

# Communities on the Edge

2025-26 Pre-Budget Submission #1

NSW Council of Social Service

17 December 2024

## About NCOSS

NSW Council of Social Service (NCOSS) is the peak body for non-government organisations in the health and community services sector in NSW. NCOSS works to progress social justice and shape positive change toward a NSW free from inequality and disadvantage. We are an independent voice advocating for the wellbeing of NSW communities. At NCOSS, we believe that a diverse, well-resourced and knowledgeable social service sector is fundamental to reducing economic and social inequality.

## Acknowledgement of Country

NCOSS respectfully acknowledges the sovereign Custodians of Gadigal Country, where our offices are located. We pay our respects to Elders, past, present and emerging. We acknowledge the rich cultures, customs and continued survival of First Nations peoples on Gadigal Country, and on the many diverse First Nations lands and waters across NSW.

We acknowledge the spirit of the Uluru Statement from the Heart and accept the invitation to walk with First Nations peoples in a movement of the Australian people for a better future.

## NCOSS Contacts

NCOSS can be found at:

Yirranma Place, Gadigal Country, Level 1, 262 Liverpool St, Darlinghurst NSW 2010

phone: (02) 9211 2599

email: [info@ncoss.org.au](mailto:info@ncoss.org.au)

website: [www.ncoss.org.au](http://www.ncoss.org.au)

facebook: [on.fb.me/ncoss](https://on.fb.me/ncoss)

## For this submission

We would welcome the opportunity to discuss the recommendations and submission with you in greater depth. Should you have any questions, please do not hesitate to contact the NCOSS CEO Cara Varian [cara@ncoss.org.au](mailto:cara@ncoss.org.au).

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## Summary of Recommendations

This Pre-Budget Submission (PBS) contains the following recommendations:

### **Make Housing Safe and Affordable for All**

1. Make Renting Safe and Fair
  - 1.1. Introduce minimum energy efficiency standards for all rental homes
  - 1.2. Fund Tenant Advice and Advocacy Services to meet growing community need
  - 1.3. Introduce Silver Level Liveable Design Standards for new builds
2. Prevent Homelessness
  - 2.1. Invest and strengthen support in homelessness services
  - 2.2. Commit to a long-term NSW Housing First Strategy

### **Urgently Prioritise Critical Wellbeing Supports**

3. Eliminate Food Insecurity
  - 3.1. Implement a universal school food program
  - 3.2. Adequately fund NSW emergency food relieve services to meet community need
4. Cut Waitlist Times for the Public Dental System
5. Adequately Fund Early Support for Children and Families

*Note: For the 2025/26 Budget, NCOSS has submitted two Pre-Budget Submissions:*

- 1. NCOSS Pre-Budget Submission #1: Communities on the Edge. This focuses on the steps that the Government must take to support those people on low incomes and experiencing disadvantage*
- 2. NCOSS Pre-Budget Submission #2: An Existential Crisis. This focuses on the steps that the Government must take to ensure the community service sector can continue*

## Introduction

NCOSS urges the NSW Government to prioritise policies that address the needs of people living on low incomes and below the poverty line.

Across NSW, individuals and families on low incomes face daily hardship, trapped in cycles of poverty and disadvantage that, without urgent intervention, threaten to persist across generations. Without decisive action, these challenges will deepen, creating lasting barriers to opportunity, well-being, and social cohesion.

In NSW today, many people are struggling with the cost of everyday items. This impacts their ability to live a productive and healthy life with dignity. It also limits their ability to properly support their children and risks the wellbeing of current and future generations. We recognise that these are challenging times and have focussed on recommendations that address access to the essentials of life such as food, health care and housing.

Implementing these recommendations will create tangible change to create a fairer and more equitable society in NSW. These recommendations will also lead to government savings, through reduced service requirements from government-funded programs, in agencies such as the Department of Communities and Justice and the Ministry of Health, due to the preventative and early intervention focus that we have applied. By taking the right steps, the Minns Government can ensure a brighter future for all, where everyone has a chance to thrive.

The time to act is not tomorrow or next year—it is today.

## Recommendations

### Make Housing Safe and Affordable For All

#### 1. Make Renting Safe and Fair

An increasing number of residents are renting, many with the prospect of renting for the rest of their lives. This is not just a housing issue—it's a social emergency. Action taken by the NSW Government to reform rental tenancy, including reforms to evictions laws, have been a step in the right direction but there is more work to be done to make renting safe and fair in NSW.

