

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



Regional Snapshot: Murray Region

Key Issues

In the previous 12 months:

- **Housing Stress:** 68% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 50% could not pay utility bills on time at least once
- **Healthcare:** 50% went without prescribed medication or healthcare because they were short of money
- **Essential travel:** 38% could not afford to travel for essential reasons (e.g. work, to attend education)
- **Food insecurity:** 46% went without meals because they were short of money
- **Emergency Savings:** 75% had no money set aside for emergencies
- **Buy Now Pay Later:** 46% used BNPL to pay for essential goods (e.g. food, transport)

Key differences between the Murray Region and the NSW Average

	Murray	NSW Average	Difference	
Experienced a period of homelessness	12%	7%	71%	↑
Have experienced difficulty accessing government-funded financial supports	15%	9%	67%	↑
Employed full-time	23%	43%	47%	↓
Could not pay for some educational resources	67%	46%	46%	↑
Rely solely on government payments	23%	17%	35%	↑
Taken on additional hours of work in response to rising living costs	50%	37%	35%	↑
Pawned or sold something because you needed cash	50%	39%	28%	↑
No money set aside for emergencies	75%	61%	23%	↑
Went without personal care services	85%	70%	21%	↑

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