



Tough Times, Hard Choices

Struggling households and the
rising cost-of-living in NSW

JULY 2022

About NCOSS

The NSW Council of Social Service (NCOSS) is the peak body for the social services sector in NSW. With over 400 members and a wider network of organisations and individuals who share our values, we advocate to alleviate poverty and disadvantage in NSW.

NCOSS was founded in 1934 during the Great Depression when unemployment rose to 28% and extreme poverty was rampant. With few government programs available, assistance was provided through a limited number of overstretched religious charities. A small group was motivated to improve the lives of those suffering and so the NSW Council of Social Service was formed, to coordinate relief efforts and maximise benefit for those in need. Our core vision remains unchanged: a NSW free from poverty and disadvantage.

To achieve this vision, we work to:

- Amplify the experience of people affected by poverty and disadvantage
- Support a diverse, collaborative, and innovative community sector
- Form constructive partnerships to influence change
- Ensure a strong, effective, and sustainable organisation.

Over 880,000 people are living below the poverty line in NSW and this number is growing. As communities struggle to meet the cost-of-living, many people are being left behind. Natural disasters as well as the COVID-19 pandemic have exacerbated the already growing number of vulnerable communities.

As the peak body for the social services sector, NCOSS is uniquely placed to work together with our members, government, business and other stakeholders to strive for a more equitable and inclusive society. We provide a platform for sharing information and resources, developing agreed positions, progressing joint work and seeking greater transparency and delivery on commitments from government.

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CEO's message

New South Wales, along with the rest of Australia, is in the grip of a cost-of-living crisis. The impacts of COVID, overseas turmoil, and natural disasters are driving record-high housing costs and escalating the price of everyday essentials such as food, energy, healthcare and petrol.

While we are all feeling it, it's those on the lowest incomes whose experience is most acute. They spend disproportionately more of their weekly budget on housing and other necessities, with little left for discretionary spending. So when prices go up, they have no choice but to cut back on essentials.

Our 2022 Cost-of-living in NSW research provides a snapshot of the experience of over 1,000 households across NSW who live on low incomes or below the poverty line. It contains some sobering insights.

The vast majority of respondents were working, either full or part-time. But for many, this was beset with uncertainty. Those in part-time or casual work were more likely to be living below the poverty line and to have experienced job loss, reduced hours or reduced job security in the past 12 months. Those working multiple jobs (a quarter of whom were working over 40 hours a week) were most likely to have gone without essentials, such as meals, medication and hygiene products, in order to balance the budget.

Housing stress was rife. The majority of respondents were in either the private rental market or paying off a mortgage and paying more than 30% of their weekly income on housing costs. While this situation was more prevalent across Greater Sydney, it was also the case for over half the households surveyed in regional NSW. Focus group participants spoke of the dramatic and stressful impact of even a small increase to housing costs, and of putting up with substandard living conditions, such as mould and leaks following recent heavy rainfall, in unaffordable private rentals.

Extreme housing stress – paying more than 50% of your income on housing costs – was the dire reality for 42% of those living below the poverty line. They were also two to three times more likely to have had their home impacted by natural disaster, to have had to move in with family and friends, and/or to have experienced homelessness in the past 12 months.

Public or community housing is not the safety net it once was, being an option for only very few – mainly older – respondents, many of whom still reported experiences of rent increases, poor living conditions and housing stress.

Along with housing, the most frequently cited pressure points were food, utilities, healthcare, and transport. Respondents spoke of their shock at the rapid rise in prices and the drastic actions taken to alleviate these pressures. Over half indicated that they had struggled to pay for or had gone without essentials at least once in the past year.

Those in regional areas were more likely to go without prescribed medication and health care. Skipping meals was most common in South West Sydney, parts of Western Sydney and the Illawarra. Not being able to undertake essential travel was more frequently reported by households in regional areas of NSW, and South West and Western Sydney.

Concerningly, households with a person with a disability, carers, and Aboriginal and Torres Strait Islander households – groups with a high prevalence of underlying health conditions and needing to access specialist care – were more likely to report going without medication or healthcare and not being able to afford essential travel.