Renters are disproportionately vulnerable to poverty, with the most severe impacts felt in regional NSW and south-west Sydney<sup>1</sup>. In 2024, 312,000 low-income households were living in rental stress—a staggering 39,000 more than in 2021<sup>2</sup>. Behind these numbers are families sacrificing essentials, increasingly seeking financial support<sup>3</sup>, and children growing up in environments where financial strain undermines their health, education, and future opportunities.

If we do not act now, the consequences will be dire:

- **A surge in homelessness**, pushing our social safety nets to breaking point.
- **Overburdened health and social services**, as struggling families seek support for issues rooted in financial instability.
- **Intergenerational harm**, as children's development is compromised by precarious living conditions.

Today's degrading rental landscape demands further action. Renters need relief, and they need it now.

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<sup>1</sup> NCOSS (2023). Mapping Economic Disadvantage in NSW. Sydney.

<sup>2</sup> Impact Economics and Policy (2024). Call Unanswered: Unmet demand for Specialist Homelessness Services.

<sup>3</sup> NCOSS (2024). Impossible Choices: Decisions NSW communities shouldn't have to make. Sydney

### **Case study – A Family Struggling in the Rental System**

*“NSW government can achieve its objectives of reducing the impact of climate change while also making every renter and homeowner less reliant on electricity costs and less beholden to electricity bills”*

Julius and his wife live in a standalone house in Wahroonga with their 4 young daughters. The family was forced to relocate from their community in Summer Hill in September 2023 after receiving a no grounds eviction.

Their house is poorly insulated and drafty, leading to hotter summers and colder winters. This requires the family to use multiple appliances to regulate room temperature, particularly for their newborn.

Despite their best efforts to purchase energy efficient appliances and running them during off peak hours, the family’s electricity bill increased from \$900 to \$2289 in 12 months (+150%). As the primary income provider, Julius is required to work overtime to support his family – taking away quality time with them and leaving his wife to take care of their kids alone. They have been navigating the stress of frequent energy-related disruptions and are constantly trying to find ways to save energy. The family regularly wear multiple layers and stay wrapped in blankets in the cold of winter, or visit the local library or mall to escape the heat of summer.

Julius hopes that the NSW government can help families like his by providing a rebate to insulation works on rental properties where the landlord and tenant contribute to the cost in equal parts, to encourage the installation of better insulation. Further, Julius supports the imposition of high standards of insulation and climate proofing on all new builds. He believes these measures will reduce electricity consumption and costs, while furthering climate resilience and reducing the impact on climate change

### 1.1 Introduce minimum energy efficiency standards for all rental homes

The absence of minimum energy efficiency standards for rental homes forces renters to make an impossible choice: face unsustainable energy costs, or endure the health and wellbeing impact of living in spaces that are too hot in summer and too cold in winter. The lack of energy efficiency in homes has become a contributing factor to the 10,000 deaths associated with extreme weather across Australia every year<sup>4</sup>.

Renters have little control over the energy efficiency of their home, yet they bear the brunt of the consequences. As energy costs rise, renters are afraid to use air conditioning or heating, knowing it will push their electricity bills beyond what they can manage, leaving less for essentials like healthy groceries.

Introducing minimum energy efficiency standards for all rental properties is a necessary regulatory response to the needs of renters, particularly in the face of higher temperatures and more frequent extreme heat. The most vulnerable in our community have no power to avoid this risk; the government has a responsibility to improve building standards that will protect them.

**Recommendation 1.1:** Introduce minimum energy efficiency standards for all rental homes to protect renters. This recommendation would be a cost neutral policy decision.

### 1.2 Fund Tenants Advice and Advocacy Services to meet growing community need

There are 15 general Tenants Advice and Advocacy Services (TAASs) and 4 specialised Aboriginal services that work tirelessly to support NSW renters and uphold their rights. These essential services are unable to keep pace with the increasing needs of a growing renting population. While the NSW government recently announced an additional \$1 million for all TASSs, this falls significantly short of what is required.

A funding boost would serve to support people in precarious circumstances and save the government money in the long run. This funding would reduce costs associated with Fair Trading NSW's complaints centre, the NSW Civil and Administrative Tribunal, the Office of the Sheriff NSW, and various housing, homelessness, and health services. Investing in TAASs would create a stronger safety net for renters across the state.

