30: Changes to employment sought in response to rising living costs

Q9. Over the last 12 months have you attempted any of the following in response to rising living costs? Base: Currently employed 2024 n= 749, 2023 n = 735

5.2.2 Pay increases over the past 12 months

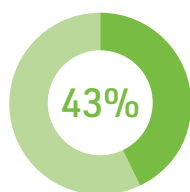
Consistent with 2023, just under half of employed people living on low incomes or below the poverty line had received any pay rise (49%) and less than one-in-ten reported receiving a pay rise which covered the increases to their living costs (8%).

Figure 31: Received a pay rise in the last 12 months

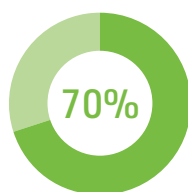
Q9. And still thinking about the last 12 months, has your current employer made an effort to increase your weekly pay in line with rising living costs? Base: Currently employed 2024 n = 755, 2023 n=735

5.2.3 Changes and pay increases by employment type

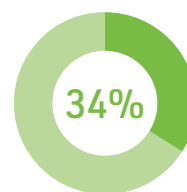
The types of changes of employment sought in an attempt to increase income, varied significantly by employment type:



Full-time employees were significantly more likely to attempt to negotiate a pay rise (43%) or seek a promotion (35%).



People employed on a casual basis were more likely to look for a new job (70%) or try to take on additional hours of work (61%).



Full-time employees (34%) were significantly more likely than those employed part-time (26%) or casually (21%) to attempt to negotiate a pay rise.

While most employees did not attempt to negotiate a pay rise, success rates varied across employment types. Among those who attempted to negotiate a pay rise, over half of those employed full-time (54%) and part-time (51%) were successful, compared to 42% of casual employees.

Whether weekly pay was increased in line with rising living costs also varied significantly by employment type. More than half of full-time employees had received any sort of pay rise in the past 12 months (56%), compared to 44% of part-time employees and close to one-quarter of casual employees (26%). Full-time employees were also more likely to receive a pay rise that covered increase to their living costs (11%), compared to only 2% of part-time employees and 3% of those casually employed.

Table 17: Changes to employment sought by employment type

		Total	Employed full-time	Employed part-time	Employed casually
Took on additional hours of work	Yes, and was successful	37%	35%	40%	42%
	Yes, but was unsuccessful	12%	11%	12%	18%
	No	51%	54%	48%	39%
Sought a promotion	Yes, and was successful	11%	14%↑	8%	4%
	Yes, but was unsuccessful	18%	21%↑	12%	13%
	No	71%	65%↓	79%↑	82%↑
Sought a new job	Yes, and was successful	23%	21%	19%	40%↑
	Yes, but was unsuccessful	22%	20%	22%	30%
	No	55%	59%	59%	30%↓
Negotiated a pay rise	Yes, and was successful	19%	23%↑	13%	9%↓
	Yes, but was unsuccessful	17%	19%	13%	12%
	No	64%	57%↓	74%↑	79%↑
Received a pay rise which covered increased living costs		8%	11%	2%	3%
n		749	464	189	101

Q9. Over the last 12 months have you attempted any of the following in response to rising living costs? + Q10. And still think about the last 12 month, has your current employer made an effort to increase your pay in line with rising living costs? Base: Currently employed 2024 n= 749, 2023 n = 735

5.2.4 Changes and pay increases by key demographic groups

Men were more likely to attempt to negotiate a pay rise (40%) and seek a promotion (37%), compared to women (32% and 22% respectively).

While there were no significant differences in rates of success among those who attempted to negotiate a pay rise, men were significantly more likely to negotiate a pay rise that covered their increased living costs (18%, compared to 6%).

Among those who attempted, men were also more likely to be successful in attaining a promotion (41%, compared to 34%).

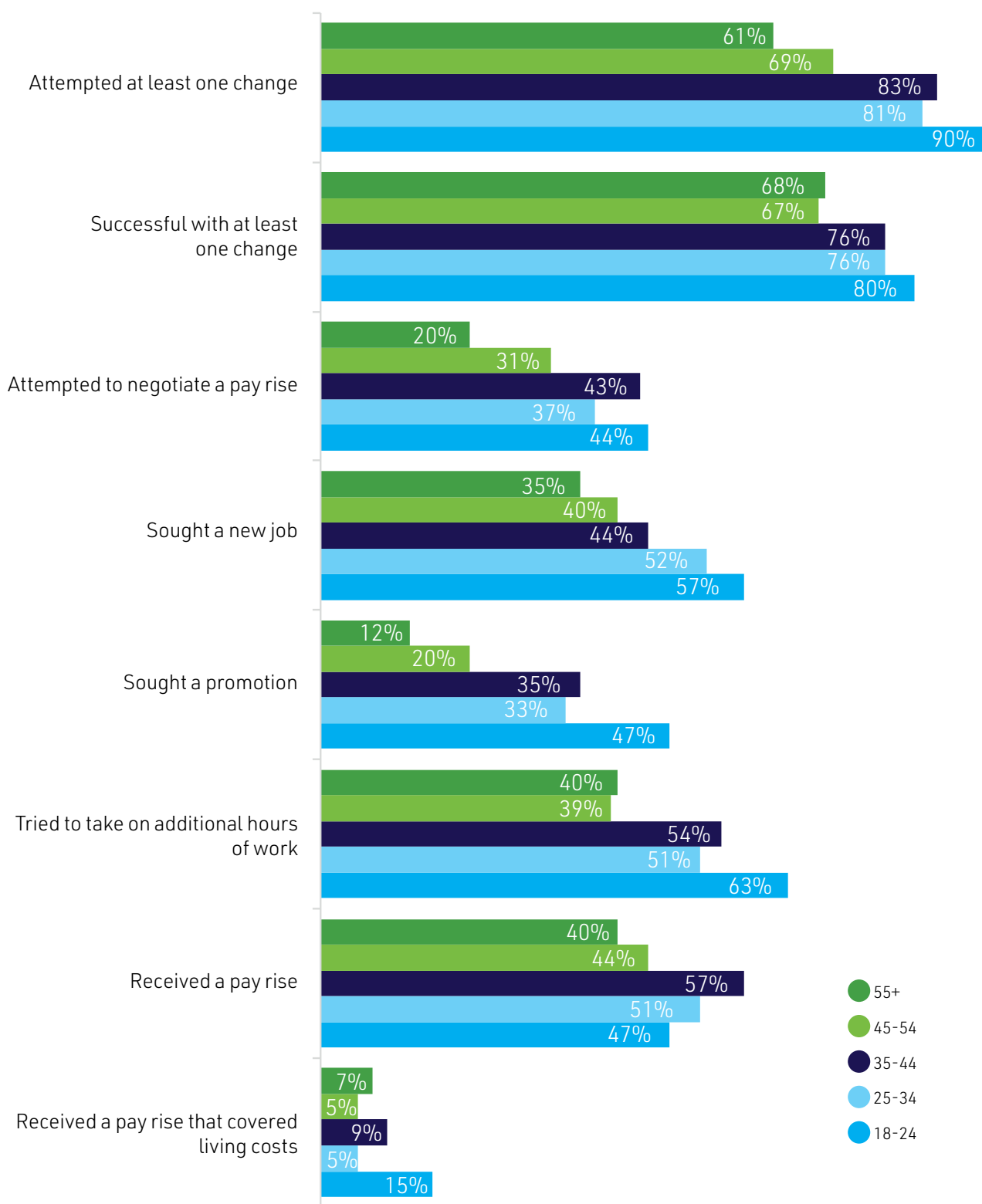
First Nations people were more likely to attempt at least one change to their employment (87%, compared to 76%), and were more likely to have been successful with at least one change (86%, compared to 72%). In particular, First Nations people were more likely to successfully take on additional hours of work (55%, compared 35%).

People from CALD backgrounds were also more likely to attempt at least one change (86%, compared to 73%), however, they were not more likely to be successful with at least one change (74% in both cohorts).

As illustrated in the Figure 32 below, younger cohorts were significantly more likely to attempt at least one change to their employment and, among those who attempted, were also more likely to be successful.

Mid-aged employees on low incomes or living below the poverty line were the most likely to have received a pay rise in the past 12 months (57%). However, employees aged 18-24 were more likely to receive a pay rise that covered increases to their living costs.



Figure 32: Attempted changes to employment and pay increases by age

Q9. Over the last 12 months have you attempted any of the following in response to rising living costs? + Q10. And still think about the last 12 month, has your current employer made an effort to increase your pay in line with rising living costs?

Base: Currently employed n= 749, 'Success with at least one change' filtered by those who attempted at least one change n=576



6

Spotlight:
Households
with children



6 Spotlight: Households with children

6.1 Overview

In most surveyed areas, lower income households with children were more likely to report signs of financial hardship and cost of living pressures, than those without. Single parent households and those with younger children aged under 15 were, in most instances, the most significantly impacted. However, it should be noted that some of the varied experiences of cost of living pressures between lower income households with and without children can be explained somewhat by associated demographic differences, particularly age (see Section 6.1.1 below)

- 1 Almost three quarters (74%) of households with children, living on low incomes or below the poverty line, reported having to make at least one spending sacrifice related to their children at least once in the past 12 months because they were short of money. The majority had been unable to afford recreational (68%) and extracurricular (63%) activities, while just under half had been unable to purchase educational resources (46%) and over one-third necessary digital devices (39%) at least once in the past 12 months. In addition, a significant minority of younger parents had delayed enrolment (20%) or reduced days (27%) in early childhood education due to costs.

- 2** Many lower-income households with children were struggling to afford to feed their families well due to the rising costs of groceries. Two-thirds of surveyed households with children (68%) reported having to reduce the quality of the meals provided to their children, while just under half (46%) reported skipping a meal at least once in the past 12 months. This was significantly more common amongst single-parent households (84% and 74% respectively). In focus groups and interviews, parents of children with disability or food intolerances reported particular difficulty affording nutritional foods that their children could eat.
- 3** Numerous parents living on low incomes or below the poverty line reported having to make sacrifices related to spending on healthcare for themselves and their children. While not listed on the survey, numerous parents reported being unable to afford healthcare for their children such as dentistry and specialist care (e.g., physiotherapy) which require up-front costs, even in cases where there is at least partial coverage by Medicare. Further, more than half (52%) of those from households with children reported going without prescribed medication or healthcare at least once in the past 12 months, rising to almost three-quarters (73%) amongst single parents.
- 4** Over one-third of households with children (41%) reported going without essential hygiene items at least once in the past 12 months (compared to 36% of households without children). More than half (60%) of single parent households reported this experience. In focus groups and interviews, some parents reported struggling to afford hygiene essentials such as nappies for their children.
- 5** Lower-income households with children were more likely than those without to report being unable to meet their living expenses with their income alone. Close to three-quarters of households with children reported being unable to make a payment on an essential service or travel (72%) and seeking at least one form of financial assistance (74%), compared to under two-thirds of those without (58% and 62% respectively).
- 6** Over one-third of households with children (42%) had experienced a negative change to their housing arrangement in the past 12 months – this experience of housing instability carries significant implications for the wellbeing and healthy development of children. A concerning proportion of households with children had experienced a period of homelessness (5%), moved house (15%), moved in with family/friends (13%) due to cost, or had a rental lease terminated/not renewed (10%).
- 7** Single parents and coupled parents accessed NSW cost of living support targeted to children at similar rates (45% and 40% respectively). However, single parents were more likely to access other supports such as the NSW Family Energy rebate (29%, compared to 11%) and the Energy Accounts Payment Assistance (EAPA) vouchers (18%, compared to 5%).

6.1.1 About households with children

A major focus of this year's survey was to understand how households with dependent children, living on low incomes or below the poverty line, were impacted by the rising costs of living over that past 12 months.

Households with children living on low incomes or below the poverty line can be in these circumstances for a variety of reasons. For some, it might be a change in circumstances (e.g. becoming unemployed) or a stage in the lifecycle (e.g. moving to one income temporarily following the birth of child); it can also be due to entrenched disadvantage, which can be inter-generational.

To gain insight into the experiences of households on low incomes or living below the poverty line, a specific sampling quota was implemented. This enabled the survey to gather responses from 438 people (40%) who identified as having dependent children – defined as having one or more children aged under 15 years in the household. In addition, 127 respondents indicated that they had children who were 15 years or older in their household (12%). The remaining 521 respondents (48%) did not report having any children.

As well as the expected increased household costs associated with schooling, feeding, and clothing children, there were a few notable demographic differences between those with and without children who are living on low incomes or below the poverty line (see Appendix D) which likely impact their experiences of cost of living pressures.

Notably, there was significant – though expected – age differences between the three groups summarised above. Among our respondents on low incomes or living below the poverty line, those with children aged under 15 were more likely to be between the ages of 35 and 54 (69%), compared to 50% of those with children 15 or older and just 24% of those without children. By contrast, only five percent of those with children under 15 were aged 55 or older, compared to 38% of those with children aged 15+ and 45% of those without children.

These differences in age have important ramifications for the experiences of these three groups of households living on low incomes or below the poverty line. With age comes the possibility, and for some the opportunity, to accrue wealth through the accumulation of income and the purchase of appreciating assets, such as housing. Due to this, we should expect that those with younger children, living on low incomes or living below the poverty line, will be less likely to own their own home outright (2%), compared with those with children aged 15+ (10%) and with those with no children (17%). As a result, this cohort is also more likely to be paying housing costs.

Due to the impact of age, there are also significant differences between these groups in terms of employment status. Those with younger children are substantially more likely to be in full-time employment (57%) than those with children aged 15+ (43%) or those without children (30%), about as likely to be in part-time or casual employment (25% compared to 28% and 27%, respectively), but are much less likely to be retired (just one percent, compared to 10% and 29%, respectively).

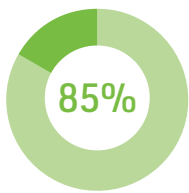
6.2 What are households with children going without?

6.2.1 Overview

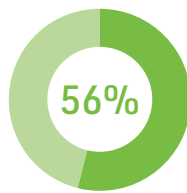
Households with children, living on low incomes or below the poverty line, were significantly more likely to report going without an essential at least once in the past 12 months (79%), compared to those without children (68%). This was most common among households with children aged under 15 (83%), compared to 66% of households with children aged 15+ only. As flagged earlier in the report, almost all single parents (92%) had gone without an essential at least once, compared to roughly two-thirds (62%) of couples with children.

Almost three quarters (74%) of households with children, living on low incomes or below the poverty line, reported having to make at least one spending sacrifice related to their children at least once in the past 12 months because they were short of money.

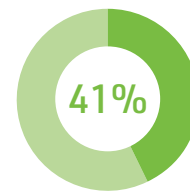
Consistent with previous findings, this was most common among single parents (87%), compared to couples with children (76%). Single parents were more likely to make spending sacrifices across all categories. When compared to couples with dependent children they were:



85% more likely to report not being able to afford digital devices that their child needed at least once in the past 12 months.

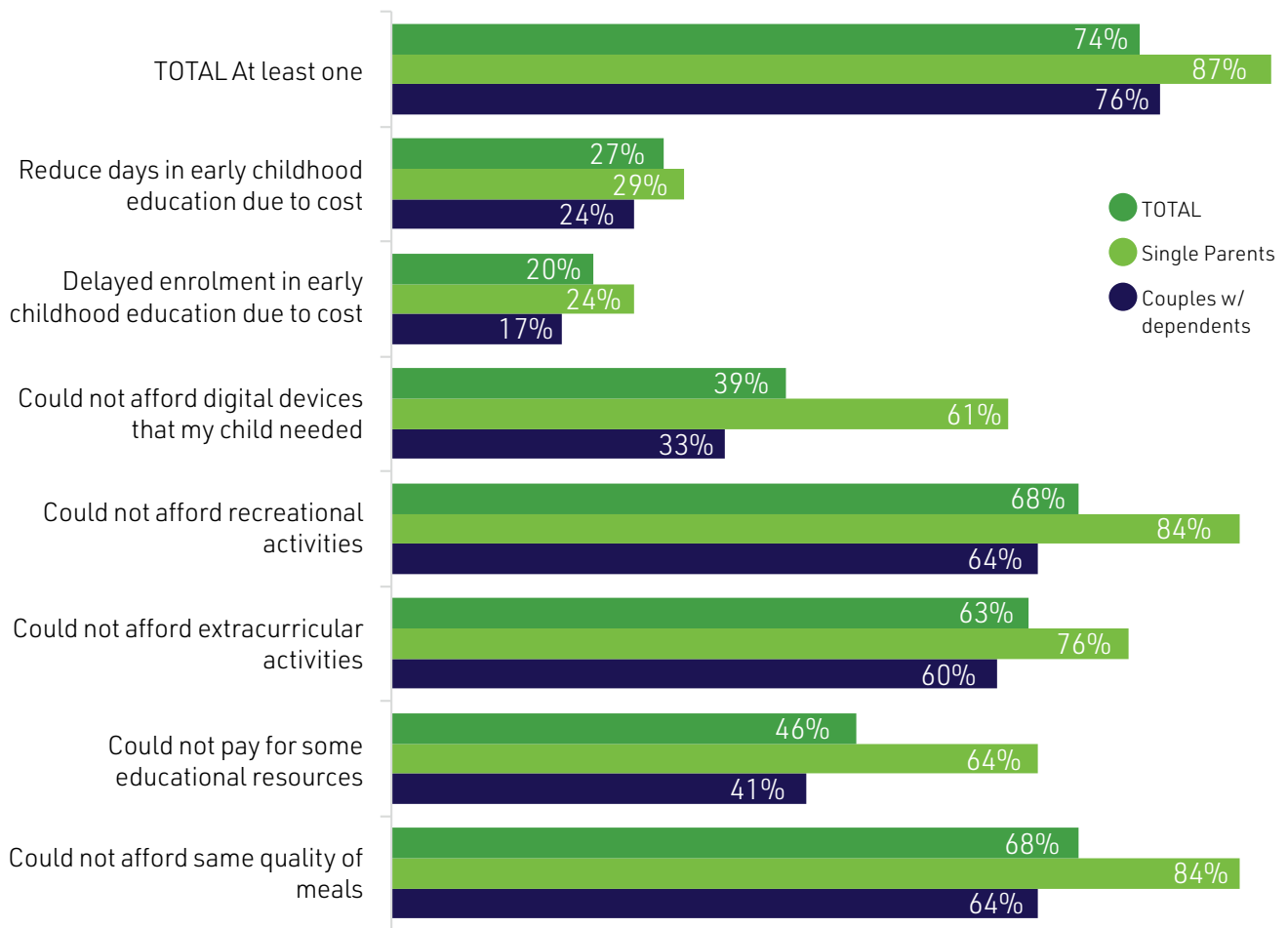


56% more likely to report not being able to pay for some educational resources at least once in the past 12 months.