It was households below the poverty line who were most likely to have gone without mobile data or the internet, used Buy Now Pay Later for essential items, taken out a pay day/short term loan, or sought assistance from a welfare or community organisation.

Living below the poverty line can also be lonely and isolating, with these households almost twice as likely to report not having gone out or met up with family and friends in the past month; or having visited or been visited by family and friends.

Given such a disturbing picture, the low take-up of NSW Government cost-of-living rebates and initiatives is concerning. When only 11% of respondents indicated awareness of the Energy Accounts Payment Assistance (EAPA) Scheme – which specifically targets low-income households to help them meet the cost of energy bills – and only 1.7% had taken the step to access an EAPA voucher, something is seriously amiss.

Our research highlights that, in regions right across NSW, low-income households and those below the poverty line are at breaking point. Feedback from our survey and focus groups gives some indication of the distress and anguish that the rapid increase in everyday living costs is causing, and the extreme steps households are taking. This aligns with reports from NCOSS member organisations of rising demand, greater complexity of need and the increased psychological distress of those seeking support.

Aboriginal Community Controlled Organisations consulted in parallel to this research also highlighted that cost-of-living pressures have a particular and exacerbated effect on Aboriginal and Torres Strait Islander communities. Skipping meals, lack of fresh food, over-crowded or substandard homes, and not being able to afford to send kids to school can increase the risk of child protection notifications and children being removed from their families – with devastating consequences.

Now is the time for the NSW Government to implement urgent, targeted measures that will ease the pressure for these households. Our recommendations, set out in a supplementary paper, provide a practical roadmap to achieve this.



Joanna Quilty
Joanna Quilty
Chief Executive Officer



Executive summary

The 2022 Cost-of-living in NSW research investigated cost-of-living pressures for people living below the poverty line and low-income households in NSW. The research, undertaken in March and April of 2022, engaged 1,025 NSW residents through an online survey, and 22 of the respondents to this survey through additional focus groups and interviews, to explore experiences across a range of cost-of-living issues such as housing, employment, income, and financial hardship.



Housing

Households on low incomes or living below the poverty line in NSW face major struggles with housing affordability. Seventy-six percent of all households surveyed were either living in private rental accommodation (43%) or paying a mortgage (33%), while almost half (49%) of people living below the poverty line were in private rental accommodation. The research underscores that already high costs of housing create significant financial pressures, which are being worsened by rising rents and interest rates, impacting the ability of many to afford food and basic essentials.

Sixty-one percent of survey respondents were experiencing housing stress,¹ rising to nearly four in five households for those below the poverty line (79%). Just over one in five of all respondents (22%) were in extreme housing stress², while this was the situation for more than two in five (42%) households below the poverty line.

Housing stress was more prevalent among households in Greater Sydney (64%), with the Sutherland region reporting the highest rate. But it was still an issue impacting 51% of those in regional NSW, most significantly in the Newcastle - Lake Macquarie region.

Groups struggling the most with housing stress included private renters, single parents, young people, people working multiple jobs, people in casual employment, Aboriginal and Torres Strait Islander Australians, and people speaking a language other than English at home.

¹ Lower income households that spend more than 30% of their income on housing costs (see section 2 for detail)

² Lower income households that spend more than 50% of their income on housing costs (see section 2 for detail)

Many households were in a precarious housing position, with even small changes to housing costs having dramatic impacts. Some reported being forced further out of the city, people looking to buy their first home indicated they couldn't afford to do so, while others spoke of not being able to afford to relocate and facing a lack of housing options – worsened by the impacts of bushfires and flooding on supply.

While the majority of those aged over 65 reported owning their own home outright (56%), this was the case for only ten percent of respondents under 45. Older age groups also benefited from public/community housing at three times the rate of those under 45.