**Recommendation 1.2:** Increase funding to Tenants Advice and Advocacy Services by \$24.78m per annum to meet community need and avoid long-term costs.

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<sup>4</sup> Healthy Homes for Renters (2022). Community Sector Blueprint: a National Framework for Minimum Energy Efficiency Rental Requirements

### 1.3 Introduce Silver Level Livable Design Standards for new builds

In 2022, the National Construction Code was updated to create a new standard for liveability, making homes more accessible for people with mobility issues. This change aims to help Australians of all ages enjoy their homes comfortably, no matter their situation.

While most states and territories are on board, New South Wales is falling behind. By adopting the Silver Level Livable Design Standard for all new homes, we can increase the number of accessible houses available, giving people with disabilities, seniors, and families more options to choose from—often without adding extra costs.

**Recommendation:** Mandate Silver Level Livable Design Standards for new builds



## 2. Prevent Homelessness

While NCOSS acknowledges the increased investment in social housing and homelessness services in the 2024-25 budget, it is not enough to address the decades of neglect that are a result of previous governments' decisions and falls far short of addressing the overwhelming need across New South Wales.

Over two-thirds of low-income households are living in housing stress, with homelessness rising compared to 2023<sup>5</sup>. The **social housing waitlist has grown by 7%**<sup>6</sup> in the past year, putting further pressure on already overwhelmed homelessness services. The expected waiting times for social housing in many areas across NSW is over 10 years for general applicants.

This situation is unsustainable, with more families at risk of displacement, children without stability, and homelessness services struggling to meet demand. Without further investment, the crisis will continue to deepen, causing irreparable harm to individuals and communities alike.

### 2.1 Invest and strengthen support in homelessness services.

In NSW, demand for services increased by 10% in the first half of 2023. Unmet demand is high, and many people are unable to access homelessness services to get the support they need. NCOSS members have shared that caseloads from Specialists Homelessness Services are triple that for which they are funded; but that funding levels have been the same for four years, putting more pressure on staff and ramping up caseloads.

As advocated for by Homelessness NSW, a 30% funding boost would start to close the gap between demand and service delivery. Funding directed to Aboriginal Community Controlled specialist services funding should reflect the disproportionate need, and ensure that they are appropriately resourced to deliver services and cultural capacity building.

**Recommendation 2.1:** Increase funding to specialist homelessness services by 30%. Estimated cost: \$100m per year.<sup>7</sup>

<sup>5</sup> NCOSS (2024). Impossible Choices: Decisions NSW communities shouldn't have to make. Sydney

<sup>6</sup> Department of Communities and Justice (2024). Social housing waiting list data. accessed 12 November 2024, <https://dcj.nsw.gov.au/about-us/families-and-communities-statistics/social-housing-waiting-list-data.html>

<sup>7</sup> Estimated cost based on 30% of the 2022-23 cost reported by the Productivity Commission (2021) Report on Government Services 2024, Part G, 19 Homelessness services, [19 Homelessness services - Report on Government Services 2024 - Productivity Commission](#)

## 2.2 Prioritise and adequately fund Housing First/Permanent Supportive Housing programs.

NSW needs more supports for people experiencing homelessness who have complex needs, such as the ongoing impacts of trauma, mental and physical health issues, and/or addiction.

Housing First (or Permanent Supportive Housing) programs provide a suitable long-term home and wraparound support, for as long as is needed, to ensure people deal with complex needs and attain the stability required to maintain a tenancy and improve their quality of life.

Programs based on Housing First principles have proven to be effective. A recent evaluation of the NSW Together Home program found it successfully met its objectives to transition people experiencing rough sleeping or secondary homelessness in NSW into secure, long-term housing<sup>8</sup>.

Victoria's "Home at Last" model is another good example of a successful model for Specialist Homelessness Services (SHS). Aimed at older people, the initiative provides housing information and support, covering both early intervention and crisis responses. The model includes peer educators to work with communities to raise awareness of housing options for older people, tailored housing information, assistance with housing applications, support for moving and establishing a new home, and referrals to aged care and other supports.

