

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



Regional Snapshot: Mid North Coast

Key Issues

In the previous 12 months:

- **Housing Stress:** 56% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 74% could not pay utility bills on time at least once
- **Healthcare:** 52% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 58% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 55% went without meals because they were short of money
- **Emergency Savings:** 71% 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 Mid North Coast and the NSW Average

	Mid North Coast	NSW Average	Difference
Had a rental lease terminated or not renewed by a landlord or property manager	36%	18%	100% ↑
Rely solely on government payments	32%	17%	88% ↑
Moved house due to cost	30%	16%	88% ↑
Sought assistance from welfare or community organisations	35%	19%	84% ↑
Never went with or met friends and family to do indoor or outdoor activities in the previous month	35%	21%	67% ↑
Could not pay for some education resources	69%	46%	50% ↑
Could not pay utility bills on time	74%	50%	48% ↑
Experienced a period of homelessness	10%	7%	43% ↑
Pawned or sold something because they needed cash	55%	39%	41% ↑
Experienced a rent increase	94%	69%	36% ↑
Went without essential hygiene items (e.g., sanitary products, toiletry products)	52%	39%	33% ↑
Took out a payday or short-term loan	23%	18%	28% ↑
Went without meals	55%	44%	25% ↑
Used 'buy now pay later' to pay for essential goods	48%	41%	17% ↑
No money set aside for emergencies	71%	61%	16% ↑

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