41% more likely to have delayed enrolment in early childhood education due to cost.

As illustrated in Figure 33 below, sacrifices were primarily made to spending on recreational and extracurricular activities. However, a concerning proportion of households reported having to reduce the quality of their meals in response to rising grocery bills (68%). This is expanded on further in the sub-sections below.

Figure 33: Sacrifices to spending on children

Q17 & Q16: in the last 12 months, have any of the following related to spending on your children occurred because you were short of money? Base: Households with children, n = 528

In addition to the items included in the survey, some survey respondents listed other items that they could not pay for at least once in the past 12 months under 'other', including:

- Clothing (n = 31), such as school uniforms.
- Healthcare and medication (n = 14), most commonly dentist visits.
- Recreational items (n = 13), such as toys.
- School fees and tutoring (n = 7).

Feedback received through the interviews and focus groups highlighted that many parents were facing a host of financial pressures that had negative implications on their health and wellbeing, as well as affecting the quality of their relationships.

“ I feel that just the general everyday expenses bring the most pressure on me and my family. Everything's going up by just a little bit, but it all adds up into a higher expense every week, while my income isn't increasing at the same rate. It's causing a big stress.” – Couple with dependent children, Ryde.

“ We are unable to do a lot of recreational activities we used to be able to do. I am more stressed about money which makes it more difficult to parent my children. I'm often having to tell them we can't afford things they ask for. My elder daughter is a teen and I can't provide her with the things her friends have.” – Single parent with dependent children, Sydney Parramatta.

“ It has affected us a lot. We haven't been able to eat out much, the weekly stress of making payments for rent and day to day expenses is stressful, I feel like we are fighting more because of the stress, we go without food we like, no more holidays or even driving much on the weekends, pretty much no date nights, kids are wearing the same clothes, could only afford one set of school clothes, looking for cheaper options, selling some of our belongings to make ends meet, haven't serviced our overdue car because it's too expensive.” – Couple with dependent children, Richmond Tweed.

“ Both my husband and I have become severely depressed. We have had to move whilst I am 6 months pregnant with our 16 month old to live with family 6 hours away from our home. Work has been almost unattainable. We are tens of thousands of dollars in debt.” – Couple with dependent children, Southern Highlands and Shoalhaven.

“ It's been rough. Sometimes not knowing if you're able to afford to put dinner on the table for your family plays a big role in someone's mental health. It's upsetting.” – Couple with dependent children, Sydney Outer West and Blue Mountains.

“ Constantly saying no to our children, that we can't go out to things or we can't get certain food items, is quite depressing.” – Couple with dependent children, Southern Highlands and Shoalhaven

Unsurprisingly, children whose parents were living on low incomes and below the poverty line, were also negatively impacted by these circumstances. Parents reported that their children were more likely to display signs of anxiety and depression, as well as becoming more withdrawn and having lower self-esteem.

“ They [children] are feeling the impact of less interaction and socialisation with friends. Self-esteem and confidence are lower, well-being has been affected and they feel less positive about themselves.” – Single parent with dependent children, Newcastle and Lake Macquarie.

“ They [children] are 7 and make comments like “that’s a lot of money” when I am paying for something. I think they are worried. Single parent with dependent children.” – Single parent with dependent children, Newcastle and Lake Macquarie.

“ We’ve had to cut out certain activities because it was just unaffordable. They are increasingly withdrawn and act out because of it.” – Single parent with shared care arrangements, Newcastle and Lake Macquarie

“ [my daughter] feels left out, more emotional and is falling behind in class.” – Single parent with shared care arrangements, Capital Region.

Child and family service providers commented on the extent of these impacts and the increase in numbers of families seeking support, many of which were facing severe disadvantage.

“ The numbers for family support haven’t changed. It’s always been needed for the twenty years that I’ve worked here, but the intensity of the problems faced by families has changed. The demand on the service, I mean we can’t take any more than that number because there’s only two of us here. But there’s a waiting list that’s constantly at peak, and I’m unable to help anybody else.” – Child and family service provider, Western Sydney

6.2.2 Food

Concerningly, more than two-thirds of parents (68%) on low incomes or living below the poverty line reported having to reduce the quality of the meals provided to their children at least once in the past 12 months. While just under half (46%) of people from households with children reported going without a meal at least once in the past 12 months.

This was more common among households with children aged under 15 (49%), compared to households with children 15+ only (39%). It was also more common among single parents (74%), compared to couples with children (39%).

In focus groups and interviews parents spoke of the sacrifices they were making to ensure that their children had access to nutritious meals to support their growth and development.

“ I think it's mainly the cost of groceries. It's unbelievable how much most products cost these days compared to just a few years ago. As my children have varying disabilities, their interests in foods are limited so when the costs of basic necessities are increasing every other week it makes it harder to feed them.” – Couple with dependent children, Western Sydney

“ My son is quite fussy with his food, so that's where the food you can get from food banks doesn't always suit him. I'm prepared to eat almost anything, so it will be okay for me, but for him I still need to go to the supermarket and select something that he'll eat and try to get that for as cheap as I can.” – Single mother with a dependent child, Central Coast

“ I always make sure my kids eat, and then whatever is left my husband and I will eat. Before the portions were like, as much as you please, and now it's more measured to make sure it's enough. I first make sure the kids' plates are full, and then it gets to my plate.” – Couple with dependent children, Inner South Sydney

“ I'll sacrifice for myself, and I'll eat whatever, but I'll try to feed the kids what they need and not have them go without, as much as I possibly can. So we're just getting creative, like we're eating more pasta. On the flip side for me, pasta is really difficult because I have a child who is gluten intolerant. We still have it, but the consequence is, either I have to pay more for the gluten free pasta, or my daughter will feel sick.” – Single mother with dependent children, Illawarra

“ The hardest thing is saying no to my kids as they don't understand why. Trying to explain to a 5-year-old that we don't have enough money and that he needs to ration his yoghurts or fruit let alone buying a small toy. Having to cut down on their activities because it's just too expensive.” – Couple with dependent children, Sydney Eastern Suburbs.

Some of the child and family service providers interviewed commented on the extent and effects of food insecurity and the implications it has on children's school attendance and access to education.

“ The food insecurity issue in general is across 90% of our emergency relief and registrations for families.” – Child and family service provider, NSW

“ I've had people saying 'I've got nothing to send my kid to school with, I've got no lunch for them, so I can't send them to school and so they don't go to school because their parents can't give them lunch [...] I first heard that probably just as we were coming out of COVID and it's quite a regular one. I think probably I'm seeing a few registrations a month that specifically mentioned that aspect. 'We can't send our kid to school because I've got nothing to send them with'. Now that's such a simple equation, isn't it? Because of course, if you send your kid to school without lunch, what's gonna happen is that eventually a teacher will probably call the Department and make the mandatory report that this child is being neglected, and this has happened more than a few times. So the kids are not going to school.” – Child and family service provider, NSW

Case Study: Nick

Nick is a single father to an 11-year-old child. Nick and his ex-partner have a good relationship and have a 50/50 shared custody arrangement. Nick lives in a two-bedroom unit in South Sydney and is five years into a 30-year mortgage. Nick's bank has passed on 11 of the 13 RBA interest rate increases since May 2022 and Nick is now paying 7% interest rate on his mortgage. Nick reports that he spends over 2/3 of his weekly income on servicing his home loan and is left with very little money for his utility bills and food.

“ Everything's expensive at the moment. So just trying to juggle mortgage payments and all the other utilities and costs of living can be a bit difficult [...] I try to not let it affect her [daughter].”

With the cost of groceries having gone up significantly over the past 12 months, Nick has had to find ways to cut down on his food expenses, while ensuring that his child continues to eat healthy nutritious meals.

“ We don't eat a lot out [...] It's always been a maybe once a week kind of a treat [...] But just trying to, you know, obviously provide a healthy nutritious meal every night. And you know, the school lunch and that kind of thing. Yeah, it's more expensive, but still trying to provide that and make sure she has healthier kind of food. Nothing over the top or anything like that, but just a basic, good, solid meal. So yeah, it's more expensive, but also don't really want her to go without.”

Nick has swapped shopping at major supermarkets for the fruit markets close to his work, where he can get essential fresh produce at discounted prices.

“ Although I've got Coles, Aldi and Woolworths within walking distance. You know. I've kind of pivoted to shopping at the fruit markets when I'm in the office, because I'm near Paddies and it's so interesting to see. You know, you take bananas, for example. You're paying \$4-\$4.50 a kilo at one of the big chains. You're paying \$2-\$2.50 at the markets like it's just what you got to do [...] Everyone wants their children to be healthy, and, you know, to eat healthy, and that kind of thing. So that's what I've been doing, trying to lower the food bill by shopping at the markets and buying food a bit cheaper. I mean, the quality seems okay. My daughter likes it, I like it.”

6.2.3 Recreational and extra-curricular activities

Over two-thirds of households with children, living on low incomes or below the poverty line, also reported at least once in the past 12 months not being able to pay for recreational activities (68%) or extracurricular activities (63%) that they would usually provide to their children.

Feedback received through the focus groups and interviews indicated that many parents could no longer afford to pay for their children's extra-curricular and recreational activities due to cost of living pressures.

“ She used to do swimming and soccer; these have kind of been her two big passions. I talked to her mum about it, and we decided that swimming is ultimately more important. I believe every kid should be taught to swim and have those skills, so unfortunately this year we’ve dropped out of soccer. We’ll look at it again, maybe next year and see if it’s possible.” – Single father with a dependent child, Sydney Inner South West

“ My daughter has been a gymnast for eight years. She was doing four hours a week of gymnastics, and she’s dropped it down to two hours, and it’s a choice that she came to making herself. But honestly, I was a bit relieved because at least that reduces the cost of gymnastics in half. On the flip side, they put the fees up in January, and told us we were getting hit with another fee increase in June. When we had a parent info night, we literally said to them, how can you be putting it up twice in six months? There’s also a lot of other costs associated with gymnastics, it’s not just the actual cost of the classes – it’s the competitions, the travel, and others.” – Single mother with dependent children, Illawarra

“ Active Kids used to make a difference, but now it doesn’t.” – Single mother with dependent children, Illawarra

“ It pretty much just feels like all we do is work, school, groceries, home, that’s kind of it. It is just not how it used to be at all.” – Single mother with dependent children, Sydney Inner South West

“ My children are unable to continue their extra-curricular activities and tutoring due to costs and I am having to work more hours so spend less time with them.” – Single parent with dependent children, Sydney Sutherland

“ My eldest daughter has not been able to participate in extra-curricular activities as we can’t afford it. This upsets her.” – Couple with dependent children, Southern Highlands and Shoalhaven



Case Study: Mira

Mira lives with her husband and their 4-year-old son in a rented home in Western Sydney. Mira and her husband moved to Australia before the Covid-19 pandemic, and although they “never lived in luxury”, they had a good life. However, since the pandemic,

“ everything has changed, life has done a 180-degree shift, and it's very, very, very, very difficult now.”

Mira's husband works very long hours in an IT job, while she hasn't been able to find employment since relocating to Australia. Mira believes that her lack of local experience, along with an Australian recognised qualification have prevented her from securing employment and from being able to contribute financially to the household. The family rely exclusively on a single income and are facing significant financial pressures and mental stress. Since 2022 the rent on their home has increased by almost \$200 a week, while their income has stayed the same.

“ With the same salary, having to pay almost \$200 a week extra on rent is a huge jump.”

Mira reports that they have had to make substantial sacrifices to be able to make ends meet, including cutting down on fresh food, not eating out and not spending on entertainment outside their home. They are no longer able to take their son for swimming lessons and cannot afford to pay for childcare and pre-school.

“ With the single income which we are living off, it's very difficult to afford the cost of living and groceries. We can't afford snacks for my kid either. Also childcare, going out, or taking him to swimming [...] I used to take my son to swimming lessons twice a week. But we can no longer afford that and so we've had to stop. And now I don't know how to keep him engaged at home. We are trying our best to give him something but it's getting really difficult [...] We've completely stopped going out for entertainment. We're just watching TV and using the internet, that's it [...] Everything is a huge mess, and it's placing too much stress on the entire family”.

Mira and her family have no savings and are often forced to use a credit card to cover their essential expenses. Furthermore, they are no longer able to afford travelling to their home country to visit their families, despite her parents facing health concerns.

“ When it's around the 15th or 16th of the month, we start using a credit card to overcome the expenses of the next two weeks. It's like that [...] Almost everything is going on the credit card. We don't have a single penny to save up for us [...] we couldn't afford to travel to [home country] to see our families. It's quite heartbreaking, because they're in a very difficult situation, my parents were admitted to hospital, and we couldn't go see them in that emergency because of flight ticket costs and the overall cost of living.”

6.2.4 Schooling and associated costs

Households with children, living on low incomes or below the poverty line, have had to make various sacrifices to education-related spending on their children in response to rising living costs.

Just under half (46%) reported being unable to pay for educational resources at least once in the past 12 months. This rose to close to two-thirds (64%) among single parents, compared to 41% of couples with children. This was reflected through feedback received from parents through the online survey, interviews and focus groups.

“ We have gone without for many services, my daughter could not access school Wi-Fi due to the age of her laptop, the only way I've managed to replace it was with a NILS (No Interest Loan Scheme') loan. It has impacted her education and our mental wellbeing.” – Single parent with dependent children, Illawarra.

“ We couldn't buy some equipment like a laptop and we've had to apply for a scholarship and borrowing laptop from school.” Couple with dependent children, Sydney North Sydney and Hornsby.

Over one-third (39%) reported not being able to afford digital devices that their child needed. This was significantly more likely amongst single parents (61%), compared to couples with children (33%).

While not listed as an option on the survey, numerous participants listed sacrificing spending on school uniforms under 'other'. This was echoed in focus groups and interviews, with parents commenting on the cost of uniforms.

“ My eldest stepson changed schools without any notice to us, and I needed to buy him a new uniform. Because we've always been op-shoppers in our house, we are so accustomed to buying everything second hand. So paying \$95 out of pocket for a shirt and a pair of shorts was absolutely horrifying. Also as a shared custody situation, the children move between the houses quite often. So if we buy something, it might not come back, so we've had to make allowances for that and essentially go out and buy two, three, four sets of uniform.” – Couple with dependent children, Riverina

“ School uniforms are ridiculously priced. My littlest one is in primary school, and we pay \$45 for the skorts with the school logo, and she needs 3-4 pairs a week. T-shirts are \$55 and she needs five of them, and so on. It's just ridiculous. And they're really slinky material that gets stained and the threads come off really easily so I'm having to replace at least two sets of uniforms a year for my littlest one. They used to have plain navy skorts and we used to be able to buy them from Kmart for \$6 compared to \$45, and they were better quality, they lasted longer.” – Couple with dependent children, Riverina

Additionally, some parents spoke about the additional costs associated with before, after and vacation care, particularly for single parents, parents who did not have flexible work arrangements or those who work long hours to support their families.

“ Even the vacation care has gone way out of my budget, so sometimes I'm just like giving \$50 to a friend to look after them [children] in the school holidays or something. The older two are fairly good, but the younger two, especially being ADHD, I can't leave them at home, you never know what's gonna happen. [...] I haven't got enough annual leave to take all the school holidays off. So it's getting to a point... and I think it's more the mental stress. It's not always the financial stuff. But the school holidays are really stressful and if I can't take the older two can't do some free activities in town, then I'm stuck either taking a day off which you know is expensive” – Single mother, Central West

6.2.5 Childcare and early childhood education

More than one-in-five (27%) eligible households with children, living on low incomes or below the poverty line, reported reducing days in early childhood education due to cost, while 20% reported delaying enrolment altogether (20%).

Consistent with the findings in other areas, this was more common among single parents (29% and 24% respectively), compared to couples with children (24% and 17% respectively).

This was echoed in feedback received through the interviews and focus groups, with some parents noting that they could not afford to send their pre-school aged children to childcare, while others commenting on the significant costs of daycare and how that was impacting on their family's budget.

“ We had to drop one day of daycare due to cost.” – Couple with dependent children, Parramatta

“ Daycare fees have been increasing every 6 months too, and my subsidy hasn't really changed on that front” – Couple with dependent children, Riverina

“ My wife's gonna go back to work and my daycare costs are gonna go up. So it'll be great having her income but that's going to be offset by the increase in daycare costs” Couple with dependent children – Sydney South West

Some of the child and family service providers interviewed discussed the changes experienced by the sector following the COVID-19 pandemic and the drop in the number of children enrolled in early childhood education, as well as the reduction in the numbers and days. Interviewees believe that many of these changes have been exacerbated by cost of living pressures and are disproportionately impacting lower income families.

“ Even though there’s been some Commonwealth government initiatives to make long daycare more affordable for families. It’s still had probably not the impact that the government might have wanted and it’s probably just not big enough to actually help some families. So we’ve seen, coming out of COVID where it was really difficult for early childhood providers. Most of us made deficits in 2021-2022. So coming out of it, what we’ve seen is probably not the return to full time long daycare for families who are working. So once upon a time we had children enrol five days a week, or four days or three days. There is a propensity now for families maybe to go to long daycare two days a week, but because in Victoria and NSW preschool has made been made very affordable for families almost free. We’ve seen children go into two service types. Because two days of virtually free and are state funded service and then they’re topping it up in a long daycare service. So not ideal for children, but you can see why families are doing it from an affordable point of view.” – Child and family service provider, NSW

Case Study: Kai

Kai lives with his partner and their 3-year-old son in social housing in one of Sydney’s most affluent areas. Before moving into their current home, Kai and his partner lived in social housing in the inner city, where they were facing safety concerns.

“ We’re fortunate enough to live in a really good block of units [...] Before my son was born, we were in a different housing area, which was way worse, and we did not feel safe. Which is why we got transferred here [...] We were lucky enough to get that transfer about three weeks before my son was born.”