**Recommendation 2.2:** Commit to a long-term NSW Housing First strategy.

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<sup>8</sup> Barnes, E., Hartley, C., & Parker, R. (2024). Together Home Program Evaluation. Centre for Social Impact. Commissioned by Bridge Housing, Link Wentworth, Metro Community Housing, St George Community Housing, and Women's Housing Company. Published August 2024

### 3. Eliminate Food Insecurity

As households struggle to pay increasing housing costs, they are also being crunched by rising grocery costs. They are struggling to afford healthy food, forcing them to reduce meal quality or skip them entirely. According to Foodbank's latest Hunger Report, **1 in 3 low-income households in Australia now face severe food insecurity**, with people skipping meals and going without food for entire days<sup>9</sup>. In NSW, the number of low-income households skipping meals has increased by 29% in the past 2 years<sup>10</sup>.

These sacrifices have severe impacts. Poor nutrition leads to worsened health, deepening the health inequalities experienced by disadvantaged groups, particularly households with disability and single parents. Regional communities are also feeling the brunt of this.

Chronic food insecurity cannot be solved without tackling the root causes of poverty and inequality. Yet, while long-term solutions are essential, **NSW's food relief system remains a lifeline** for those in immediate need and urgently requires real, sustained investment to meet growing demand.

#### 3.1 Implement a universal school food program

Almost 70% of low-income households with children are reducing the quality of meals provided to their kids<sup>11</sup>. Lack of access to healthy and highly nutritious meals can place kids at higher risk of obesity and severely impact academic performance<sup>12</sup>.

Recent research shows that Foodbank's School Breakfast 4 Health program has played a significant role in easing household budgets and improving student learning, attendance, relationships and health and nutrition<sup>13</sup>. However, these programs are not available universally, meaning households in dire need are missing out.

**Recommendation 3.1:** Implement a universal school food program, providing breakfast and lunch to all students in the public education system.

<sup>9</sup> Foodbank Australia (2024). Hunger Report 2024. South Yarra, Victoria.

<sup>10</sup> NCOSS (2024). Impossible Choices: Decisions NSW communities shouldn't have to make. Sydney.

<sup>11</sup> NCOSS (2024). Impossible Choices: Decisions NSW communities shouldn't have to make. Sydney.

<sup>12</sup> Rosier, K (2021). Food Insecurity in Australia: What is it, who experiences it and how can child and family services support families experiencing it? Viewed 13 November 2024 <https://aifs.gov.au/resources/practice-guides/food-insecurity-australia-what-it-who-experiences-it-and-how-can-child>

<sup>13</sup> Foodbank Australia (2024). Hunger Report 2024. South Yarra, Victoria.

### 3.2 Adequately fund NSW emergency food relief services to meet community need.

Increased community need and awareness are putting significant pressure on food relief services. While major food relief organisations like Foodbank, OzHarvest and Secondbite do much of the upfront heavy lifting to secure infrastructure and networks, they depend on local NGOs to get food to households in need. Much of this final step goes unfunded. These NGOs are responsible for preparing, sorting, and distributing food; they rely on volunteers and fundraising to sustain their pantries and community kitchens.

The system is struggling under escalating demand and needs investment to effectively support people facing food insecurity.

**Recommendation 3.2:** Immediately increase funding to NSW emergency food relief services to ensure they can better respond to growing community need.

## 4. Cut Waitlist Times for the Public Dental System

In NSW, dental conditions are the leading cause of hospitalisations that could have been prevented through early treatment.<sup>14</sup> This will continue unless the public dental system is prioritised by the NSW Government and better supported to meet demand.

Poor oral health can lead to poor nutrition and oral disease, and is associated with severe chronic conditions including stroke and cardiovascular disease.<sup>15</sup> Recent research from NCOSS shows that one in five people (21%) delay or avoid seeing the dentist due to cost, and that the picture is worse in regional NSW.<sup>16</sup> In the Illawarra region for example, almost half (47%) cannot afford to see the dentist.<sup>17</sup>

With more than four in ten (42%) people without private health insurance,<sup>18</sup> the NSW public dental system is a critical safety net that supports people to access affordable care and maintain good oral health.

### Case Study – Just waiting and waiting for dental care

***“I just do not understand how the public dental system keeps getting pushed to the side”***

Belinda\* is 49 years old and lives in Western Sydney. She rings her parents, Michelle\* and Ken\*, every day for a chat and has a great sense of humour. Belinda also has an intellectual disability and lives in a group home, where she continues to develop her independence and communication skills through speech therapy and other supports.

