

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



## Regional Snapshot: Capital Region

### Key Issues

In the previous 12 months:

- **Housing Stress:** 38% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 48% could not pay utility bills on time at least once
- **Healthcare:** 48% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 39% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 39% went without meals because they were short of money
- **Emergency Savings:** 64% had no money set aside for emergencies
- **Buy Now Pay Later:** 48 % used BNPL to pay for essential goods (e.g. food, transport)

### Key differences between the Capital Region and the NSW Average

|   | Capital Region | NSW Average | Difference |
|---|----------------|-------------|------------|
| Rely solely on government payments                                    | 32%            | 17%         | 88% ↑      |
| Experienced difficulty accessing government-funded financial supports | 16%            | 9%          | 78% ↑      |
| Sought assistance from welfare or community organisations             | 29%            | 19%         | 53% ↑      |
| Worked more than 40 hours per week for pay                            | 29%            | 20%         | 45% ↑      |
| Sought financial assistance from family or friends                    | 61%            | 45%         | 36% ↑      |
| Went without prescribed medication or healthcare                      | 48%            | 39%         | 23% ↑      |
| Used 'buy now pay later' to pay for essential goods                   | 48%            | 40%         | 20% ↑      |
| Went without personal care services                                   | 81%            | 70%         | 16% ↑      |

### About the Research

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

If you would like further information on the policy platform email [advocacy@ncoss.org.au](mailto:advocacy@ncoss.org.au)