Kai’s son has a speech delay and although they have been able to access free healthcare, he acknowledges that attending preschool or socialising with other children would be highly beneficial for his son’s development. However, Kai and his partner can’t afford to pay the fees to send their son to daycare or preschool, particularly living in an area that is mostly serviced for a different socio-economic demographic. Instead, they try to give him the support he needs to help his development through attending free playgroups and events organised by the local council.

“ We’ve been looking for cheap or even free events hosted by the local council more often so my son is able to do these sorts of activities more. Once a month the local council will do something at a playground, a library playgroup, or at a local park. Recently there’s been a big increase in people – it’s being overcrowded and there’s heaps of kids and parents coming. But because of the cost of preschool, it’s able to give my son more of that social aspect without the price.”

The couple consider relocating in the future in order to live in a more affordable area where they could have access to more reasonably priced services and public schools.

“ We’d definitely like to move, that’s definitely that’s something that’s on the cards [...] [Sydney area] doesn’t have a lot of public schools, there’s a lot of private schools around, so that’s something that’s always going to be an issue. And then with the services, the area is serviced for those people who own these extravagant large houses, which is a bit difficult.”

6.2.6 Healthcare and medication

While not listed as a spending area in the survey, fourteen surveyed households with children, living on low incomes or below the poverty line, reported sacrificing spending on costs related to children's healthcare at least once in the past 12 months under 'other'. Most commonly, this included visits to the dentist.

Further, more than half (52%) of those from households with children reported going without prescribed medication or healthcare at least once in the past 12 months because they were short of money. Consistent with previous findings, this was most common among households with children aged under 15 years (54%, compared to 44% of households with children 15+ only). Concerningly, close to two-thirds of single parents (73%) reported going without prescribed medication or healthcare, compared to 46% of couples with children.

This was echoed in focus groups and interviews, with some parents emphasising issues linked to the cost and access to essential healthcare. Many participants noted that could not afford essential medical care if they did not have access to support and rebates.

“ Thank goodness my kids are Indigenous so I don't have to pay for medication, but if I didn't have that I think it would only take one small thing to throw me out.” – Single parent with dependent children, Central West

“ We've had to wait a few months to have my son's dental check. Because of the cost of dentistry, it took ages to get him in but we were finally able to find a free avenue to get that checked.” – Couple with a dependent child, Sydney, Eastern Suburbs

“ I think mental health for the younger generation is a really important thing, things like COVID have had a huge impact, as well as all the social media that the kids are facing [...] My daughter's seeing a psychologist and I have a healthcare plan for her but even so to access it I have to pay upfront \$160 for each appointment, and with the plan I get back \$111 so I still have to pay \$50 out of pocket [...] it's hard to come up with the money, but I want to get her the help.” Single parent with dependent children – Illawarra

6.2.7 Personal care and essential hygiene items

People from households with children, living on low incomes or below the poverty line, were also significantly more likely to report going without personal care services than those without children (76% compared to 64%) at least once in the past 12 months. Consistent with findings in other areas, this was more common among households with children aged under 15 years (79%), compared to those with children aged 15+ only (65%). Most single parents (89%) had gone without personal care services at least once, compared to under two-thirds of couples with children (72%).

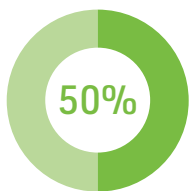
People from households with children were also slightly more likely to report going without essential hygiene items than those without (41%, compared to 36%) at least once in the past 12 months. This was slightly more common among households with children aged under 15 years (42%), than those with children aged 15+ only (37%). Single parents were almost twice as likely to go without an essential hygiene item at least once (60%), compared to couples with children (36%).

6.3 Impacts of financial pressure

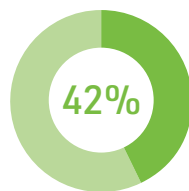
6.3.1 Essential payments and travel

Almost three-quarters (72%) of households with children, living on low incomes or below the poverty line, had been unable to pay a bill or afford essential travel at least once in the past 12 months, compared to under two-thirds of households without children (58%). This figure was also notably higher amongst respondents with children aged under 15 years (74%), compared to those with children aged 15+ (65%).

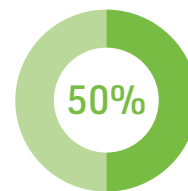
This manifested in households with younger children, living on low incomes or below the poverty line, reporting higher rates of not being able to make payments across each of the five items presented. Of the specific payments, the largest differences between those with young children and those with children aged 15+ or those without children were in the proportion who had been:



unable to pay for mobile data or home internet (50%, compared to 33% and 36%, respectively)

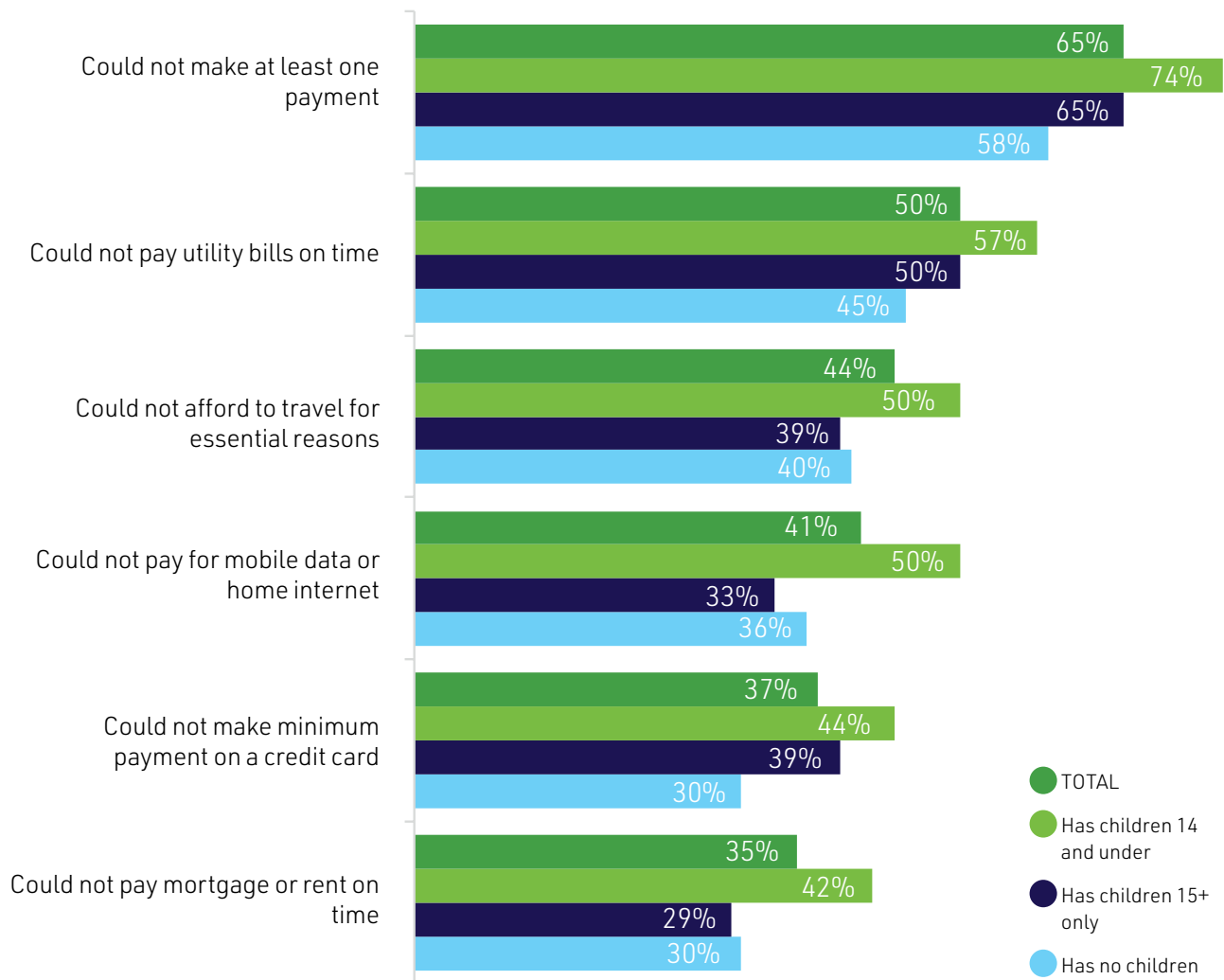


unable to pay their mortgage or rent on time (42%, compared to 29% and 30%)



unable to afford travel for essential reasons (50%, compared to 39% and 40%).

As noted earlier in the report, single parents living on low incomes or below the poverty line fared substantially worse than any other types of households. Nearly nine-in-ten single parents (88%) reported not being able to make at least one of the listed payments in the past 12 months, compared to 66% of couples with children. Specifically, among single parents 75% reported not being able to pay utility bills on time, 66% were unable to afford essential travel, 67% could not pay for mobile data or home internet, 52% could not make a minimum payment on a credit card, and 56% could not pay mortgage or rent on time. It is clear from this, that single parents are the group most likely to be feeling the impacts of financial pressure.

Figure 34: Impact of financial pressure in the past 12 months by child status

Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

Chart displays 'Always', 'Often', 'Sometimes' and 'Rarely'

Base: All respondents (n = 1,086)

Case Study: Kate

Kate lives with her husband and their two young children in regional NSW. Kate's oldest child has cerebral palsy and although she can walk, she faces a range of mobility issues and requires additional support from her parents, along with specialist medical care. To ensure that their daughter has access to the care she needs and can attend medical appointments, Kate and her family have had to make several compromises on their working arrangements. Kate reduced her days of work, while her husband took on additional employment and is now working longer hours split between two jobs.

“ My husband's now working an extra job on top of his full time, job, just to try and cover that gap a bit more, which is not really ideal [...] He works 45-50 hours a week [...] That means I get more put on me because my daughter requires a whole lot of extra care.”

The family of four have been feeling the impact of the cost of living crisis and are now struggling to make ends meet. Over the past 12 months, their expenses have increased significantly despite consuming less.

“ Our groceries have also gone up massively, I mean, if I think back to 12 to 18 months ago, we had formula and nappies in our grocery cart and my shopping now costs more, and I don't have either of those things in my cart which were quite expensive items. So just the basics have gone up, and I'm also saying 'No' to a lot more things. And my daughter is clearly noticing that we're saying no to a lot more things, because we just don't have the money to do those sorts of things.”

Kate reports that they are now paying over three quarters of their income on servicing their home loan and covering their children's daycare and school fees. In addition, their insurance, utility and medical bills have also gone up. In previous years the family was able to access some government support payments, however they are no longer eligible since their income is now \$1,000 over the threshold. With little left after paying for all the essentials and unable to access government support, the couple are barely getting by and are left feeling worried about their future.

“ We are literally just getting by. All of our pay goes; we also have quite a few specialist medical fees that add into bills too [...] We need something to give, whether it's mortgage like interest rates to drop 1% or 2%, whether it's electricity prices to drop, whether it's daycare fees [...] So I need something to give somewhere, I don't really know where, but something needs to sort of be able to be reduced to give a little bit of breathing space”

6.3.2 Financial Assistance

Almost three-quarters (74%) of households with children, living on low incomes or below the poverty line, had sought at least one form of financial assistance at least once in the past 12 months, compared to under two-thirds of households without children (62%). Consistent with previous findings, this was more common among households with children aged under 15 years (78%) compared to those with children aged 15+ only (60%).

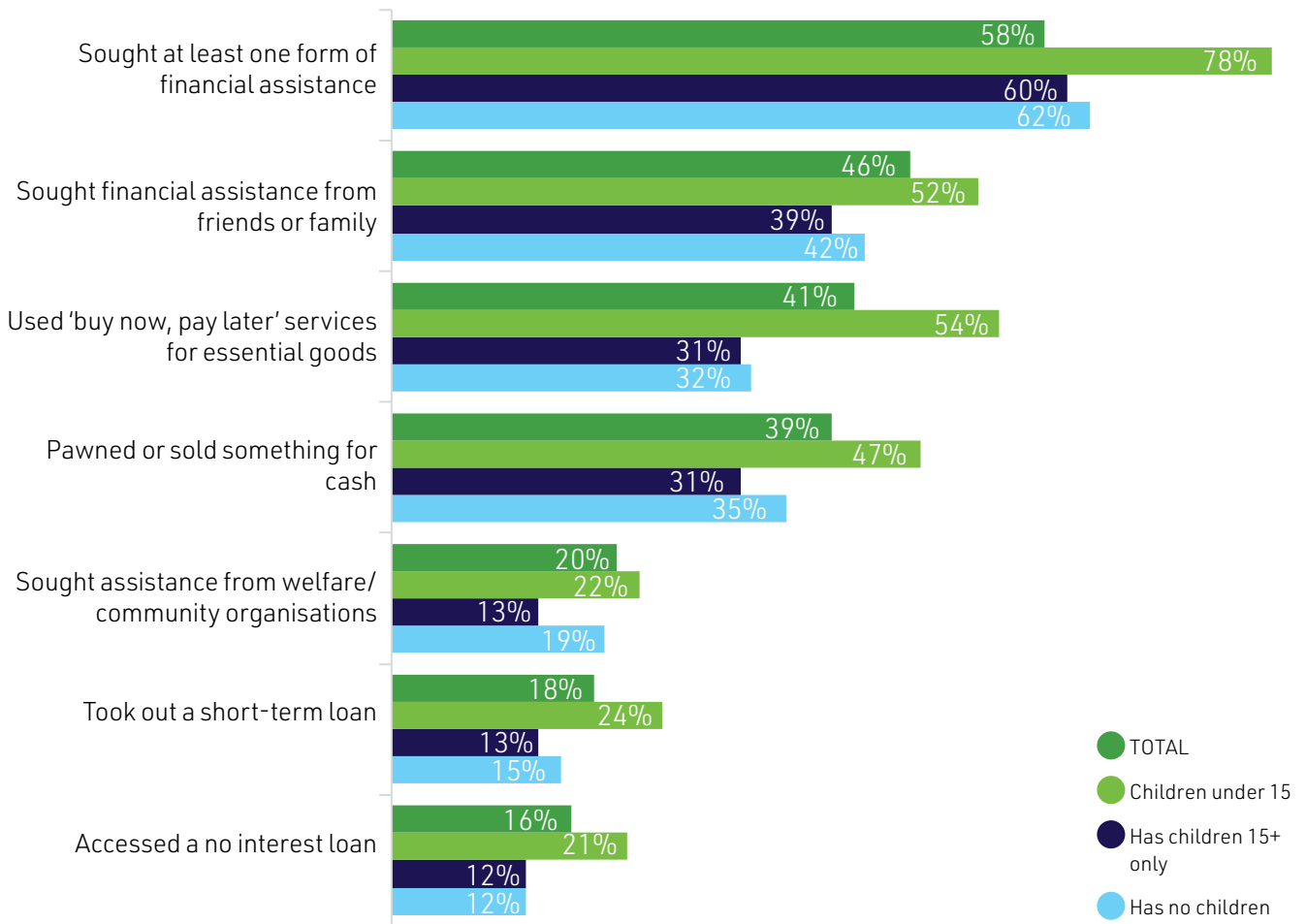
The largest discrepancy between groups exists in the usage of 'buy now, pay later' services for essential goods, where 54% of those with children aged under 15 used this service at least once in the past year, compared to just 31% of those with children aged 15+ and 32% of those without children.

People with younger children (aged under 15 years) were also much more likely to seek financial assistance from family (52% compared to 39% for those with children aged 15+ and 42% for those without children), pawn or sell possessions for cash (47% compared to 31% and 35% respectively), take out a short-term loan (24% compared to 13% and 15% respectively), and access a no interest loan (21% compared to 12% respectively).

Of note, is that those without children were almost as likely as those with younger children (aged under 15) to report seeking assistance from a welfare or community organisation (19% compared to 22% among those with younger children), while those with children aged 15+ were less likely to seek assistance from these organisations (13%).

Analysis by household types indicates that single parents are seeking financial assistance at higher rates (86%) compared to couples with children (71%). For single parents, this manifested in 69% seeking financial assistance from friends or family, 59% using 'buy now, pay later' services for essential goods, 56% pawning or selling possessions for cash, 41% seeking assistance from welfare or community organisations, 33% taking out a short-term loan, and 28% accessing a no interest loan.



Figure 35: Sources of financial assistance by child status

Q15. 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=1,086).

6.3.3 Social isolation

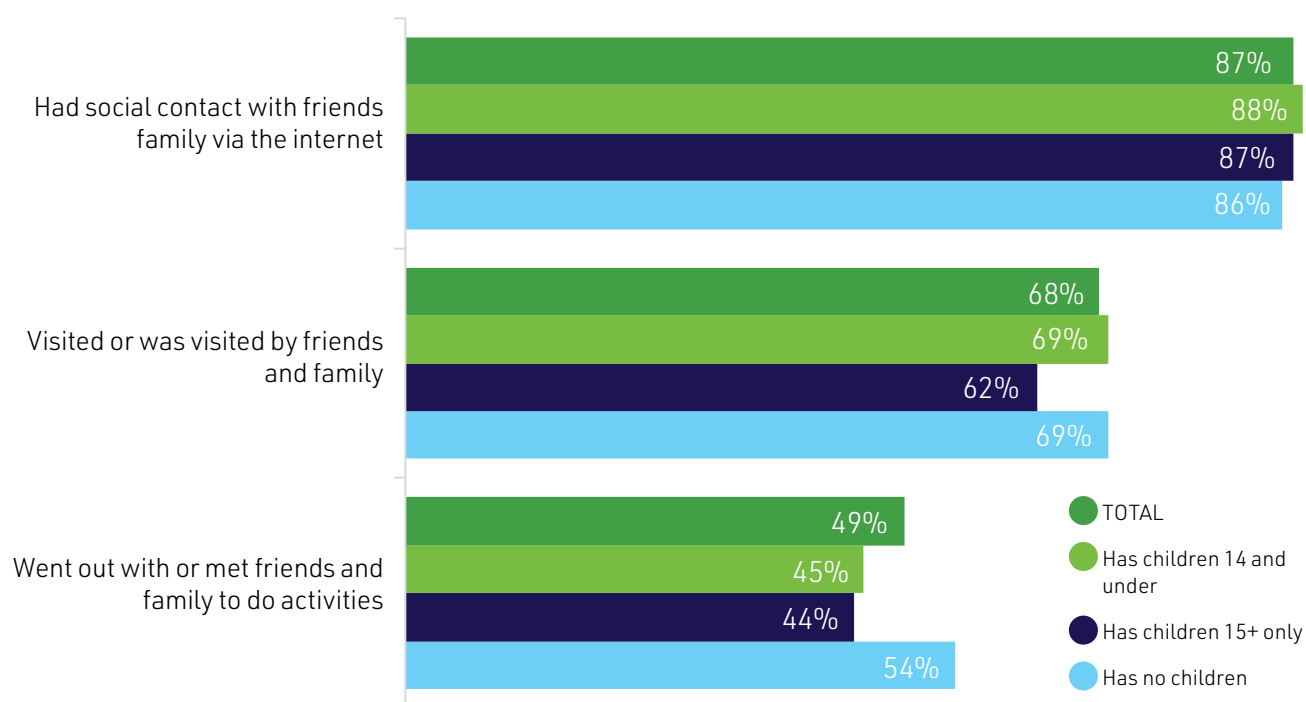
In general, households living on low incomes or below the poverty line were as likely to report participating in many of the listed social activities at least once in the past month, whether they had children or not. However, there were some social activities that households with children reported engaging in less frequently than those without.