Belinda has sleep apnoea and grinds her teeth as a result, meaning her teeth have deteriorated over the years and she needs restorative dental treatment.

Belinda has been on the NSW public dental waiting list for over 3 years, with no indication of how much longer she will need to wait. This means Belinda has not even been assessed for her oral health condition – once assessed, she would then need to go on another waiting list for treatment.

This is incredibly frustrating for Michelle and Ken, who see many of Belinda’s other needs being met under the Commonwealth NDIS, but her oral health being put at risk without being able to access restorative treatment under the NSW public dental system.

<sup>14</sup> HealthStats NSW 2024, Potentially preventable hospitalisations: Conditions, accessed 9 November 2024, [Potentially preventable hospitalisations: Conditions - HealthStats NSW](#)

<sup>15</sup> AIHW 2024, Oral Health and Dental Care in Australia, accessed 9 November 2024, <https://www.aihw.gov.au/reports/dental-oral-health/oral-health-and-dental-care-in-australia/contents/summary>

<sup>16</sup> Vidyattama, Y., Vu, X.-B. B., and Cain, E. (2024), Access Denied: Australians Locked Out of Quality Healthcare, Faculty of Business, Government and Law, University of Canberra. Report Commissioned by NCOSS.

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

*“After 1 or 2 years [of waiting], you start to forget why you bothered trying to go through the public dental system in the first place. We can’t keep treading water like this, so we’ve had to try and take action ourselves.” – Michelle*

While waiting for Belinda to get assessed through the public dental system, Michelle and Ken have tried unsuccessfully to find out how much private dental treatment would cost and whether they would need to take out a loan to afford it. In the meantime, they continue to worry about Belinda’s oral health.

*“I just do not understand how the public dental system keeps getting pushed to the side, and not treated the same as general health. The NSW Government needs to do better with the public dental system.” – Ken*

\*not their real names

Belinda is just one of over 86,000 people waiting for assessment and treatment in public dental services in NSW.<sup>19</sup> They all could be waiting for months or even years, and it’s worse for people on low incomes and those living in specific regions – more than 1 in 7 (15%) people on low needing public dental care have been waiting for over a month, compared to 6% in NSW overall. In some regional areas it is far worse, such as 1 in 4 (26%) in the Riverina region.<sup>20</sup>

The NSW public dental system has been chronically underfunded for years. New, significant investment in public dental care would immediately reduce the waiting list and improve oral health outcomes and overall wellbeing for people like Belinda.

**Recommendation 4.1:** Inject \$66 million<sup>21</sup> into the public dental system to reduce the waiting list and expand capacity of the current system, targeting regions with the highest need.

<sup>19</sup> As of September 2024. <https://www.health.nsw.gov.au/oralhealth/Pages/public-dental-care-waiting.aspx>

<sup>20</sup> Ibid.

<sup>21</sup> Based on NSW Health public dental service data, NCOSS estimates there were approximately 365,000 public dental patients in FY21/22. Productivity Commission data shows the NSW Government spent \$275 million on public dental in FY21/22. NCOSS has taken the current public dental waitlist of 86,163 people (as at Sep 2024) as a proportion of the FY21/22 patient volume to estimate a 24% increase in funding needed to alleviate the current waitlist and expand public dental capacity. Based on FY21/22 funding levels, this is a \$66 million increase.

## 5. Adequately Fund Early Support for Children and Families

Over the past year, several reports have highlighted opportunities to strengthen our child protection system by providing support for children and families earlier. These reports demonstrate that the costs for the NSW Government can be significantly decreased if it shifts its focus to primary prevention and early intervention programs while also providing better quality support to children already in Out-Of-Home Care (OOHC) to prevent further trauma and harm.

As of 30 June 2023, there were over 14,000 children and young people in OOHC. Of these children, 44.6% were Aboriginal or Torres Strait Islander.<sup>22</sup> In addition, of the 112,592 children and young people reported as at risk of significant harm, only 27,782 were seen by Department of Communities and Justice caseworkers. For the children who had their case closed, over a third were re-reported within 12 months.

Programs like Targeted Earlier Intervention (TEI) and Family Preservation programs are vital, addressing issues early and reducing risks of abuse and neglect. Yet, historic underfunding has left these programs struggling to meet rising demand while also ensuring they meet the costs of keeping the doors open. First Nations children and their families also face limited access to culturally safe and appropriate care through Aboriginal Community Controlled Organisations.

