

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



## Regional Snapshot: Central Coast

### Key Issues

In the previous 12 months:

- **Housing Stress:** 69% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 59% could not pay utility bills on time at least once
- **Healthcare:** 49% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 51% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 47% went without meals because they were short of money
- **Emergency Savings:** 68% had no money set aside for emergencies
- **Buy Now Pay Later:** 43% used BNPL to pay for essential goods (e.g. food, transport)

### Key differences between Central Coast and the NSW Average

	Central Coast	NSW Average	Difference
Could not afford extracurricular activities that would benefit their child	78%	63%	24% ↑
Reported going without at least one essential health and wellbeing item in the past year	86%	70%	23% ↑
Rely solely on government payments	20%	17%	18% ↑
Experienced a rent increase	80%	70%	14% ↑
Could not pay for some educational resources for their children	52%	46%	13% ↑
Has no money set aside for emergencies	68%	61%	11% ↑

### About the Research

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

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