In particular, households with children (12%) were half as likely to report going out with friends or family four times or more (or approximately once a week) compared to households without children (21%). Going out with friends or family at this frequency was similar among households with children aged under 15 (12%) and those with only children aged 15+ (13%).

When asked about participating in social activities in the past month, rates of having had two or more instances of social contact with friends or family via the internet are comparable between the three groups of households. Those with children aged 15+ (62%) were slightly less likely to report

having visited, or been visited by, friends or family in the past month than those with young children (aged under 15 years) and no children (both 69%), while those with no children were more likely to go out, or meet, with friends and family to do activities – 54% compared to 45% of those with younger children and 44% of those with children aged 15+.

Figure 36: Social interactions in the past month (at least twice) by child status



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 (n = 1,086).

However, the protective effect of having children disappears somewhat for single parents. While they maintained social contact with friends and family via the internet at similar rates as other demographic groups (81% compared to a range of 84%-92%), they were less likely to visit, or be visited by, friends or family (60% compared to a range of 66%-73%) and much less likely to go out with friends or family to participate in activities – just 28% compared to a range of 47% - 55% among the other demographic groups.

6.3.4 Emergency funds

Concerningly, 61% of all households living on low incomes or below the poverty line reported that they had no savings, with these figures comparable between those with younger children and those without children (60% and 59%, respectively). However, 71% of those with children aged 15+ reported not having any money set aside for an emergency.

Given the financial pressure that single parents are experiencing, it should come as no surprise that 82% of this group reported having no money set aside for emergencies.

Couples with children were the most likely to have emergency funds among the different household types – nonetheless, more than half reported having no money set aside for emergencies (57%).

Table 18: Emergency funds by child status and household structure

	Total	Has children under 14	Has children 15+ only	No children	Couple with dependent children	Single parent	Single person	Couple without dependent children
No money set aside	61%	60%	71%	59%	57%	82%↑	60%	59%
Less than \$2000	10%	8%	6%	13%	8%	7%	12%	14%
\$2000 - \$4,999	7%	8%	5%	6%	8%	5%	8%	4%
\$5000 - \$9,999	7%	9%	5%	7%	9%	2%	5%	7%
\$10,000 - \$19,999	8%	8%	7%	9%	10%	4%	11%	8%
\$20,000 or more	6%	6%	8%	6%	9%	0%	5%	8%
Average funds	\$8,064	\$8,164	\$9,671	\$7,701	\$9,294	\$4,425	\$7,373	\$8,472
% compared to Total Average Funds		101%	120%	95%	115%	55%	91%	105%
n	913	380	106	437	341	99	173	220

↑↓ Denotes figure is significantly higher or lower than their demographic counterparts.

Base: All respondents n= 913 (excluding 'prefer not to say' and outlier responses, outliers were classified as those with more than \$50,000)

This was also reflected through feedback from the interviews and focus groups. Parents spoke of no longer being able to save money after covering essential expenses like housing, food and bills. Many were worried that they would not be able to pay for emergency repairs, and some had needed to use credit cards and loans when they were faced with unplanned expenses.

“ But unfortunately the reality is, that things aren't like they were a while ago, and it's a struggle. You've got to work out, where am I going to pull this money from, where am I going to find an extra \$1,200 for special levies? But you do the best you can for the sake of your children, she's a priority for me.” – Single father with a dependent child, South Sydney

“ We also had a plumbing issue pop up not that long ago and you've got to try and find money to pay for those and just having a bit of a breathing room would be great to be able to put a bit aside for those sorts of things.” – Couple with dependent children, Regional NSW

“ We couldn't save that much because of a family emergency that lasted two years and all the money went on that. We managed to save very little for when we had our kid. And now there is no way we are able to save even a single penny.” – Couple with a dependent child, Western Sydney.

6.4 Housing

6.4.1 Housing affordability

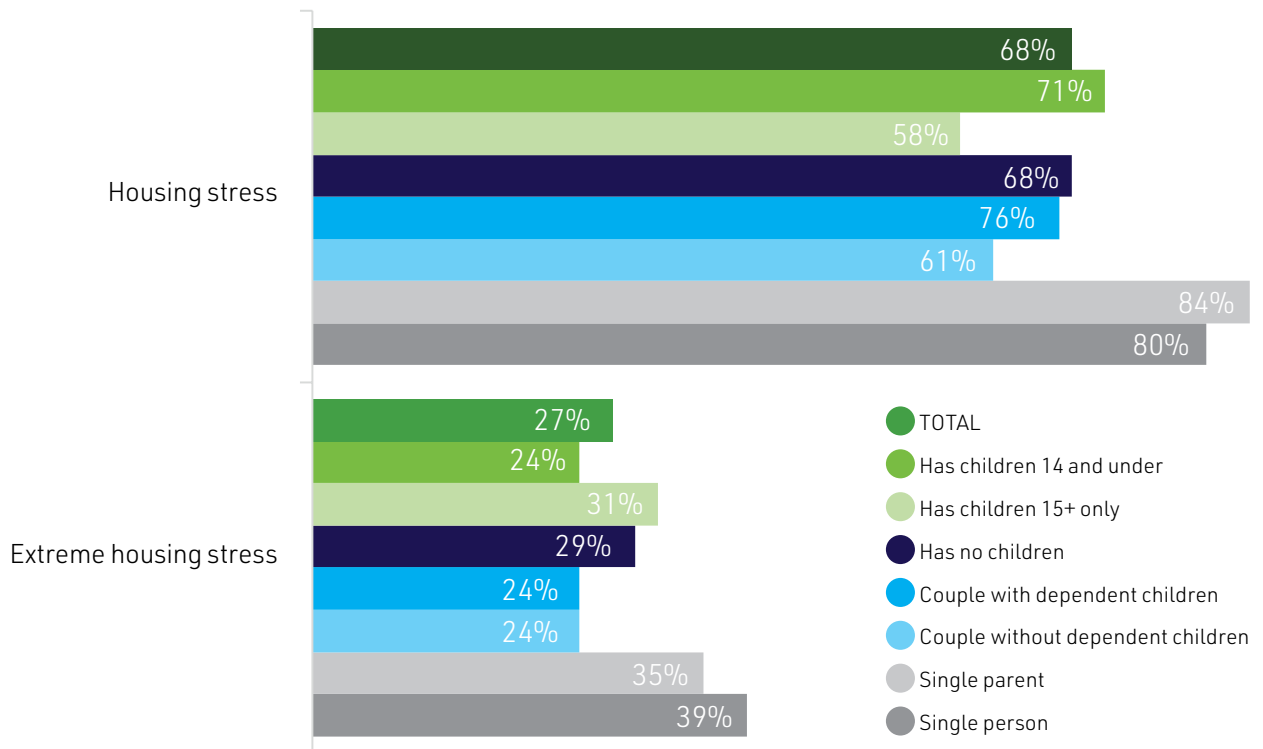
Over two-thirds of all households living on low incomes or below the poverty line are experiencing housing stress (i.e., spending 30% or more of their post-tax income on housing costs). While there was no difference between households with and without children, this figure was notably higher among respondents with children aged under 15 (71%), compared to those with children aged 15+ (59%).

Over one-quarter of all households living on low incomes or below the poverty line are experiencing extreme housing stress (i.e., spending 50% or more of their post-tax income on housing costs). Those with younger children (aged under 15) are marginally less likely than the other two groups to report being in extreme stress (24%), compared to those with children aged 15+ only (31%) and those without children (29%).

By household structure, single households living on low incomes or below the poverty line – both with and without children – are experiencing housing stress at very high rates of 84% and 80% respectively and extreme housing stress at rates of 35% and 39% respectively.

Housing stress among couple households living on low incomes or below the poverty line was more common among couples with children (67%), than those without (61%) while extreme housing stress among couple households was equally as common whether they had children or not (24%).

Figure 37: Share of respondents experiencing housing and extreme housing stress by child status and household structure



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). Respondents paying housing costs n = 962; Has children aged under 15: n=427; Has children 15+ only: n=112; Has no children: n=423; Couples with dependent children: n=390; Single parent: n=106; Single person: n=176; Couple without dependent children: n=197.

Case Study: Lisa

Lisa, her husband and their two daughters aged 5 and 9, live in a two-bedroom unit in Sydney. Until 2020 their rent was \$370 per week but they had to move to one of the neighbouring suburbs and their rent has been going up since. The biggest jump was in Jan 2023 when their rent went up from \$820 to \$1,120 week for the same unit. Although the unit is too small for their family and the rent is expensive, Lisa and her family can't move to a different place as they have limited savings and are not able to afford the cost associated with relocation, such as paying for a few weeks rent in advance and fronting a bond.

“ We live in a [2-bedroom] unit. I think we would be better off in a house or townhouse, not a small little flat unit. I think for the amount [rent] it's too small. We can't share with other house-mates because there's only two rooms. So pretty much just depends on me and the husband what we earn and how we can pay. And if we can't either move out and find a cheaper place or share because just to move out, you need to have bond money, which is insane. And then the advance rent amount, which I think it used to be two weeks and now is like two to three weeks. So when you think of the advance rent, which is two to three weeks rent in advance and the bond money, it's a tricky position, like you can't move out.”

At the onset of the cost of living crisis, Lisa and her husband took on additional work to offset the financial pressures faced by their family. However, she had to reduce her hours of work to spend more time with her children who were recently diagnosed with anxiety, ADHD, dyslexia and speech delay.

“ I don't earn that much. I used to work five days. I only started working two days because of my children. I feel like since everything went up and all that I started working like crazy like 5, 6, 7 days and it was affecting them too much emotionally and like maybe sometimes, you know, psychologically. Like with my little one she has like anxiety and speech delay and my big one has like dyslexia, ADHD [...] I was a bit like, not absent, but really trying to be on top of money but after a while it just got to an extent where the girls got really affected so I just reduced my shift [...] We said ok, I need to reduce my days, because we were both working and I was putting them [children] in daycare, before care, after care, my mum, my dad. And I went to the doctors and they said - no you need to put more work in your kids. So I just reduced my shifts so I could be there for the little one mainly, and then for the big one as well, for when they need to go to doctor appointments and all that. It was really hard before [...] I think I did the right thing.”

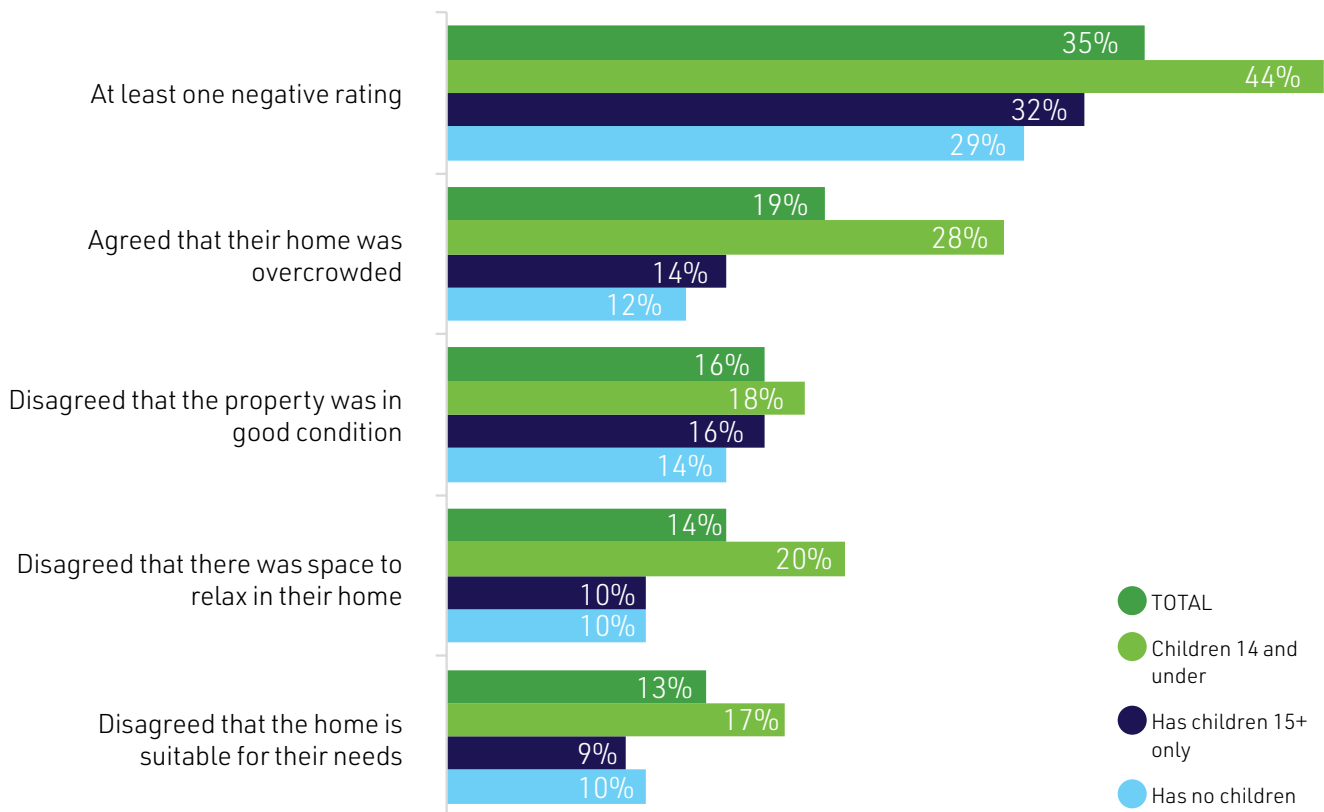
6.4.2 Housing condition

Over two-in-five (42%) households with children living on low incomes or below the poverty line reported negative ratings of their housing condition, compared to 29% of those without children. Negative housing conditions were most common among households with younger children. More than two-in-five (44%) of those with children aged under 15 reported at least one negative rating of their home, compared to 32% of those with children aged 15+.

This disparity between groups was driven largely by responses to suitability of housing, space to relax and overcrowding. Those with children aged under 15 were twice as likely as those with children aged 15+ to report that their home was overcrowded (28% compared to 14%, respectively). This was lower again for households without children (12%).

Similarly, those with younger children were twice as likely, as both those with children aged 15+ and those without children, to report that there was no space in their home to relax (20% compared to 10%). Potentially due to experiences of overcrowding, this group was also more likely to disagree with the statement that their home is suitable for their needs – 17% compared to nine percent and 10%, respectively. While a lack of space to relax and an overcrowded house are likely hallmarks of having younger children, these findings coupled with the results about housing stress suggest that there are a number of families with younger children who are struggling to afford housing suitable for raising a family.

Figure 38: Negative rating of respondent's home by child status



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

Base: All respondents n=1,086

When drilling down to household structure, single parents living on low incomes or below the poverty line were the most likely to report at least one negative rating of their home (51%) and couples without children were the least likely (22%). Households with children (both single parents and couples) were more likely to agree that their home was overcrowded (24% for both) than those without children (10% for both).

Single parents living on low incomes or below the poverty line were also the most likely to disagree that there was space to relax in their home (23%) compared to a range of 8% to 16% among the other groups. Notably, single parents and single people without children were the two groups most likely to disagree that they felt safe in their home – 14% and 12% compared to a range of two to five percent among the other categories.

Case Study: Sana

Sana lives with her husband and their two young children in a rented unit in Sydney. The family have lived in the home for over three years, and during this period they have experienced a range of issues including flooding and water damage to their property, and more recently extensive repairs to the balcony which lasted over four months and were started with no notice from their landlord. Sana has tried to ask for a rent reduction to compensate for some of the items that were damaged through the flooding as well as for the inconvenience cause by the recent repair works that were carried out while they were living there, however she was unsuccessful. In return, her landlord decided to give the family a reduction in the rent increase, putting their rent up by 10% instead of the initially intended 15%.

“ He [landlord] had to do some kind of repairing in our balcony, it took about four months. I had to stay despite having the workers all over my home. I had to stop studying because it was so noisy with tradies coming in every day [...] The landlord refused to give us a rent reduction, saying he already had to pay strata for repairs [...] We also had rain get inside our apartment, and because of the water damage we had to shift our bed and furniture away. It took about two years to fix this, with no compensation for damage to our property [...] We only stayed in this apartment because our children go to the school nearby, so what else can we do? [...] I think the landlord knew that we were desperate to have the flat. After the repairs, the real estate agent sent us an email to increase the rent, he asked the landlord to increase the rent by 15% but the landlord was merciful so he told us we will increase it by 10%.”

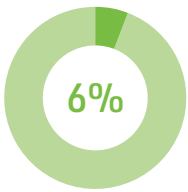
Sana and her family are feeling the impact of the cost of living crisis and have had to significantly reduce their expenses as they are now barely able to afford to pay for essentials like food and utility bills. Some of the areas of spending that had to be sacrificed were those related to her children’s activities and sports. Unable to attend these activities, Sana’s children now spend a lot more time at home watching TV.

“ It’s affected our quality of living. We can’t afford to pay for our children to participate in activities, even though they need it. I have an ADHD kid [...] They used to do tennis, kung fu and squash, but now I’m feeling sad that they’ve stopped. They have plenty of time to waste in front of the TV screen or other devices.”

