

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



Regional Snapshot: Central West

Key Issues

In the previous 12 months:

- **Housing Stress:** 50% 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:** 45% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 42% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 42% went without meals because they were short of money
- **Emergency Savings:** 72% had no money set aside for emergencies
- **Buy Now Pay Later:** 35% used BNPL to pay for essential goods (e.g. food, transport)

Key differences between Central West and the NSW Average

	Central West	NSW Average	Difference
Never had social contact with friends or family via the internet in the previous month	23%	6%	283% ↑
Never went with or met friends and family to do indoor or outdoor activities in the previous month	42%	21%	100% ↑
Didn't have a pay rise in the last 12 months	59%	48%	23% ↑
Are aware of the NSW Government's Cost of Living program	13%	17%	23% ↑
Experienced a rent increase	85%	70%	21% ↑
Taken on additional hours of work in response to rising living costs	44%	37%	19% ↑

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