A quarter (25%) of respondents experienced one or more negative changes to their housing situation in the last 12 months. Thirty percent of private renters saw rent increases and over one in ten had to move due to costs (13%) and/or had a lease terminated or not renewed (11%). Households in regional areas (37%) were more likely to experience negative changes to housing, with those living in Far West-Orana and Murray (47%), Illawarra (38%), the Central Coast and Mid-North Coast (both 35%) the most impacted.

But it was public/community housing tenants who were most likely to have experienced at least one negative change to their housing arrangements in the last 12 months (45%), including 36% who reported a rent increase. They were also more likely to report that their home didn't provide enough space to relax (28%), or that it was overcrowded (25%).

Around one in twenty respondents experienced severe damage to their home due to disasters such as bushfires or floods (5%) and/or a period of homelessness (4%) in the last 12 months. Nearly a quarter (24%) of those in private rentals, and over a third (35%) of those in public or community housing, reported that their home was not in good condition, while several regions of Greater Sydney reported high levels of overcrowding.

Housing was most precarious for those below the poverty line. These respondents were two to three times more likely to have had to move in with family and friends; to have had their home damaged by a natural disaster, and to have experienced homelessness in the last 12 months.



Employment and income

Many households rely on limited or uncertain incomes. Only 49% of respondents had full-time paid employment as their main income source. Almost one in five (18%) worked part-time and eight percent were casually employed. People living below the poverty line were much less likely to report full-time work as their main income source (40%) compared to low-income respondents (70%), and more likely to rely on part-time, fixed term or casual work (22%, compared to 17% of low-income respondents).

Respondents reported mixed fortunes with employment in the last 12 months. 54% experienced at least one positive change to employment. For example, more gained employment (29%) than lost employment (11%). However, 40% of respondents experienced at least one negative change, with casual (68%) and part-time workers (54%), people who spoke a language other than English at home (48%), and young people aged 18-24 (46%) among the most likely to report negative changes.

Job losses, reduced hours of work and reduced job security have had detrimental impacts on both finances and mental wellbeing for many. Some had been stood down from non-essential roles during COVID lockdowns, lost a significant proportion of their income and relied on JobKeeper support, while cost-cutting measures by businesses in response to pandemic and disaster impacts have had ongoing effects for many.

People experiencing negative changes to employment were much more likely to report signs of financial hardship. Those impacted were more than three 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.

Among those in paid employment, 16% were working multiple jobs, noticeably higher for young people aged 18-24 (30%), carers (25%) and people who spoke a language other than English at home (24%). Over a quarter of those working multiple jobs also reported working more than 40 hours a week.

Despite this, people juggling multiple jobs especially struggled to make ends meet, being consistently much more likely to report signs of financial hardship than those working only one job. This included being twice as likely to have skipped meals and over fifty percent more likely to have taken a loan, gone without medication or healthcare, or been unable to afford essential travel or mobile data/internet.

More than one in ten (12%) relied on government support payments (such as the Age Pension, Carer Allowance or JobSeeker) as their sole source of income. Regional households (11%) were much more likely to rely on government support payments than Greater Sydney households (3.8%), while those who spoke a language other than English at home (13%) were almost twice as likely, and those with household disability (35%) were five times as likely, compared to other households.

Relatively few respondents (19%) were aware of the NSW Government 'Cost-of-living Program' although respondents reported being more aware of, and accessing, individual initiatives available. Dine and Discover vouchers were the most prominent (78% aware, 67% accessed), followed by Parents NSW vouchers (46% aware, 11% accessed) and COVID-19 Test and Isolate payments (44% aware, 12% accessed).

Fifty percent of respondents aged 65 and over had accessed the Seniors Energy Rebate, while only 10% of households with dependent children had accessed the Family Energy Rebate. Very few (4.7%) had accessed the Low-Income Household Rebate, aimed at helping eligible low-income NSW households cover the costs of their energy bills; while only 11% were aware of the Energy Accounts Payment Assistance (EAPA) scheme (assisting those experiencing a short-term financial crisis or emergency) and only 1.7% of respondents had accessed EAPA vouchers.