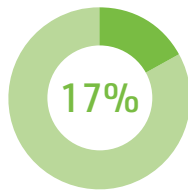
6.4.3 Changes to housing arrangements

Concerningly, more than one-third of households with children had experienced a negative change to their housing arrangements in the past 12 months (42%). While this was marginally less common than households without children (47%), housing instability can have negative impacts on the health and wellbeing of children.⁷

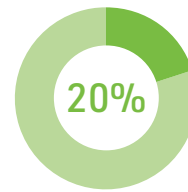
Negative changes to housing arrangements were more commonly reported by households with children aged under 15 (46%), than those with children aged 15+ only (30%). A concerning minority of households with young children reported:



Experiencing a period of homelessness (6%).



Moving house (17%) or moving in with family/friends (15%) due to cost.

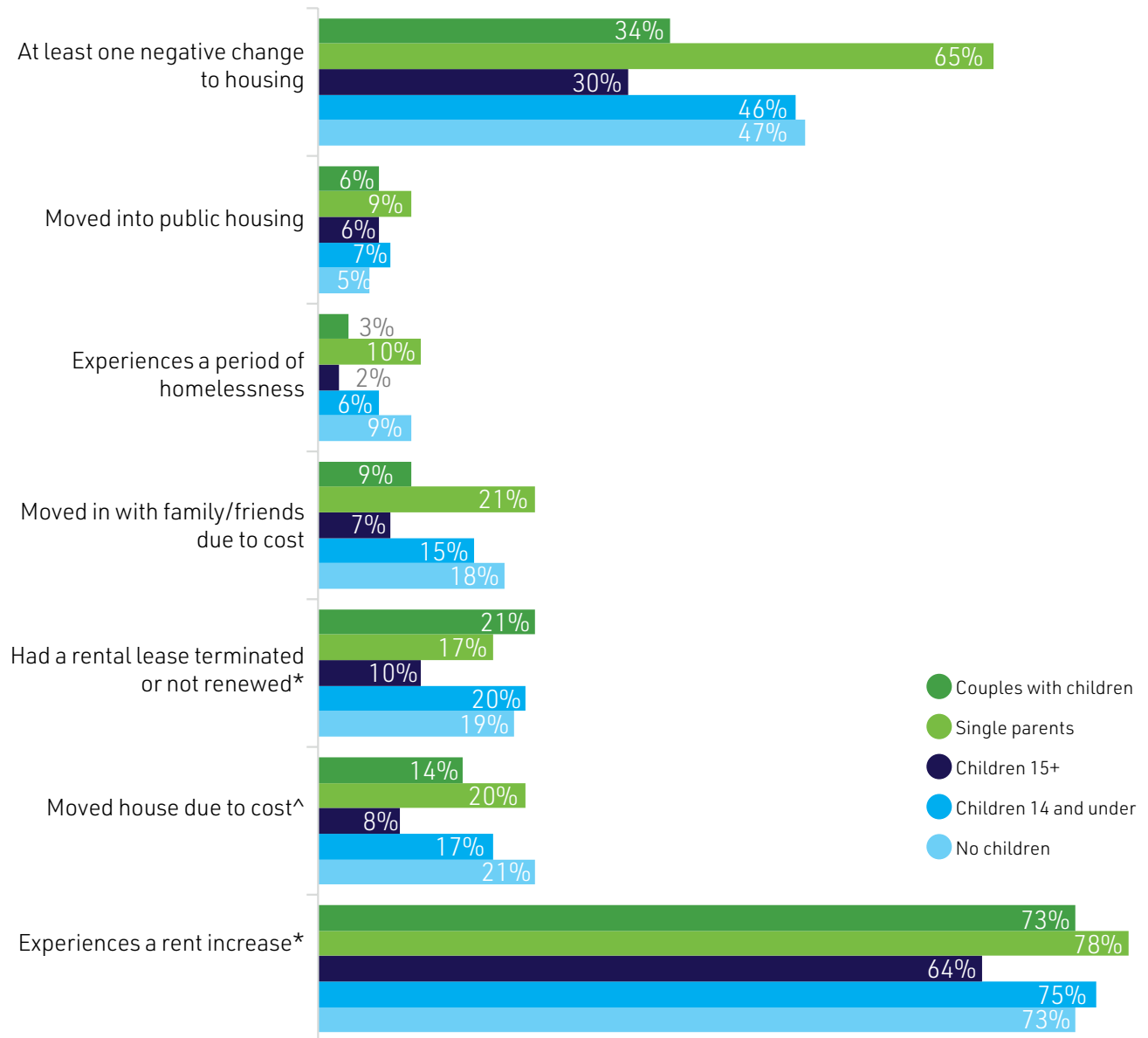


Having to move due to the termination/non-renewal of a rental lease (20%).

In line with previous findings, single parent households were the most commonly impacted: almost two-thirds reported experiencing a negative change to their housing arrangements (65%), compared to 55% of single people without children and less than one-third of couples with children (29%). 10% of single parents reported experiencing a period of homelessness.



⁷ AHURI Research Bulletin (2014) *What impact does a child's housing have on their development and wellbeing?*, Issue 171, June 2014.

Figure 39: Negative changes to housing arrangements by child status and household type

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

Base:

^ Filtered to people paying housing costs – no children n = 558, children aged under 15 n = 435, children 15+ n = 123, Single parents n = 113, Couples with children n=399

*Filtered to those paying rent – no children n=243, children aged under 15 n = 189, children 15+ n = 42, Single parents n = 77, Couples with children n = 133.

Feedback from interviews and focus groups further highlighted the extent of housing stress faced by families and the impacts it is having on their children. Some of the child and family service providers interviewed spoke of an increasing prevalence of homelessness and families living in their cars.

“ What I’m noticing is that the parent that comes to a playgroup with their child is often a lot more distracted and worried about finances and finding it harder to connect with the child. The group is not like a childcare where you drop the child off and leave them, it’s about learning to play with your child, and learning to help your child learn and grow through play. It’s much harder for families who are stressed out of their heads because their housing is unstable and they’re about to be homeless.” – Child and family service provider, Western Sydney

“ It affects children in a basic way, but also in that structural way, in terms of their safety and in their ability to be consistent. You know, having to jump from home to home or move around, even being homeless in cars, just so people don’t spot you. And the stress of getting to and from school on time, no one to support you with those other things that make childhood or can make childhood really wonderful.” – Child and family service provider, NSW

“ I had food requests a couple of weeks ago from a string of families that the food needs to be non-perishable so that they can open and don’t have to cook because they’re all living in the car and that’s just like goodness, this is awful. We can’t just give people a meal to heat up at home because they don’t have a home.” – Child and family service provider, NSW

As noted in Section 6, First Nations households living on low incomes or below the poverty line, two-thirds of which include children, have experienced higher levels of housing disruption and homelessness in the last twelve months. Rates of experiencing homelessness were three times the rate for all households (21% compared to 7%), rates of moving due to costs were 30% compared to 17%. Despite this First Nations households were less likely to move into social housing than many other demographic groups.

6.5 Income

As outlined in Section 6.1 above, age differences between households living on low incomes or below the poverty line, with and without children, and between households with children of different ages, directly impact their average rate of employment and use of government supports. To mediate the impact of age, the analysis in this section has been filtered to exclude households living on low incomes or below the poverty line aged 65 and over.

When excluding those aged 65 and over, there were no significant variation in rates of employment or reliance on government support payments as a main source of household income based on child status. However, households with children (68%) more commonly relied on income from full-time employment than those without (49%). This was most common among households with children aged under 15 (71%), compared to those with children 15+ only (59%).



6.5.1 Use of government supports

Among households living on low incomes or below the poverty line and accessing Commonwealth Government support payments, single parents were significantly more likely to be receiving the Parenting Payment (24%, compared to 1%) than couples with children. They were also slightly more likely to be accessing the Family Tax Benefit (23%, compared to 4%) and childcare subsidy (8%, compared to 1%).

In terms of the use of subsidies and vouchers offered under the NSW Government cost of living support initiatives, when excluding those aged 65 and over, households with children (64%) were significantly more likely than those without (37%) to report accessing at least one support in the past 12 months. As these initiatives include a number of supports targeted specifically towards families with children (e.g., Active Kids vouchers and the Start Strong program), this is not surprising. When excluding cost of living supports targeted towards households with children, this difference was nullified: in this instance, just under a third of households without children (28%), households with children aged under 15 (28%), and households with children 15+ only (29%) had accessed NSW Government support.

Given their relatively high rates of reporting financial stress, it was unsurprising that single parents were the most likely to report accessing a support program in the past 12 months (77%), followed by couples with dependent children (62%). Interestingly, there was minimal difference between these two groups in the use of cost of living supports targeted towards children (45% and 40% respectively). Single parents were accessing other supports at higher rates – in particular, the NSW Family Energy rebate (29%, compared to 11%) and Energy Accounts Payment Assistance (EAPA) vouchers (18%, compared to 5%).

Case Study: Zoe

Zoe is a single mother of nine living in regional NSW. Five of her children are adults and live independently, while the youngest four, aged 6, 10, 12 and 13 years old live at home with her. Although Zoe works part time and receives roughly \$2000 a fortnight through a combination of Centrelink payments, she is struggling to make ends meet due to the rising cost of living. Zoe admits that after paying rent and bills, she is left with less than \$100 a week from the Centrelink payments. Zoe uses the wage from her part time job to pay for food and car expenses, and often supplements her income through completing online surveys, which help pay for her children's extracurricular activities.

“ I'm left with I think it's \$180, roughly a fortnight from Centrelink, and so then my wage has to cover the rest of like the phone, the food, the fuel, the rego all that sort of stuff, you know, extracurricular activities and things like that [...] Doing surveys like this is how I pay for their extracurricular activities, otherwise they [children] wouldn't be doing much.”

Zoe's rent has recently gone up by \$70 a week, however the rent assist payment hasn't kept up with this increase.

“ Well, I think the [biggest impact of cost of living crisis] is the market rent obviously went up. So you know we're paying, I think it's gone from \$330 up until at the moment \$400 and it probably just keeps going up [...] But you know, rent assistance hasn't gone up. I mean, the rents are going up, but the rent assistance doesn't go up. So basically I think I'm getting \$250 a fortnight, but then I'm paying, you know with water, I think I'm paying out roughly about \$850 [a fortnight]”

Zoe works 50 hours per fortnight and has an income of \$60,000 per year, inclusive of government support payments. Zoe faces stress and tax pressure as she struggles to pay the taxes associated with the Centrelink payments. She is currently under tax debt and is expecting for this to increase further as she has only been able to make small additional payments throughout the year.

“ I think the parenting payment is roughly \$2,000 a month, but I can't afford to pay \$200 in tax out of that and still raise four children with that money [...] I've got a \$5,000 debt over my head already and I can reasonably say that that's gonna increase by another \$3000 again, so you know, I'm gonna have an \$8,000 debt and just can't see a way of getting ahead of it. [...] I can't afford to take them to the movies, I can't afford to do any school holiday activities. The yearly family holiday is the only thing to look forward to but it's hard to afford when I'm having to pay the tax debt [...] I can't see a solution. [...] I'm embarrassed even saying this and I'm getting emotional... I'd go without food [for my children]. You do what you have to do.”

6.5.2 Difficulty accessing support

Fewer than 10% of households living on low incomes or below the poverty line reported experiencing difficulty when attempting to access government-funded financial support programs. However, there are small differences between groups that suggest those with younger children (aged under 15) are more likely to experience difficulties – 11% of this group compared to just five and eight percent of those with children aged 15+ and without children, respectively.

People without partners were marginally more likely than other groups to report having trouble accessing support payments (12% of single parents and 11% of single people), compared to nine percent of couples with children, eight percent of 'other' respondents, and six percent of couples without children.



Case Study: Melissa

Melissa is a single mother and sole carer for her two children aged 14 and 16 years. Melissa escaped domestic violence six years ago and does not receive any financial support from her former partner for raising their children. Although her ex-partner owns a business and earns a considerable income, Melissa suggested he is able to *“artificially reduce his income through creative accounting”* in order to avoid paying child support. Melissa has chosen not to file a formal complaint against him for fear of risking her and her children’s safety.

“ [...] My ex-husband is a tradie and a business owner himself. He puts his taxable income at \$45,000 a year. He has a \$300,000 car sitting in his driveway. And I actually did go to the child support agency and said, it’s not right [...] And the only way I can have them investigate it is, they tell him it comes from me. But to add to it, we have domestic violence. The reason I’m a single parent is literally because the police came in and stepped in, and you know I’m a sole carer because it’s not safe for my children, so it’s not worth it. Like again, I will simply find a way to make the money be there, than risk our safety.”

Melissa works full time and has been with her company for over a decade. Although she earns a good salary, she admits that she is left with almost nothing after paying for rent and bills. She is constantly trying to reduce her expenses and often resorts to completing surveys in order to supplement her income. Melissa talks about the challenges of finding a rental as a single parent going against dual income earners. She also speaks about the stress and shame of asking for help and support, for example in accessing essential medical care for her children, or for reducing her utility bills when she had no means to pay them.

“ My daughter’s seeing a psychologist. I got a healthcare plan for her, but even so, to access that I have to pay \$160 for the appointment. Then they’ll put it through the mental health plan and I get back \$111. So I still have a \$50 out of pocket. But you have to front up the \$160 first before you can even access that. [...] “But I don’t think that the people, when you are asking for help, actually understand the amount of stress and anxiety, and probably just feelings a shame that you go through trying to ask for that help as well. So when they’re difficult, it’s like sometimes I just want to put my head in the sand. Because I just don’t have the mental capacity for it on that particular day.”

Despite the hardship and struggles, Melissa admits that she would do anything to make sure her children get the best care and have access to the best education and is often sacrificing her own needs to ensure that her children don’t have to go without.

6.6 Employment

As outlined in Section 6.1 above, age differences between households living on low incomes or below the poverty line, either with and without children, and between households with children of different ages, directly impact their average rate of employment. To mediate this impact, the analysis below has been filtered to exclude participants who are not currently employed or seeking employment.

Among those who were employed or currently seeking employment, people from households with children were significantly more likely to be in full-time employment (65%) than those without children (48%), who were more likely to be employed casually (8% and 19% respectively). Full-time employment was common among people from households with children aged under 15 (68%), compared to households with children 15+ only (57%). Single parents were less likely to be in full-time employment (59%), than couples with children (69%) and more likely to be working casually (11% and 8% respectively).

When focusing only on households living on low incomes or below the poverty line who were currently employed or seeking employment:

- people from households with children were more likely to report working more than 40 hours a week (22%), than those without (16%). In this instance, single parents (24%) were only marginally more likely than couples with children (21%) to report having a 40+ hour work week.
- people from households with children were less likely to report having multiple jobs (13%), than those without (17%). Single parents were also more likely to hold multiple jobs (15%), than couples with children (10%). In both instances, this is reflective of the higher share of casual workers among single parents and households without children.

Feedback received through the online survey, interviews and focus groups highlighted that many single parents were struggling to balance long hours of work with childcare responsibilities, negatively impacting on their quality of life.

“ I have to work more hours for less money, not being about to spend quality time with kids and family as I’m working, sleeping, or trying to keep my head above water. And I’m drowning, and really cannot see the light at the end of the tunnel, my health is deteriorating and it’s so stressful trying to live.” – Single parent with dependent children, Hunter Valley exc. Newcastle.

“ I could pick up [at work] the two Thursdays that I have off, but they’re the days that I do all the kids’ doctor’s appointments all the counselling that they need for their ADHD. So that’s my appointment day and actually do housework because my kids do sport on the weekend. But it’s almost like I need that mental health as well. If I picked up those two days, then catch 22, I’d lose part of my Centrelink, maybe even all of it. And then I don’t get the support for rego, and I don’t get the healthcare card, so then it just puts me further behind again. So increasing my income actually reduces it and then I lose that time that I need to do life admin and look after my children. And it also increases my mental health risk.” – Single mother, Central West

6.6.1 Changes to employment

Among those who were currently employed or seeking employment, households with children living on low incomes or below the poverty line were significantly less likely to report a negative change (36%) and marginally less likely to report a positive change (50%) to their employment than households without children (48% and 54% respectively). This may be partially explained by the comparatively lower share of casual employees among people from households with children.

Households with children aged under 15 were more likely to report positive changes (54%, compared to 42%), while households with children 15+ only were more likely to report negative changes to their employment (40%, compared to 35%).

Though there was no difference between single parents and coupled parents in terms of positive changes (49% for both), single parents were significantly more likely to report experiencing a negative change to their employment (43%, compared with 33%) in the past 12 months. While both groups were equally as likely to report losing employment (10%), single parents were significantly more likely have had their job security reduced (34%, compared to 25%) and their working hours decreased (27%, compared to 15%).



Case Study: Alice

Alice and her two children aged 9 and 17 years old live in Sydney in a rented home. While she was on maternity leave with her younger child, Alice started a business that soon became a successful multimillion dollar venture. However, the business was severely impacted by the Covid-19 pandemic and the disruptions in the supply chain, and Alice was forced to close it down.

“ I accidentally started a company a few years ago. It was meant to just be a small business for a bit of extra income and it turned into a multimillion dollar company, but I had to liquidate it during covid because we couldn't survive that [...] It was very traumatic. I think that whole time it was a really really tough time.”

Alice has since returned to her previous employment and is now working full time to support her children. She earns considerably less than when she owned her own business and is finding balancing her full-time employment with her family responsibilities “very very difficult”, however she cannot afford to drop any of her hours of work. Alice admits she now spends almost her entire weekly salary on paying the rent, while using the rent she receives from a two-bedroom unit she owns outright to cover the rest of their living expenses. She has thought about potentially starting another business but is disheartened by the changes brought about by the pandemic and the ongoing cost of living crisis.

“ My youngest son is in before and after school care so that I can go to work, which means he doesn't get to do any extracurricular activities. I can't really drop a day or two of work to make that happen, because it just wouldn't be worth it financially. But I have thought about, you know, looking at trying to do another business to be able to have that balance again, because I really do miss that, having flexibility and being able to do more [...] even though you work 24/7 with a business, and you think you're going crazy. I got to do so much more [...] It's just the costs of everything went up by a lot. The cost of doing it now would be so much that I don't know if I would get the momentum it had before.”



Case Study: Amina and Raj

Amina and Raj are a highly educated CALD couple who came to Australia over a decade ago as postgraduate students. The family of four have lived in their home in regional NSW for about five years and admit to spending around 70% of their income on servicing their 30-year mortgage. Raj lost his job at the end of 2023, when the higher education institution he was working for could no longer extend funding for his role. To be able to cope with their mortgage repayments, the couple have had to request a financial hardship arrangement from their bank.

