Tough Times, Hard Choices: Struggling households and the rising cost-of-living in NSW

Factsheet: single parent households

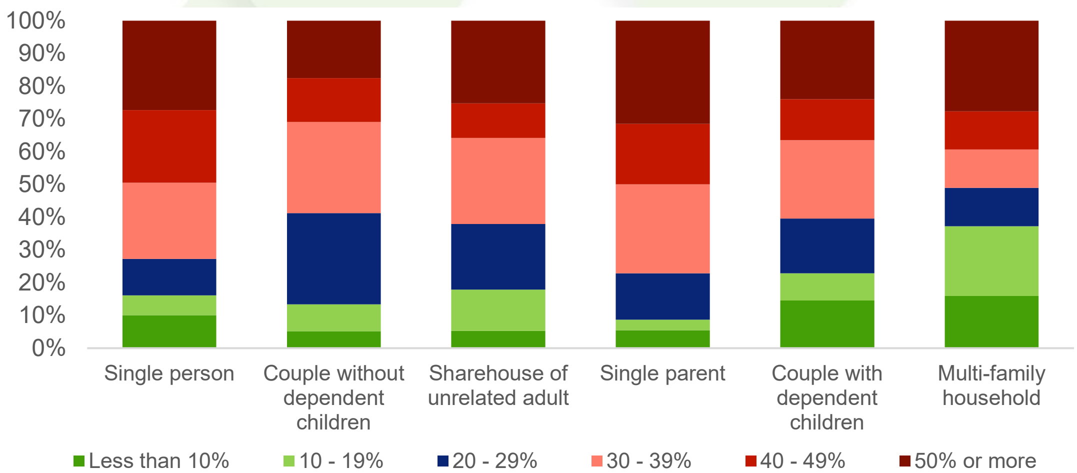
This is a summary of the key information relating to single parents living in low-income households or below the poverty in NSW. The data has been taken from the '[Tough Times, Hard Choices: Struggling households and the rising cost-of-living in NSW]' report. The report explores experiences across a range of issues such as housing, employment, income and financial hardship.

Housing

- 61% of survey respondents were experiencing housing stress, rising to nearly four in five households for those below the poverty line (79%).
- Single-parent households (71%) were among the most likely to be in housing stress including over a quarter (29%) in extreme housing stress.

So we actually have rain where it actually leaked through [...] We've now got mould problems as well, and you never get to hear back from the real estate [agent]. This has been an ongoing issue for over 18 months now [...] Now we're lucky to even get a response if we do [...] this [the housing situation] is getting to a point where it's a health hazard. But I don't have the money to just up and move either." (Female, 35-44, single parent, Sydney - Inner South West)

Figure 1: Proportion of household income spent on housing, by household type



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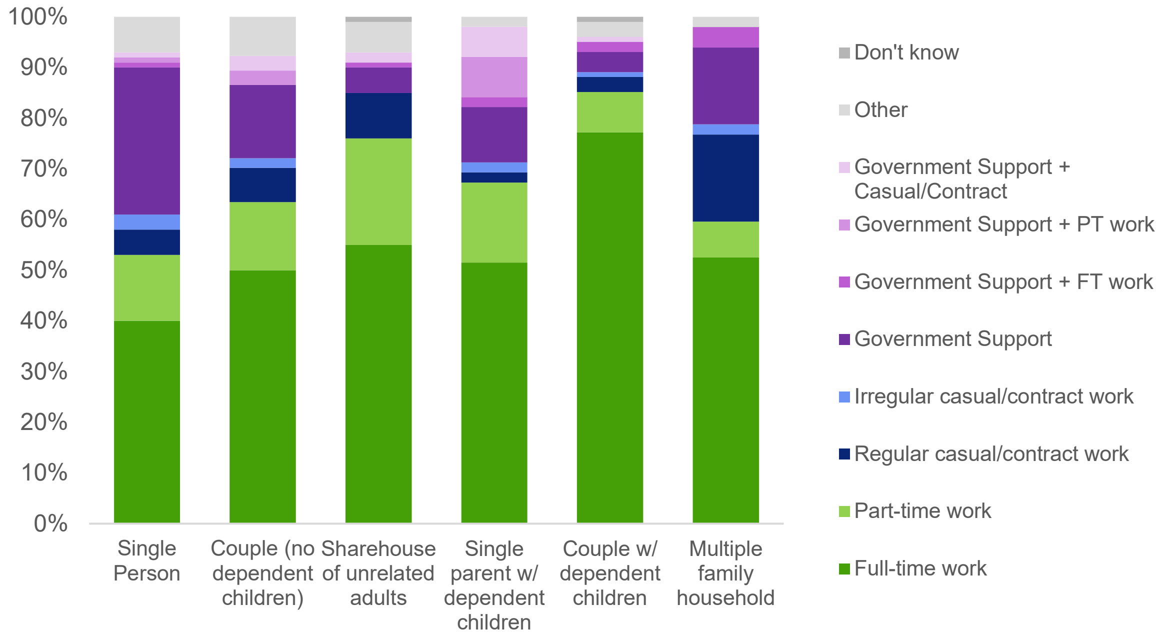
Employment and income

- Those impacted most by negative changes to employment were more than 3 times as likely to be unable to pay the rent or mortgage on time, and more than twice as likely to have gone without meals or medication, been unable to pay utility bills or afford essential travel.
- After single people (15%), single parents with dependent children (11%) were the second most likely group to report a sole reliance on government income support. They were however the most likely to be accessing government income support as a supplement to income from paid employment (16%).
- Among households with dependent children, single parents (19%) were much more likely to access the Parenting Payment than couples with children (2.6%). Younger respondents aged 18-24 (3.2%) and 25-34 (2.9%) also accessed the Parenting Payment more than other age groups.
- Many of the focus group and interview participants who had young families and lived in single-income households reported that the onset of the pandemic had a significant negative impact on their ability to access suitable part-time and/or casual employment opportunities that allowed them to balance childcare responsibilities with contributing to their household income.

Figure 2: Main source of household income, by household type



Financial Hardship

- Single parents (81%) were significantly more likely than other groups to report having gone without or struggled to pay for at least one essential household expenditure item in the past 12 months.
- Single parents (63%) were the most likely to report having no emergency savings. Of the single parents that did have money set aside, only 3% had $10,000 or more.

" I used to be able to do shopping for around $70 and that was in Aldi and now it's around $130 and now I literally look for any reduced stickers close to expire and I come home and put them in the freezer. I'll do whatever I can" (Female, 35-44, single parent with dependent child, Inner South-West)"

If you've got dietary needs or if someone has sensory issues you can't just go to the shop and say buy the cheapest thing" (Female, 35-44, single parent with dependent child, Inner South-West Sydney)

Every time I have managed to save, something will happen…and I will have to start again" (Female, 35-44, single parent with dependent child, Inner South-West Sydney)

I force myself to put $50 into a separate account every pay check, and I got to the point where I had $800 put aside, and then the washing machine broke, so having to replace that, that's all my savings gone" (Female, 45-64, single person with dependent children, Sydney City - Inner South)