Financial hardship

Low-income households and those living below the poverty line in NSW have seen rapid rises in the cost of essential goods and services like food, energy, fuel and childcare. Many highlighted both the financial and emotional toll that rising costs have had, as well as the growing gap between income and living costs.

Households identified food and non-alcoholic beverages (81%), housing costs (78%) and utilities (78%) as the most vital areas of spending, followed by telecommunications (57%) and transport (46%). The pandemic put a major strain on these costs for many, especially food (60%), utilities (56%), medical care (36%) and transport (29%).

The research underlined widespread struggles to get by for many households. Over half (58%) of all respondents and nearly two-thirds (64%) of those below the poverty line had struggled to pay for or gone without essentials at least once in the past year. Many struggled to pay utility bills (24%), went without medication or healthcare (22%), were unable to afford essential travel (20%), or went without meals (18%).

The following were significantly more likely than those falling outside these 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 (81%), Aboriginal and Torres Strait Islander respondents (79%), carers (74%), respondents from households with disability (72%), women (68%), private renters (67%) and respondents who spoke a language other than English at home (65%).³

³ Single parents – (81% compared to 49% of single people, 58% of couples without dependent children, 60% of couples with dependent children, and 58% of those living in a share house with unrelated adults); Aboriginal/Torres Strait Islanders – (79% compared to 57%); Carers – (74% compared to 54%); Respondents from households with disability – (72% compared to 55%); Women – (68% compared to 47%); Private renters – (67% compared to 56% of those paying a mortgage, and 36% of those who owned their home outright); Respondents who spoke a language other than English at home (65% compared to 57%).

Sixty-two percent of respondents had also taken at least one action in the past 12 months that indicated financial hardship. Over a third had sought financial assistance from family or friends (39%), or used Buy Now, Pay Later to pay for essentials (36%). Thirty percent reported pawning/selling goods for cash, and 19% had sought assistance from a welfare or community organisation. These actions were most common for people aged 18-24 (74%) and 25-34 (70%), as well as for carers (73%).

Regional households (66%) were more likely than those in Greater Sydney (60%) to have taken actions indicating financial hardship, though the nature of actions varied. They were more likely to have pawned/sold something (31%), used Buy Now, Pay Later (39%) or sought financial assistance from family or friends (40%). In contrast, Sydney households were more likely to have taken out a payday/short-term loan (18%) or no interest loan (16%), or to have sought assistance from welfare/community organisations (22%).

In parts of NSW indicators of financial hardship were particularly high, with over two-thirds of households reporting taking at least one of these actions when short of money, in: Newcastle-Lake Macquarie (73%); the combined region of Central West and Riverina (73%); Sydney South West (70%); and Hunter Valley excluding Newcastle (70%). Even in areas with the lowest indications of financial hardship, around half of households reported these actions: New England-North West (45%); Blacktown (46%); Eastern Suburbs (50%); and Northern Beaches (50%).

Income and the cost-of-living also affected peoples' social lives. While around 9 in 10 respondents had social contact with family/friends online or visited/had been visited by family and friends at least once in the past 12 months, people below the poverty line were more socially isolated, being twice as likely to either have not gone out with family or friends or visited/been visited by family/friends compared to low-income households.

Many households were unable to save any money after paying for essential expenses. Over half of all respondents had no money set aside for emergencies (52%), rising to fifty-eight percent among people living below the poverty line. Some who had managed to save also reported quickly exhausting savings due to job loss, emergencies, illness, moving or other unavoidable expenses.

The findings of the research highlight that, for low-income households and those living below the poverty line, increases in the cost-of-living are having a devastating impact, forcing tough decisions and trade-offs to get by.



1

About the research



1. About the research

1.1 Context, purpose and scope

The COVID-19 pandemic, related restrictions and policy responses, combined with natural disasters and global supply chain disruptions have exacerbated the cost-of-living pressures already being experienced by NSW households.

The 2022 Cost-of-living in NSW research was conducted on behalf of the NSW Council of Social Service (NCOSS) by the Institute for Public Policy and Governance at the University of Technology Sydney. The research aimed to investigate the latest experiences of cost-of-living pressures for low-income households in NSW across different population sub-groups, household types and geographical regions in Greater Sydney and regional NSW.