“ We are paying mortgage, but again because my husband has lost his job and I’m still on a contract role. So the mortgage is under a hardship arrangement.”

Six months prior to losing his job, Raj’s hours of work were significantly reduced, leaving a big dent in the family’s finances and forcing them to rely on their savings. Amina, who was on maternity leave at the time, had to return to work earlier than expected, and managed to secure a temporary part time contract in the health sector. The family of four are now living off a single income and are facing great challenges in securing employment close to home. Furthermore, Amina’s contract is due to finish at the end of June 2024, with no possibilities for extension and the couple hope that Raj will have been able to find a job until then. To avoid putting burden on their children, the couple have not told their children that their father has lost his job and they are in a difficult financial situation.

“ We haven’t shared much information with her [daughter] because I don’t want to stress her. So she does not know and she only thinks that dad is working virtually from home.”

Amina and Raj don’t have any family in Australia and have very limited social networks to rely on. They find it difficult to open up about their stress and have been left feeling unsupported, powerless and hopeless.

“ As a person from different colour, you just can’t share and you don’t have an extended family here. So you are always in a stress and the thing is you just can’t share everything with your relatives or extended family back home either [...] so that’s another barrier. So everything is just between me and my husband, that’s it. And sometimes you know, it’s really hard when you are very strong and maybe when you were in a very good position. So you just can’t share anything with your friends or neighbours because you have a feeling that you might be judged by people [...] “It’s really stressful for me and my husband, and we can’t share anything with my friends and family [...] I can’t see an end to it.”



7

Addressing cost of living issues

7 Addressing cost of living issues

Respondents to the online survey, along with focus group and interview participants were asked what changes or policies they would like to see to improve the cost of living in NSW. A range of issues were raised including the impact of high interest rates on housing affordability, pressures experienced by renters, increases in grocery and utility bills, and availability and access to affordable childcare and cost of living vouchers for families.

7.1.1 Interest rates

Many respondents reported increased financial pressures as a result of the interest rate rises. Higher mortgage repayments meant that they were often sacrificing spending on other essentials in order to cover their housing expenses. Respondents wanted to see interest rate cuts to help alleviate some of cost of living pressures.

“ Lower interest rates, at least half of the current rates. The RBA based their decision on employment rate, which is dumb. They absolutely do not care about housing crisis, people struggling to pay mortgage, and people who are renting. Their reason for raising the rate is also to fight inflation, which is also dumb, because the inflation is created by corporate greed and rich people who abuse the system.” – Multiple family household, Sydney Inner South West

“ Changes that would make a difference for the lives of Australians would be if interest rates came down, the Australian dream is dead. It is so hard to pay rent, eat well, stay healthy, save for a deposit, keep your vehicle in check. It's exhausting. Food prices need to come down, petrol prices need to come down the interest rates need to come down so borrowing power increases so young Australians can actually feel like they will be able to buy their own home one day.” – Couple without dependent children, Coffs Harbour Grafton.

7.1.2 More affordable rentals, private rental market regulation and pathways to homeownership for renters

The limited availability of affordable rental housing and ways to regulate the private rental market were raised by many respondents, along with ways for renters to achieve home ownership. Many respondents suggested increasing government regulation of the private rental market, including through caps on rent charges and increases. Greater support to enable renters to buy a home was also raised, with suggestions including establishing additional affordable 'rent to buy' schemes.

- “ The government should make rent a little more stable to manage the cost of living, moreover, support should be there for families with kids like us. Also single income households.” – Couple with a dependent child, Western Sydney.
- “ I think definitely putting a cap on rent increases is something the state government should do. I have families sleeping in cars, sleeping on people’s couches, getting three nights of accommodation somewhere and then being out on their own again.” – Child and family service provider, Western Sydney
- “ I would like to see a change in the housing system to help people renting have a chance to buy because at the moment it is almost impossible to get a chance to save for a house whilst paying rent and other essential expenses so a change to the cost of living would be a big help and a scheme for renters to get a leg up on buying their first home.” – Multiple family household, Central Coast.
- “ Caps on rental increases. The property market is currently impossible, and people are having to leave NSW to even consider buying. I have no savings or emergency funds because I can barely afford to pay my rent.” – Single person without dependent children, Sydney North Sydney and Hornsby.
- “ There should be laws which inhibit property owners from increasing the rent too high.” – Couple without dependent children, Richmond Tweed.
- “ Cap on rent increases and limit on investment property ownership, in order to bring housing costs down and allow first home buyers access to the market.” – Couple without dependent children, Mid North Coast.
- “ Rental agencies and supermarkets are charging more not out of necessity but to prey on the desperation of renters and customers and I believe this needs to be limited by force.” – Shared house of unrelated adults, Sydney Parramatta.
- “ Rent caps, rent increase caps, rent freezes, end to no-cause evictions, tax own-to-Airbnb properties, tax empty properties, outlaw evictions for “sale” of property that are actually just evicting tenants to raise the rent, mandate minimum two-year fixed term leases as an available option to renters.” – Couple with shared care arrangements, Sydney City and Inner South.
- “ I am studying at home as a single parent and having rent assistance and study assistance would be very helpful.” – Single parent with dependent children, Richmond Tweed.
- “ Implementing policies to increase affordable housing options for families can alleviate financial strain. This includes initiatives such as rent control, subsidies for low-income housing, and incentives for developers to build affordable housing units.” – Couple with dependent children, Sydney Outer South West.

7.1.3 Reducing the cost of groceries

Many respondents wanted to see reductions in the cost of groceries, emphasising the negative impact of the increase in grocery prices on their household. Some linked major supermarket profits to increased grocery prices. Some respondents suggested more government regulation of major supermarkets.

“ With the inquiry into the supermarkets, something has to be done with [major supermarket 1] and [major supermarket 2]. It's just a system monopoly – you can't record billions of dollars in profit and say you're not price gouging.” – Single father with a dependent child, Sydney – Sutherland

“ For big supermarkets like with [major supermarket 1], [major supermarket 2] etc. not raising their food prices to an exorbitant price and in a fast pace. There has to be a law to stop the increase of food prices to be so ridiculous.” – Couple without dependent children, New England and North West

“ Crackdown on major supermarket price gouging. This is why I don't shop at with [major supermarket 1] and [major supermarket 2] no more.” – Multiple family household, Sydney Inner South West

“ A system for primary producers to get better prices at the same time as allowing consumers to pay less i.e. cut out the middle man supermarkets making high profits for shareholders.” – Single person without dependent children, Riverina.

“ [Major supermarket 1] and [major supermarket 2] to reduce their profit margins to ease the cost of living on the consumer.” – Single person without dependent children, Central Coast.

“ The price of food drastically rising every week. I have no idea how prices can be reduced unless the Government steps in further and puts a stop to rises.” – Single person without dependent children, Far West and Orana

“ Major grocery organisations should be capped on the continual price increases of groceries and reduction in product size. Stop the perfect fresh produce concept in supermarkets so that farmers are not forced to waste the produce they have grown and allow them to direct sell alternatives to the public.” – Single person without dependent children, Far West and Orana

“ Introduce legislation to reduce food and grocery prices from big supermarket chains.” – Single person without dependent children, Sydney Ryde

“ The government needs to crack down on supermarkets and their exorbitant prices that make our trolley cost so much more than it should. Even with products shrinking in size and yet the charged prices are still the same or even higher.” – Couple with dependent children, Western Sydney

7.1.4 Reducing the cost of utility bills

Many respondents wanted to see a reduction in the costs of utilities, with some suggesting that governments could play a greater role in bringing prices down and supporting renewable energy.

“ Lower utility bills (gas, water and electricity). The current ongoing rate is just energy companies getting really greedy [...] Increase solar energy buyback rates. The current one at \$0.05 per kWh is abysmal and very unfair. It should be at least \$0.25 per kWh. The government is pushing for zero carbon emission but turn a blind eye on people who invested on having solar panels. Absolutely stupid in my opinion, as they let energy companies do whatever they want, which is lining up their own pockets.” – Multiple family household, Sydney Inner South West.

“ Lower utility bills by setting lower power and gas prices. Increasing energy relief payments.” – Single person without dependent children, Sydney Ryde

“ Electricity prices are very high and it would be good if government could help to bring these down.” – Couple with dependent children, Sydney North Sydney and Hornsby

7.1.5 Cost of living vouchers for families

Respondents commented on the value to families of NSW Government Back to School vouchers and Active and Creative Kids vouchers. The closure of the Back to School Voucher scheme was noted by some respondents as having a negative impact on their family. The means testing changes to the Active and Creative Kids Voucher were also viewed as having a negative impact for some families who were no longer able to access them, with some noting they could no longer afford to pay for their children's extra-curricular activities.



“Active Kids Voucher was great but it appears updated now with less value which is very unfortunate.” – Couple with dependent children, Sydney Inner South West

“Back to School vouchers were helpful (e.g. for buying shoes, school supplies) and Creative Kids vouchers allowed us to access activities that we normally wouldn't be able to afford.” – Couple with dependent children, Sydney North Sydney and Hornsby

“The active and creative kids vouchers made a massive difference. We have to borrow money from their grandparents so they could do the activities they enjoy because according to the new rules we earn too much to get the vouchers anymore.” – Couple with dependent children, Sydney Blacktown.

“Having the active and creative kids vouchers removed unless on welfare has had a huge impact on my family. Even with “higher” income, the increase in interest rates combined with the higher cost of living has meant we are drowning. Having the little help we were eligible for taken away has actually made a huge negative impact.” – Couple with dependent children, Illawarra.

Some parents wanted to see these schemes extended to all families as a way to benefit children's development and wellbeing, and to help alleviate some of the cost of living pressures experienced by their households.

“Keep active kids vouchers and creative kids vouchers available, lower cost of living so families can feed their kids and support their kids.” – Couple with dependent children, Central West.

“Applying vouchers to kids of all ages e.g. free or subsidised swimming classes and creative vouchers for babies all the way through school years. Increased childcare subsidy or alter the requirements for higher subsidies.” – Single parent with dependent children, Sydney Ryde.

“Reintroduce Active Kids Vouchers - can't afford netball, soccer registration for 3 kids twice a year - Last Netball registration was \$657 for the season.” – Couple with dependent children, Sydney Eastern Suburbs

7.1.6 Access to affordable childcare

Feedback received from parents and child and family service providers stressed the importance of access to affordable childcare, particularly for families with pre-school aged children. Respondents emphasised the wide range of positive impacts this could have on children's development, as well as on the primary care givers' ability to return to work.

“ Definitely regulating childcare or make it more accessible. Or maybe give some incentives even for people who work in the government sector.” – Couple with dependent children, Riverina

“ High quality early childhood education is a right for children and it should be free. I think that whatever form of childcare families choose; whether it’s family daycare, long daycare, preschool or kindergarten, they should be totally free up until the child goes to school.” – Child and family service provider, NSW

“ There’s a myriad research about children’s brain development and how important the first five years are, and it’s well known overseas, but you know, when you look at Finland and countries like that, they actually put that research into practice by funding it [childcare] properly so that it is free and it is high quality. And it’s not seen as a business and I think that’s fundamentally what we’ve got wrong in Australia. It’s a business rather than a right for children [...] This is my view on what would really help children and their families,” – Child and family service provider, NSW

“ More childcare relief and more transparency around what we can access.” – Couple with dependent children, Sydney Inner West.

“ Accessibility and affordability for childcare services, particularly looking after childcare workers and facilities. This will have a ripple effect onto our children and result in mum going back to work full-time sooner and having less days away from work for carer responsibilities.” – Couple with dependent children, Far West and Orana

“ Access to affordable, high-quality childcare is crucial for working parents. Increasing government subsidies for childcare costs can make it more accessible for families and allow parents to pursue employment or education opportunities without financial burden.” – Couple with dependent children, Sydney Outer South West.

7.1.7 Tailored support across multiple policy areas

Respondents noted the importance of tailored approaches to support that targeted each household’s particular circumstances. A broad range of policy areas were identified that intersect with cost of living pressures, from support to overcome financial hardship and homelessness, to those designed to address social isolation and mental health issues. The benefits associated with access to more information and financial education to help households learn about managing limited household budgets was also noted.

“ I’m very lucky because some people don’t have family or close friends that can help out, and that’s really unfortunate. Maybe the government should look at doing a bit more for people in those situations too.” – Single father with a dependent child, Sydney – Sutherland

“ More assistance being offered and personal service, every person’s needs differ and every person’s situation is unique to them.” – Single person without dependent children, Sydney Sutherland

“ More information as to how to manage expenditure. Understanding the things you can change to insurance to maintain cover but reduce monthly repayments for example.” – Single person without dependent children, Newcastle and Lake Macquarie

“ There needs to be more supports in all areas in my opinion. Every area needs help from rental prices to cost of fuel and even to the cost of childcare. There needs to be more done but it seems the government is more focused on what’s happening around the world rather than helping the people here in this country!” – Couple with dependent children, Western Sydney

Some participants, considered to be on low incomes after paying for housing costs, commented on limited access to supports to address cost of living pressures.

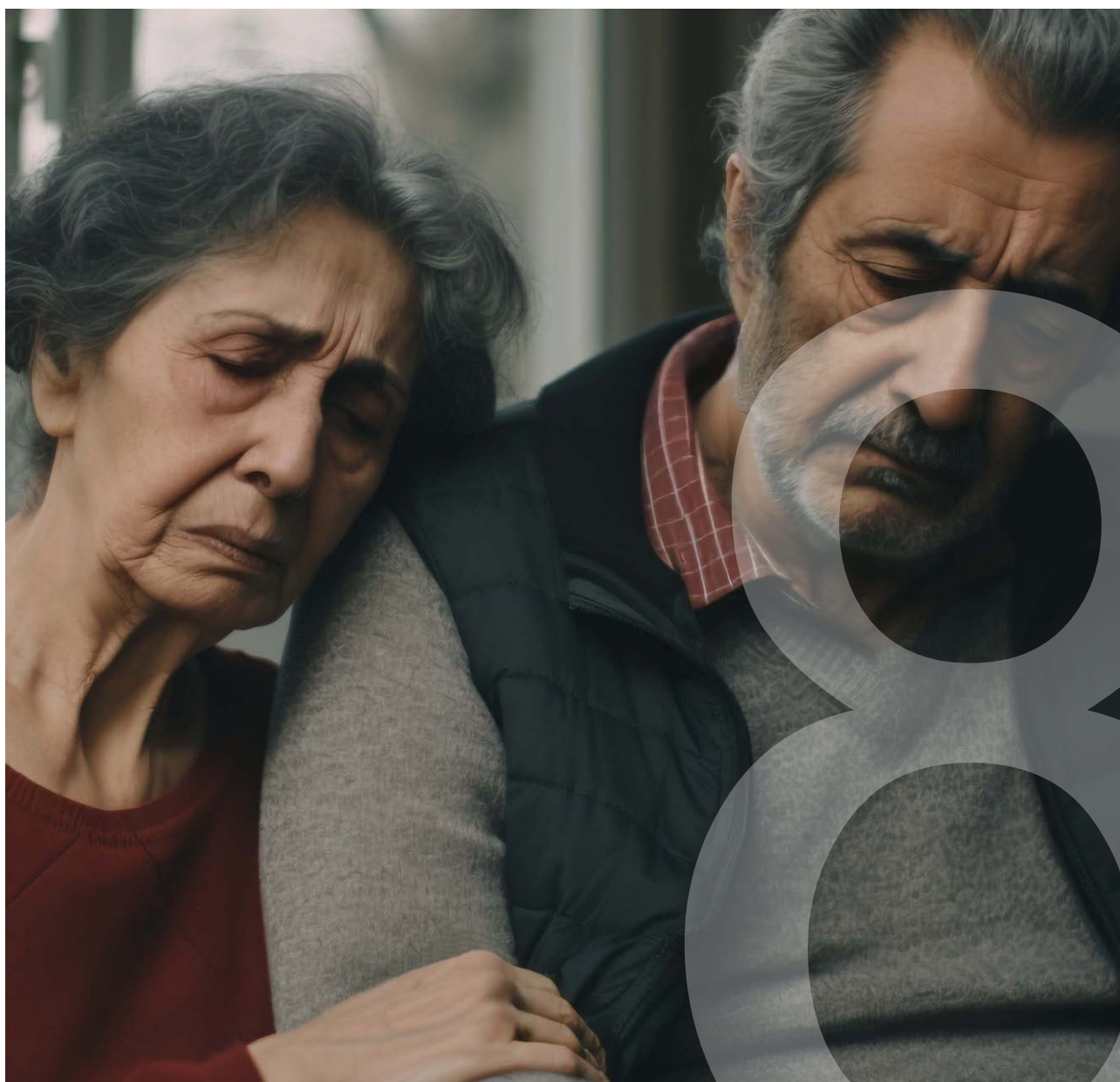
“ Government support for average income earners, not just low-income households. Not having the subsidies available to those of us that earn just enough essentially makes us struggle just as much as low-income earners.” – Couple with dependent children, Riverina.

“ Single people on my income (\$52,000 before tax), do not benefit from the government’s effort to improve cost of living. I don’t get access to anything they put out because I’m single, no children, and somehow considered that my income isn’t low income but at the lower middle scale. How fair is this?” – Multiple family household, Sydney Inner South West.

“ Help for single low-income people who don’t have children. We contribute with taxes but receive no financial aid.” – Single person without dependent children, Sydney Outer South West.

8

Appendix



Appendix A – Sample Profile

A total of n=1,086 individuals participated in the online survey. Of this number, 98% (or 1,067) were recruited through the panel provider. The remaining 19 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 Table 19 below.