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<sup>22</sup> Department of Communities and Justice (2023) Annual Statistical Report 2022-23. Children and families thrive: Supporting children in out-of-home care. Accessed on 27 November 2024 via <https://public.tableau.com/app/profile/dcj.statistics/viz/ASR2022-23ChildrenandFamiliesThrive-OOHC/ENTRIESOOHCDashboard?publish=yes>

### Case Study – A Place to Belong

Charmaine, a 44-year-old Biripi woman, has spent her life navigating significant personal and systemic challenges. She is a single mother raising four sons — all in Constitution Hill, where she also grew up. Her three older sons are on the autism spectrum, while her youngest, Marcus (7), lives with an extremely rare life-limiting syndrome.

Despite her challenges, Charmaine is an active and passionate member of her community. She volunteers, serves as the President of the P&C at her sons' school, and advocates for families and children through initiatives like "The Huddle" at Karabi Community & Development Services Inc. Charmaine's connection with Karabi has been transformative. While she was engaged with the Centre as a child, she first turned to the centre as an adult during a particularly stressful period. "Sometimes the Foodbank was our only shopping," she recalls. Over time, Karabi became much more than a source of material aid. Family fun days, holiday programs, and kid's club provided her children with joy and consistency, while workshops and support groups offered Charmaine emotional relief and practical tools.

When Karabi offered a Community Services Certificate III course through TAFE, Charmaine enrolled. Attending the course at Karabi meant that Charmaine was able to leave Marcus with a carer at home and focus on her studies. Completing the program helped Charmaine reconnect with her identity. "It helped me be a woman again," she explains, noting that the experience boosted her confidence and prepared her for future employment. Charmaine describes Karabi as "a centre of belonging and care," emphasising its role in bridging gaps for families in crisis. "You are not just a person. We are a unique community. They adapt to each person."

Through access to programs like homework clubs, and holiday activities, the children in the local community have thrived. "If home isn't that good, at least they've got something consistent and people who care," she says. These resources have also provided Charmaine with vital moments of respite. "When I'm not strong, there is no one. I can go down to Karabi, have a coffee, and get a hug. It can mean the difference between me breaking and me not breaking."

"The little things are the things that count," she says. "Support networks can be the make or break for families."

Charmaine's journey illustrates the profound impact of place-based community centres like Karabi. By offering a safe, supportive environment and practical resources, these centres empower individuals to overcome adversity and foster resilience. Charmaine's story is a testament to the importance of care, connection, and local community-driven solutions in creating lasting change.



Place-based TEI programs are vital for connecting children and families with the right support at the right time, preventing crises before they escalate. Many TEI funded programs are the last resort to getting families the right support. Rising community needs and complexity mean these services cannot reach everyone, leaving families closer to crisis when they seek help and requiring even more intensive support

In 2022-2023, NSW spent sixty-one per cent of its child protection budget on OOHC, while only thirteen per cent was spent on family support services.<sup>23</sup> This lack of investment is a key driver of rising demand and long-term costs to the NSW economy. First Nations children remain overrepresented in the child protection system, yet ACCOs lack adequate funding to support children and families and keep communities together. To meet its 30% TEI investment commitment, NSW must direct new TEI and family preservation funds to ACCOs. Prioritising funding for early support can help the NSW Government save \$3 billion per year in costs related to child maltreatment.<sup>24</sup> When compared to the cost of investing in programs like TEI and Family Preservation, there are immense benefits for children, families, communities and the economy.

**Recommendation 5.1:** Double the investment in early intervention and family preservation, from 1 January 2026, prioritising funding for Aboriginal Community Controlled Organisations. Estimated Additional Cost: \$384 million annually.

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<sup>23</sup> Audit Office of New South Wales (2024) Oversight of the child protection system. As accessed on 28 November 2024 via <https://www.audit.nsw.gov.au/our-work/reports/oversight-of-the-child-protection-system>

<sup>24</sup> Impact Economics (2024) Lasting Impacts: The economic cost of child poverty in NSW. As accessed on 27 November 2024 via <https://www.ncoss.org.au/policy-advocacy/policy-research-publications/lasting-impacts-child-poverty-in-nsw/>