

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



Regional Snapshot: Southern Highlands and Shoalhaven Region

Key Issues

In the previous 12 months:

- **Housing Stress:** 77% are in housing stress (i.e. they spend more than 30% of income on housing)
- **Utilities:** 54% could not pay utility bills on time at least once
- **Healthcare:** 46% 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:** 50% went without meals because they were short of money
- **Emergency Savings:** 78% had no money set aside for emergencies
- **Buy Now Pay Later:** 32% used BNPL to pay for essential goods (e.g. food, transport)

Key differences between the Southern Highlands and Shoalhaven Region and the NSW Average

	Region	NSW Average	Difference	
Home severely damaged by natural disaster or extreme weather event	14%	7%	100%	↑
Never went out with or met friends and family to do indoor or outdoor activities in previous month	39%	21%	86%	↑
Took on additional hours of work in response to rising living costs	53%	37%	43%	↑
In extreme housing stress, spending more than 50% of their income on housing	36%	26%	38%	↑
Moved in with family or friends due to cost	21%	16%	31%	↑
No money set aside for emergencies	78%	61%	28%	↑
Gone without at least one health and wellbeing essential in the past year	78%	61%	28%	↑
Have not received a pay rise in the last 12 months	61%	48%	27%	↑
Pawned or sold something because they needed cash	46%	39%	18%	↑
Went without meals	50%	44%	14%	↑

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