Quantitative sample

Table 19: Quantitative sample profile

		%	n
Total		100%	1,086
Income threshold	Low-income	51%	553
	Below poverty line	49%	533
Broad Location	Regional NSW	45%	474
	Rest of Sydney	20%	219
	Western Sydney	20%	214
	Southwest Sydney	15%	168
Culturally and Linguistically Diverse	Yes	25%	268
	No	75%	818
Age	18 - 24	11%	121
	25 - 34	15%	164
	35 - 44	25%	268
	45 - 54	20%	222
	55 - 64	12%	133
	65+	16%	178
Gender	Male	45%	487
	Female	55%	597
Housing status	Homeowner	54%	583
	Renter	44%	474
First Nations	Yes	8%	91
	No	92%	995
Child status	Children under 15	40%	438
	Children 15+	12%	127
	No children	48%	521
Household Structure	Single person without dependent children	19%	204
	Single parent with dependent children	10%	113
	Couple without dependent children	24%	263
	Couple with dependent children	37%	401
	Multiple-family household	5%	51
	Shared house of unrelated	3%	38
Proportion of income spent on housing	0% (own outright/ live rent free)	11%	124
	1 - 19%	12%	125
	20 - 29%	16%	179
	30 - 39%	20%	222
	40 - 49%	16%	173
	50% or more	24%	263
	TOTAL 30% or more	61%	658
Disability in household	Yes	21%	223
	No	78%	842
Carer in household	Yes	23%	251
	No	76%	826

Qualitative sample

A total of 23 individuals participated in focus groups and interviews. The sample comprised single parents, couples and child and family service providers. 17 parents were recruited through the online surveys and two parents were recruited through self-referrals. Five of the total 19 parents were from CALD backgrounds. Three of the four child and family service providers who recruited through direct approaches and one was recruited through self-referral. A further demographic breakdown of participants by location, housing arrangement and is provided in Table 20 below.

Table 20: Qualitative sample profile

	Total	Regional	Greater Sydney	Renters	Paying a Mortgage	Own home outright	Public / community housing
Single parent	5	3	2	4	1	-	-
Couple with dependent children	14	6	8	7	7	-	-
Child and family service provider	4	-	4	-	-	-	-
Total	23	9	15	11	8	-	-

Appendix B – Survey

Cost of living in NSW 2024 Survey

Client	NCOSS
Version & Date	Final 6 March 2024
Sample size	<ul style="list-style-type: none"> Panel sample of n=1050 a boost of n=50 First Nations Open link to also be distributed by community groups
Length of interview	15 minutes
Fieldwork dates	18 March – 8 April 2024

Quotas

No formal quotas to be placed on age and gender, but the sample will be distributed representatively according to latest ABS figures for NSW.

Income threshold	Target %
Below the poverty line (less than 50% of median household income)	50%
Low income (50-80% of median household income)	50%
TOTAL	n=1,100

First Nations BOOST	n=
Natural fall out in the main sample of n=1,050 + an additional boost of n=50	
<ul style="list-style-type: none"> Boost respondents still need to meet the threshold of below the poverty line or low income, but can be from any NSW SA4 location 	n=50

Household with dependent children	Target n=
Households with dependent children	Min 400
Households without dependent children	Max 700
TOTAL	n = 1,100

SA4 (stratified to min n=25 per location)	Target n=
Capital Region	30
Central Coast	43
Central West	26
Coffs Harbour - Grafton	25
Far West and Orana*	25
Hunter Valley exc. Newcastle	36
Illawarra	39
Mid North Coast	28
Murray*	25
New England and North West	25
Newcastle and Lake Macquarie	48
Richmond - Tweed	32
Riverina	25
Southern Highlands and Shoalhaven	25
Sydney - Baulkham Hills and Hawkesbury	33
Sydney - Blacktown	50
Sydney - City and Inner South	41
Sydney - Eastern Suburbs	32
Sydney - Inner South West	75
Sydney - Inner West	38
Sydney - North Sydney and Hornsby	53
Sydney - Northern Beaches	33
Sydney - Outer South West	37
Sydney - Outer West and Blue Mountains	41
Sydney - Parramatta	61
Sydney - Ryde	25
Sydney - South West	59
Sydney - Sutherland	28
Total (column sums to n=1,038, additional n=22 + First Nations boost can come from any location)	1,100

*Far West and Orana, and Murray, may be subject to best efforts due to small overall population size and low prevalence of population on survey panels

Sampling definitions and methodology

Households with dependent children

Households with dependent children can be flagged by answering 1 or more to question S6B “how many children aged 14 years and under live in your household?”.

Equivalent median NSW household income:

\$1,120 after tax and housing costs

This figure has been established using Microdata from the financial year 2019-2020 ABS Survey of Income and Housing from which the equivalent median NSW household income (after tax and housing) has been calculated at \$942⁸. To bring up to date, this figure was indexed using national CPI figures⁹. By using the national CPI figures the geographic distribution of NSW is taken in account, in a way the Sydney alone figures do not.

Below poverty line:

Less than 50% of median household income.

In NSW this is a household income less than **\$560** per week (after tax and housing)

Low-income:

50-80% of median household income.

In NSW this a household income between **\$560 - \$896** per week (after tax and housing)

Equivalent household income

To screen participants we will use the ABS equivalence scale¹⁰. Equivalent factors are calculated based on the size and composition of the household, recognising that children typically have fewer needs than adults. The ABS uses the OECD-modified equivalence scale, in this approach the equivalence factor is built by summing all equivalence points allocated to each person in a household:

- 1 point to the first adult
- 0.5 points to each additional person who is 15 years and over
- 0.3 points to each child under the age of 15

8 ABS (2022) Survey of Income and Housing 2019-2020. <https://www.abs.gov.au/statistics/detailed-methodology-information/concepts-sources-methods/survey-income-and-housing-user-guide-australia/latest-release>

9 ABS (2023) 6401.0 Consumer Price Index, Australia. CPI: All Groups, Index Numbers and Percentage Changes.

10 ABS (2021) Census of Population and Housing: Equivalent 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>

For example, a household comprised of a couple with one child would need \$1,800 weekly disposable income to have the same equivalised disposable household income as a lone person household with a disposable income of \$1,000. Further examples are detailed in the figure below.

This approach is consistent with OECD and ABS standard practice and has also been applied in similar ACOSS and UNSW studies. This methodology accounts for multi-family and adult share houses by recognising that all household members benefit from the economies of scale for housing and other shared costs, regardless of whether they are in the same family income unit or not.

ABS example

Household composition	Equivalising factor (x)	Disposable income (y)	Equivalised disposable income (y/x)
	no.	\$	\$
Lone person	1.0	1 000	1 000
Couple only	$(1 + 0.5) = 1.5$	1 500	1 000
Couple with one child under 15 years	$(1 + 0.5 + 0.3) = 1.8$	1 800	1 000
Group household with three adults	$(1 + 0.5 + 0.5) = 2.0$	2 000	1 000

SURVEY SCRIPT STARTS HERE

Information and consent page

You are invited to take part in a research study about cost of living in NSW. The research is being conducted by the University of Technology Sydney on behalf of the NSW Council of Social Service.

[NCOSS](#) is the peak body for the social service sector in NSW. As an independent not-for-profit organisation, it advocates for a better deal for households who are struggling. The results of the survey will be used to inform these advocacy efforts.

The survey will take approximately **15 minutes** to complete, and completion of this survey is entirely voluntary. Your responses will remain anonymous, confidential, and private. Information collected from participants will only be used for the purpose of this research project.

For more information about this survey and research, please refer to the *Participant Information Sheet*.

In giving my consent to participate in the following survey I confirm that:

- I have read and understood the Participant Information Statement
- I understand the purpose of the study, and what I will be asked
- I understand that being in this study is completely voluntary and my responses will be anonymous

If you agree with the above, please check the "I Agree" box below.

I Agree

Section 1: Screening

Before we start, we have a few questions about you.

ASK ALL

S1. Where do you live?

Please enter your postcode _____

[TERMINATE IF OUTSIDE OF NSW]

[RECODE POSTCODE INTO HIDDEN VARIABLE 1 (H1)]

H1. NSW SA4

ASK ALL

S2. What is your age?

[SINGLE RESPONSE]

1	Under 18 [TERMINATE]
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

ASK ALL

S3. What is your gender?

[SINGLE RESPONSE]

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

ASK ALL**S4.** Are you of Aboriginal or Torres Strait Islander origin?

[SINGLE RESPONSE]

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

IF S12=1-3 CLASSIFY AS ATSI FOR BOOST

ASK ALL**S5.** Which of the following best describes your household?

[SINGLE RESPONSE]

1	Single person without dependent children [AUTOCODE S6A TO 1 AND SKIP TO S7]
2a	Single parent with dependent children [AUTOCODE S6A TO 1 AND SKIP TO S6B]
2b	Single parent with shared care arrangements
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 [TERMINATE]

ASK ALL**S6A.** Including yourself, how many people aged 15 years or older live in your household?

[NUMERIC RESPONSE] [MAX 15]

ASK IF S5 = 2a, 2b, 4 OR 5 [HAVE CHILDREN UNDER 15 IN HOUSEHOLD]

S6B. And how many children aged 14 years and under live in your household?

[NUMERIC RESPONSE] [MAX 15]

IF S6B ≥ 1 CLASSIFY AS HOUSEHOLD WITH DEPENDENT CHILDREN FOR MINIMUM QUOTA

ASK ALL

S7. What is the total income (after tax), including any Government pensions and allowances, which your household receives?

Please use the drop down to enter your response weekly, monthly, or annually

\$ [NUMERIC RESPONSE]	[DROP DOWN LIST TO SELECT PERIOD]
Prefer not to answer	[TERMINATE]

ASK ALL

S8. 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.

Please use the drop down to enter your response weekly, monthly, or annually

\$ [NUMERIC RESPONSE] [SHOULD NOT EXCEED S7 VALUE BUT CAN BE 0]	[DROP DOWN LIST TO SELECT PERIOD]
Prefer not to answer	[TERMINATE]

[CALCULATE HIDDEN VARIABLE 2 (H2) USING SAMPLING METHODOLOGY]

H2. Income threshold

1	Below poverty line	Less than \$560
2	Low income	\$560-\$896
3	Middle - high income	Above \$896 [TERMINATE]

TERMINATE IF EQUIVALISED HOUSEHOLD INCOME (AFTER TAX AND HOUSING) IS GREATER THAN \$896

[CALCULATE HIDDEN VARIABLE 3 (H3)]

H3. Proportion of income spent on housing.

FORMULA = S8 / S7

Section 2: Housing

ASK ALL

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

[SINGLE RESPONSE]

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

ASK ALL

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

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		Yes	No
A	Experienced a rent increase [HIDE IF Q1=1 OR 2]	1	2
B	Purchased a new home	1	2
C	Moved house due to cost (e.g., could not afford mortgage or rent payments) [HIDE IF Q1=1]	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 [HIDE IF Q1=1 OR 2]	1	2
I	Other (please specify)	1	2

ASK ALL

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

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		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 over-crowded	4	3	2	1	99

Q4. How many bedrooms are there in this home?

Please enter the number of bedrooms. If studio apartment/bedsitter, code '0'.

[NUMERIC RESPONSE] [MAX 10]

Section 3: Employment and work

ASK ALL

Q5. Which of the following statements describe you?

Please select all that apply.

[MULTIPLE RESPONSE]

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

ASK IF Q5 = 1-3 [CURRENTLY IN PAID EMPLOYMENT]**Q6.** How many paid jobs do you currently have?

1	One
2	Two
3	Three or more

ASK IF Q5 = 1-3 [CURRENTLY IN PAID EMPLOYMENT]**Q7.** And how many hours do you usually work for pay (on a weekly basis)?

[SINGLE RESPONSE]

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

ASK IF NOT RETIRED Q5 7**Q8.** Over the last 12 months have you experienced any of the following changes to your employment?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		Yes	No	Don't know
1	Decreased hours of paid work	1	2	99
2	Increased hours of paid work	1	2	99
3	Lost employment (e.g. redundancy, termination)	1	2	99
4	Gained employment (e.g. started a new job)	1	2	99
5	Less job security	1	2	99
6	More job security	1	2	99
7	Other (please specify)			

ASK IF NOT RETIRED Q5 7

Q9. Over the last 12 months have you attempted any of the following in response to rising living costs?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

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

ASK IF CURRENTLY EMPLOYED Q5 = 1-3 OR 10

Q10. 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?

[SINGLE RESPONSE PER ROW | DO NOT RANDOMISE]

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

ASK ALL

Q11a. What is your main source of household income?

[SINGLE RESPONSE]

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

ASK IF Q11a = 5-8 [RECEIVE GOVERNMENT PAYMENTS]

[MULTIPLE RESPONSE]

Q11b. 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	Family tax benefit (FTB)
10	Child care subsidy
11	Farm household allowance
12	Other (please specify)
97	Don't know / not sure
99	Prefer not to say

ASK ALL

Q12a. Are you aware of the NSW Government's Cost of Living program?

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

ASK ALL

Q12b. Which, if any, of the following cost of living support schemes have you heard of?

Please select all that apply

[MULTIPLE RESPONSE | RANDOMISE 1- 14]

1	Rent Choice subsidies
2	Other Private Rental Assistance (e.g., Restart Bond Loan, Advance Rent)
3	Energy Accounts Payment Assistance (EAPA) vouchers
4	NSW Family Energy Rebate
5	National Energy Bill Relief
6	Seniors Energy Rebate
7	Low Income Household Rebate
8	Pensioner Council Rates Rebate
9	Pensioner Water Rebate
10	Gas Rebate
11	Active Kids, Creative Kids or First Lap vouchers
12	Start Strong program
13	Toll Relief Rebate
14	Travel vouchers (e.g., Regional Travel Vouchers, Pensioner Travel Vouchers, Taxi Transport Subsidy Scheme etc)
15	Other (please specify)
99	None of these [EXCLUSIVE]

ASK IF Q12b 99

Q12c. Which, if any, of the following have you accessed in the last 12 months?

Please select all that apply

[MULTIPLE RESPONSE]

[ONLY SHOW OPTIONS SELECTED AT Q11c]	
1	Rent Choice subsidies
2	Other Private Rental Assistance (e.g., Rentstart Bond Loan, Advance Rent)
3	Energy Accounts Payment Assistance (EAPA) vouchers
4	NSW Family Energy Rebate
5	National Energy Bill Relief
6	Seniors Energy Rebate
7	Low Income Household Rebate
8	Pensioner Council Rates Rebate
9	Pensioner Water Rebate
10	Gas Rebate
11	Active Kids, Creative Kids or First Lap vouchers
12	Start Strong program
13	Toll Relief Rebate
14	Travel vouchers (e.g., Regional Travel Vouchers, Pensioner Travel Vouchers, Taxi Transport Subsidy Scheme etc)
15	[PIPE Q11b OTHER SPECIFY RESPONSE]
98	Don't know/ can't remember
99	None of these [EXCLUSIVE]

ASK ALL

[SINGLE RESPONSE]

Q13. 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

ASK ALL

Q14. In the last 12 months, how often has each of the following occurred because you were short of money?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		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

ASK ALL

Q15. And in the last 12 months, how often have you done any of the following because you were short of money?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		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

ASK IF S5 = 2a, 2b OR 4
OR IF S5 = 5 AND S6B 1

Q16. In the last 12 months, how often have each of the following related to spending on your children occurred because you were short of money?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		Always	Often	Sometimes	Rarely	Never	Don't know/ Not Ap- plicable
A	Could not afford the same quality of meals (e.g., less fresh vegetables).	5	4	3	2	1	99
B	Could not pay for some educational resources (e.g., textbooks).	5	4	3	2	1	99
F	Could not afford extracurricular activities that would benefit my child (e.g., school excursions or music lessons).	5	4	3	2	1	99
G	Could not pay for recreational activities that would benefit my child (e.g., going to movies).	5	4	3	2	1	99
H	Other (please specify):	5	4	3	2	1	99

ASK IF S5 = 2a, 2b OR 4
OR IF S5 = 5 AND S6B 1

Q17. And in the last 12 months, have any of the following related to spending on your children occurred because you were short of money?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		Yes	No	Don't know/ Not Applicable
C	Could not afford digital devices that my child needed (e.g., laptop).	2	1	99
D	Delayed enrolment in early childhood education due to cost.	2	1	99
E	Reduced days in early childhood education due to cost.	2	1	
H	Other (please specify):	2	1	99

ASK ALL

Q18. Thinking about your day-to-day travel, what is your main mode of transport?

[SINGLE RESPONSE]

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)

ASK ALL

Q19. Thinking about the last month, how often have you participated in the following social activities?

[SINGLE RESPONSE PER ROW | RANDOMISE ROWS]

		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

ASK ALL

Q20. 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)?

[SINGLE RESPONSE]

1	Yes (please specify approximate amount [NUMERIC ONLY])
2	No
3	Prefer not to say

Section 6: Other Cost of Living Impacts

ASK ALL

Q21. 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?

[MULTIPLE RESPONSE - RANK 5 | RANDOMISE 1-8]

1	Increased healthcare costs/ Medical care and health expenses
2	Child care 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 [EXCLUSIVE]
99	None of these [EXCLUSIVE]

PROGRAMMER NOTE: RESPONDENTS TO ONLY BE SHOWN ONE OF Q22, Q23, Q24 OR Q25

**RANDOMISE ALLOCATION OF Q22 AND Q23 IF S5 = 1, 3, 6 OR 7
OR IF S5 = 5 AND S6B = 0**

Q22. How have cost of living pressures affected your household in the last 12 months?

Please tell us in as much detail as possible

Q23. What kind of changes or policies would you like to see to improve the cost of living in NSW?

Please tell us in as much detail as possible

RANDOMISE ALLOCATION OF Q24 and Q25 IF S5 = 2a, 2b OR 4 OR IF S5 = 5 AND S6B 1

Q24. How have decisions you have had to make due to rising cost of living pressures affected your children in the last 12 months?

For example, have you noted impacts on their feelings, behaviour, development, education, or wellbeing? Please tell us in as much detail as you feel comfortable providing.

Q25. What kind of changes, policies or government supports would make the biggest difference to addressing the impacts of cost of living pressures on your children?

For example, is there a specific type of government support that is needed or one that is working well or that should be changed? Please tell us in as much detail as possible.

Section 7: Demographics

And finally, a few questions to help analyse the data...

ASK ALL

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?

[SINGLE RESPONSE]

1	Yes
2	No
3	Prefer not to say

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

[SINGLE RESPONSE]

1	Yes
2	No
3	Prefer not to say

ASK ALL**D3a.** Were you born overseas?

[SINGLE RESPONSE]

1	Yes
2	No
99	Prefer not to say

ASK IF D3a=1 [BORN OVERSEAS]**D3b.** Which country were you born in?

[SINGLE RESPONSE]

	[USE DROP DOWN LIST]
99	Prefer not to say

ASK IF D3b = NEW ZEALAND**D3c.** Do you identify as being of Māori or Pasifika descent?

1	Yes – Māori
2	Yes – Pasifika
3	Yes – both Māori and Pasifika
4	No
99	Prefer not to say

D4a. Do you speak a language other than English at home?

[SINGLE RESPONSE]

1	Yes
2	No
99	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 2024. 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?

Please note: By selecting yes, you agree for your contact details to be passed on to the UTS Research team, who may contact you directly to discuss details regarding your participation.

IF PANEL RESPONDENT SHOW:

1	Yes
2	No

IF OPEN LINK:

1	Yes – Please provide your name and email or phone number
2	No

Appendix C

– Discussion Guides

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. Two discussion guides were used for (1) parents and (2) child and family service providers.

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

Focus group/ interview discussion guide for parents

1. 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

2. Housing

As mentioned at the start of the session, NCOSS wants to understand the cost of living pressures experienced by people living in NSW. For many people, housing costs are some of the biggest expenses and we want to get your views on what kind of pressure housing costs are putting on you and your household.

Living arrangements

- What is your current housing situation?
 - Can you describe your living arrangements? (e.g., own home, mortgage, private rental, social housing etc.)
 - Can you describe who else lives with you?
 - 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?

Housing costs

- When you think of your weekly income (after tax), how much would you say you spend on housing (e.g., a quarter, half, % or \$ of your income etc.)? Does this include rent/ mortgage, bills etc.?

Changes to housing

- Have your housing conditions changed over the last 12 months?
 - If yes, how so? (e.g., moved between houses, moved in with family/ friends, lost house, experienced homelessness, renting privately, accessed social housing etc.)?
 - Are your current housing conditions better or worse than before? Please explain.
 - Did you experience any changes to your housing costs (e.g., rent, mortgage, bills etc.)?

3. Employment and income

In the last 12 months we have seen how the cost of living crisis has impacted people living in NSW through increases in the cost of everyday essentials that were not met by equivalent wage rises. 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?
- How do you balance your employment/ work with your family responsibilities?
 - Does that have any implications on your income?
- 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:*
 - a. Rent Choice Subsidies
 - b. Energy Accounts Payment Assistance (EAPA) vouchers
 - c. NSW Family Energy Rebate
 - d. Seniors Energy Rebate
 - e. Low Income Household Rebate
 - f. Pensioner Council Rates Rebate
 - g. Pensioner Water Rebate
 - h. Gas Rebate
 - i. Parents NSW vouchers (including Active Kids, First Lap, Creative Kids)
 - j. Start Strong program
 - k. Toll Relief rebate
 - l. 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?
 - IF APPLICABLE: Thinking of the family, child(ren) vouchers or rebates you have accessed, how was your experience?
 - How could these supports be improved for people like you and your child(ren)
 - What policy or supports might be needed to improve the programs/ vouchers?

4. 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?
- What proportion of your household income is spent on childcare/ education for your child(ren)?
- 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 child(ren)?
 - How did you overcome it (if at all)?
 - How did these changes impact your household spending decisions?

5. Final inputs

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 and your child(ren)?
- If you could change one thing that would make the most impact to you and your child(ren) in helping overcome the hardship associated with the cost of living pressures, what would that be?
- Are there any final comments about your experience and financial pressures that you would like to share?

Focus group/ interview discussion guide for child and family service providers

1. Introduction

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

Could you please state:

- Your **name, role and organisation** you work for
- The **area/ suburb** you work in

2. Cost of living pressures for families with dependent children

Thinking about your experience working with families with children aged under 15 years over the past 12 months:

- How have cost of living pressures impacted on the children you work with and their families?
 - Changes to children's behaviour, development and/ or health & wellbeing
 - Changes in usage of services provided by you/ your organisation
 - Access, attendance, engagement and participation in education and/or early childhood services
 - Academic performance
- How often have you noticed these impacts?

How widespread are they among the children and families you work with?

How has your school / early childhood service / organisation responded to these challenges?

- How is your school / early childhood service / organisation impacted by cost of living pressures?
- Are you familiar with any supports available to children and their families to help offset the impacts of the cost of living crisis?

If yes, which ones?

Are you aware of any changes to supports that have been made by the government or other services to assist families with children under 15 years who have been impacted by cost of living pressures?

How can these be improved? Who should be responsible for these improvements?

3. Final inputs

That is the end of the structured questions.

- If you could change one thing that would make the most impact in supporting the children you work with and their families to overcome the hardship associated with the cost of living pressures, what would that be?
- Are there any final comments about your experience working with children and their families facing financial hardship that you would like to share?



Appendix D

– Demographic differences for households with dependent children

A major focus of this year's survey was to understand how households with dependent children were faring with the increases to the cost of living over the past 12 months. To learn about the experiences of this demographic the project implemented a specific sampling quota for this group and the survey received responses from 438 respondents (40%) who identified as having dependent children – defined as having one or more children aged under 15 years in the household. In addition to this group, 127 respondents indicated that they had children who were 15 years or older in their household (12%), while the remaining 521 respondents (48%) reported not having any children.

There were a few notable demographic differences between those with and without children. The primary being that those with children were much more likely to be between the ages of 35 and 54 years – 69% of respondents with children aged under 15, compared to 50% of those with children 15 or older and just 24% of those without children. By contrast, only five percent of those with children under 15 were aged 55 or older, compared to 38% of those with children 15+ and 45% of those without children. These differences have important implications for the experiences of these three groups. With age comes the opportunity to accrue wealth, through the accumulation of income and the purchase of appreciating assets, such as housing. Due to this, it should be expected that those with younger children would be less likely to own their own home outright and, potentially, to be more likely to report experiencing financial stress. This cohort may also have greater expenses due to the costs associated with schooling, feeding, and clothing additional people who cannot contribute to the household's income.

While women were more likely to have responded to the survey (55% compared to 45%), among those with children aged under 15 years, responses from men (47%) were marginally more common than among the those with children 15+ (45%) and those without children (43%). By location, those with children aged 15+ were more likely to reside in Greater Sydney (72%) compared to those with younger children (61%) and those with no children (57%). By CALD-status, there were no meaningful differences between these three groups. However, due to the impact of age there were significant differences between these groups in terms of employment status. Those with younger children were substantially more likely to be in full-time employment (57%) than those with children aged 15+ (43%) or those without children (30%), about as likely to be in part-time or casual employment (25% compared to 28% and 27%, respectively), but were much less likely to be retired (just one percent, compared to 10% and 29%, respectively).

Lastly, as suggested, those with young children were substantially less likely to own their home outright. Just two percent on this group own their home outright, compared to 10% of those with children aged 15+ and 17% of those with no children. However, those with children were also more likely to own their home with a mortgage – 54% of those with younger children and 53% of those with

children aged 15+ compared to just 32% of those with no children. This means that those with older children were the least likely to be renting (33% compared to 43% and 47% respectively).

Throughout the chapter, where notable results arise, household structure would also be expected to be a variable of importance to the analysis. Household structure has been broken down into five possible categories – a couple with dependent children, a single parent, a single person, a couple without dependent children, and all other family types.

Notable differences between groups were that those with children, couples with dependent children and single parents, were the groups most likely to be between the ages of 35-54, whereas almost a third of the 'other' group (30%) were aged 18-24. By contrast, almost a third of single people (31%) were aged 65+.

By gender, responses from single parents were substantially more likely to come from women (73%) than any other category. On the other hand, responses from men were most common amongst respondents who were coupled and had dependent children (53%).

Couples with dependent children and respondents from all other household structures were the most likely to report residing in Greater Sydney – 68% and 70% respectively, while single parents were the most likely to reside in the rest of NSW (55%). Likely due to these differences in location, those coupled with children and respondents from all other household structures were the most likely to be classified as culturally and linguistically diverse – 30% and 35% respectively, while only 10% of single parents fell into this category.

Due to the age of respondents and the financial costs associated with children, parents were the most likely to be in full-time employment – 60% of couples with children and 43% of single parents report working full-time. Conversely, couples without children and single people were the most likely groups to report having retired (35% and 29%).

When it comes to home ownership, those with partners were the most likely to report owning their home – 66% of couples with children and 64% of couples without children. However, those without children were much more likely to report owning their home outright – 24% compared to just two percent of those with children. Unfortunately, single parents were the most likely group to report renting their home at 68%.

Figure 40: Demographics of those with and without children

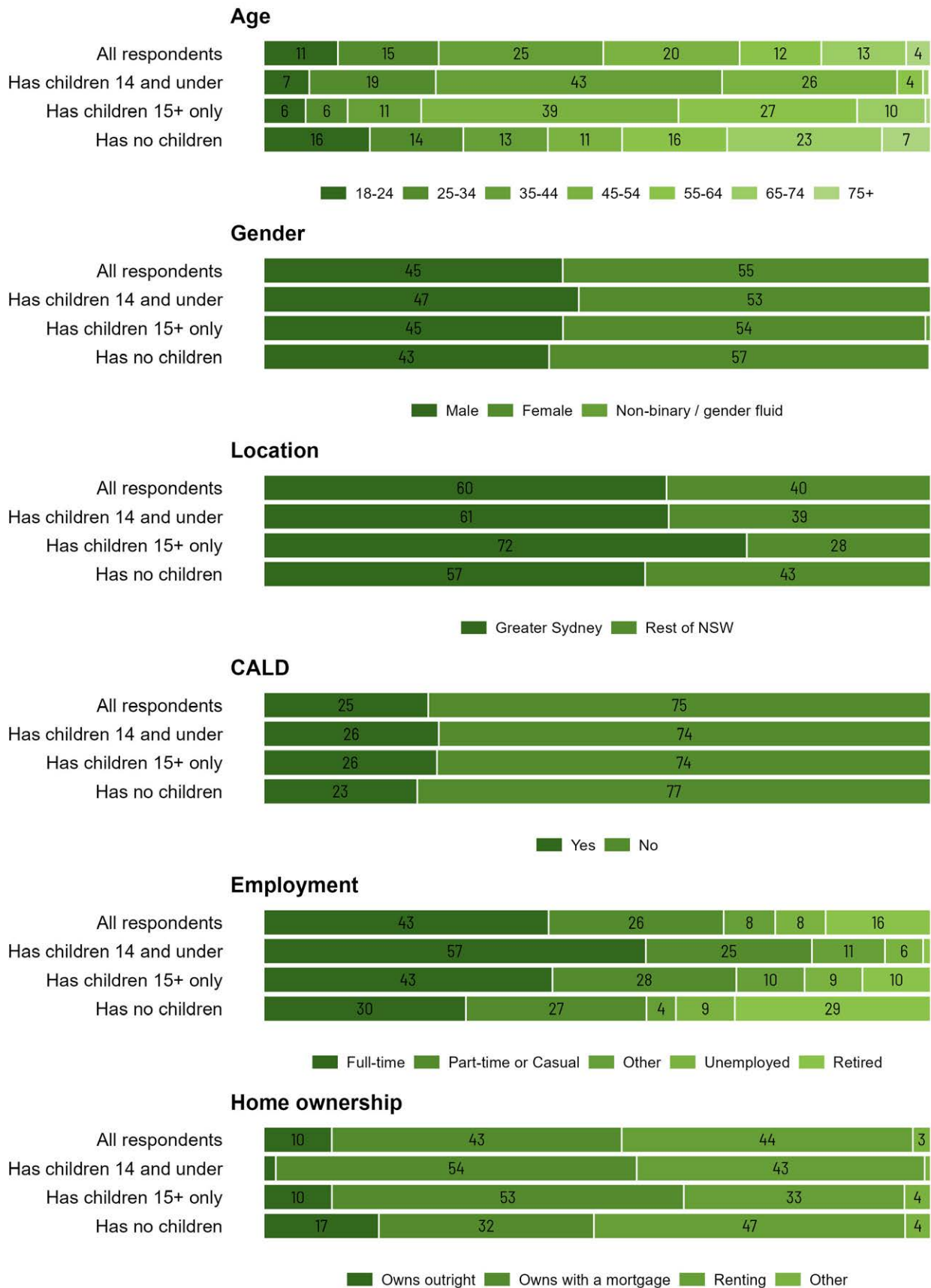
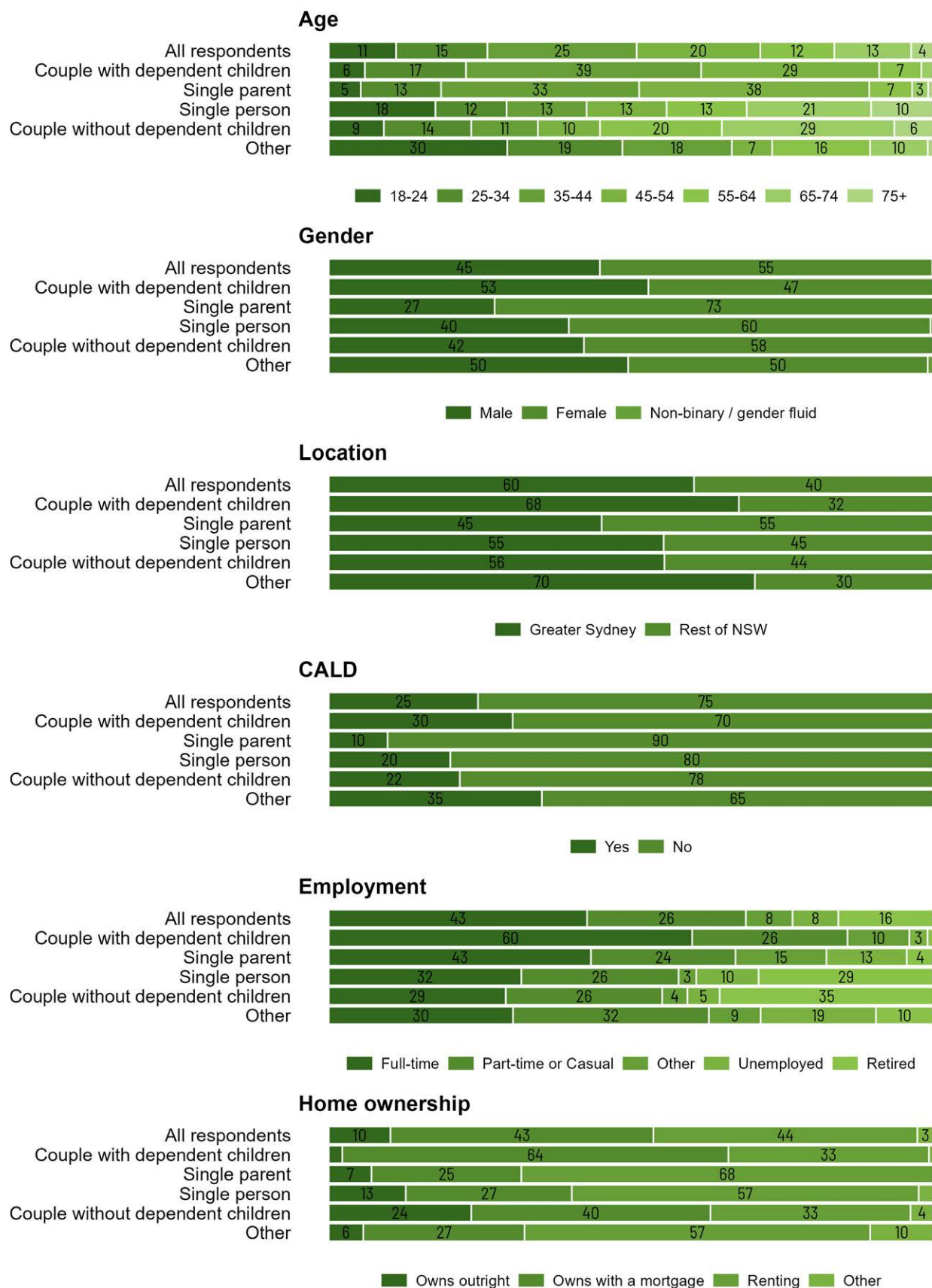


Figure 41: Demographics by household structure



Appendix E

– Frequency of actions

Going without health and wellbeing essentials

As demonstrated in Table 21 below, surveyed households reported that they more frequently went without health and wellbeing essentials compared to 2023 (although this varied by health and wellbeing area). For example, the proportion of those who 'often' (10%) went without prescribed medication or health care had steadily increased from 2023 (8%), and 2022 (6%), with those who 'always' went without remaining relatively stable (3% in 2024 and 2023, compared to 2% in 2022). Whereas the proportion of those who 'always' or 'often' went without essential hygiene items (6%) had decreased slightly from 2023 (6%, compared to 8%).

Table 21: Frequency of going without health and wellbeing essentials by year

Went without	Always			Often			Sometimes			Rarely		
	'24	'23	'22	'24	'23	'22	'24	'23	'22	'24	'23	'22
Meals	2%	1%	1%	6%	8%	4%	17%	16%	12%	19%	16%	16%
Personal care services	15%	14%	11%	23%	20%	18%	21%	20%	20%	12%	12%	13%
Medication/healthcare	3%	3%	2%	10%	8%	6%	17%	18%	15%	17%	13%	14%
Essential hygiene items	2%	2%	2%	4%	6%	3%	15%	13%	11%	18%	15%	15%

Source: IPPG Q14, Base: All respondents n=1,086

Financial assistance sought in the past 12 months

The frequency with which households living on low incomes or below the poverty line reported seeking financial assistance overall plateaued between 2023 and 2024, having increased from 2022 to 2023. For example, the proportion of people who used BNPL four times or more, increased overall by 43% between 2022 (14%) and 2023 (20%) and remained constant in 2024 (20%).

Table 22: Frequency of financial assistance sought in the past 12 months by year

Sought assistance	4 times or more			3 times			2 times			1 time		
	'24	'23	'22	'24	'23	'22	'24	'23	'22	'24	'23	'22
Sought assistance from friends or family	13%	13%	9%	7%	8%	4%	10%	10%	10%	15%	13%	8%
Sought assistance from welfare or community organisations	5%	4%	2%	3%	3%	3%	5%	5%	6%	7%	6%	8%
Used BNPL for essential goods	20%	20%	14%	5%	6%	6%	7%	7%	6%	9%	8%	10%
Pawned or sold something	10%	10%	7%	6%	6%	5%	11%	9%	8%	13%	11%	11%
Payday or short-term loan	3%	3%	3%	2%	3%	2%	5%	5%	5%	9%	7%	7%
No interest loan	2%	1%	1%	2%	3%	2%	3%	3%	4%	9%	8%	7%



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