The research focused on two key cohorts:

- **People living below the poverty line** – defined as households with income of up to 50% below median NSW household income, excluding housing costs, and
- **Low-income households** – defined as households with greater than 50% but less than 80% of median NSW household income, excluding housing costs.⁴

1.2 About this report

This report summarises the approach taken to the research and the key findings. The findings are set out in chapters based on the following cost-of-living themes, and associated issues, in a way that integrates both quantitative and qualitative data, and highlights regional variations:

- **Housing (chapter 2)** – including current housing arrangements, affordability and housing stress, changes to housing and adequacy of housing conditions
- **Employment (chapter 3)** – including work, employment status and changes to employment
- **Income (chapter 4)** – including income source and access to government supports
- **Financial hardship (chapter 5)** – including household expenses, savings and indicators of financial hardship.

1.3 Our approach

The research adopted a mixed-methods approach comprising an online survey, interviews and focus groups, summarised in more detail below.

⁴ Equivalised median household income established using ABS (2020) Income (including Government Allowances), ASGS and LGA, 2011, 2014-2019, and indexed using ABS (2021) 6401.0 Consumer Price Index, Australia. CPI: All Groups, Index Numbers and Percentage Changes.

1.3.1 Online survey

The online survey aimed to obtain a representative sample of the NSW population living in low-income households or below the poverty line. A stratified sampling method was developed using ABS data⁵ to ensure the sample was both geographically and demographically representative of the two income groups.

'Poverty line' thresholds were established to identify survey respondents within the two target groups. These were based on an equivalised median NSW weekly household income (excluding housing costs) of \$976, determined by using ABS data⁶ and applying indexation using national CPI figures.⁷ This figure was adjusted for different respondents using the ABS equivalence scale⁸ to account for the effects of different household structures (e.g., single person, couple with/without children, single parent).

The 15-minute questionnaire (see *Appendix D*) was developed based on previous NCOSS cost-of-living surveys. Questions sought information on key topics such as housing, income, employment and financial hardship, with refinements to update the survey and capture additional areas of interest, such as potential changes to circumstances experienced during the COVID-19 pandemic and natural disasters.

The survey was conducted using an established research panel in partnership with McNair YellowSquares over a two-week period between 28 March and 14 April 2022 and had a total of 1,025 responses (see *Appendix A* for details of the sample profile).

Analysis of survey results was conducted using SPSS software and included analysis by key demographic sub-groups as well as by location down to Statistical Area Level 4 (SA4) sub-regions of NSW, as defined by the ABS.⁹ Due to small sample sizes for several (especially remote) sub-regions, some neighbouring SA4 regions were combined for the purposes of analysis (see *Appendix B*).

1.3.2 Interviews and focus groups

The qualitative research comprised four focus groups with a total of 13 participants and individual interviews with a further 9 participants, selected from those who expressed interest in participating via the survey (see *Appendix A* for breakdown of respondents).

Focus groups and interviews used a semi-structured format and focused on perceptions and experiences associated with the cost-of-living themes explored through the survey as well as new issues arising during the survey (such as the impacts of interest rate rises).

Qualitative data gathered through focus groups and interviews was examined using a thematic analysis approach to uncover common issues and emerging themes associated with experiences of households on cost-of-living issues. Five short case studies were also developed through narrative analysis to highlight tangible examples of cost-of-living challenges and impacts for individuals and households across NSW.

Separate to and in parallel with the research, NCOSS engaged several Aboriginal Community Controlled Organisations to gather additional views on current cost-of-living challenges for First Nations communities. Feedback from this engagement is presented in blue boxes in parts of this report, separate to the research findings.

⁵ Based on 2016 Census data

⁶ ABS (2020) Income (including Government Allowances), ASGS and LGA, 2011, 2014-2019.

⁷ ABS (2021) 6401.0 Consumer Price Index, Australia. CPI: All Groups, Index Numbers and Percentage Changes.

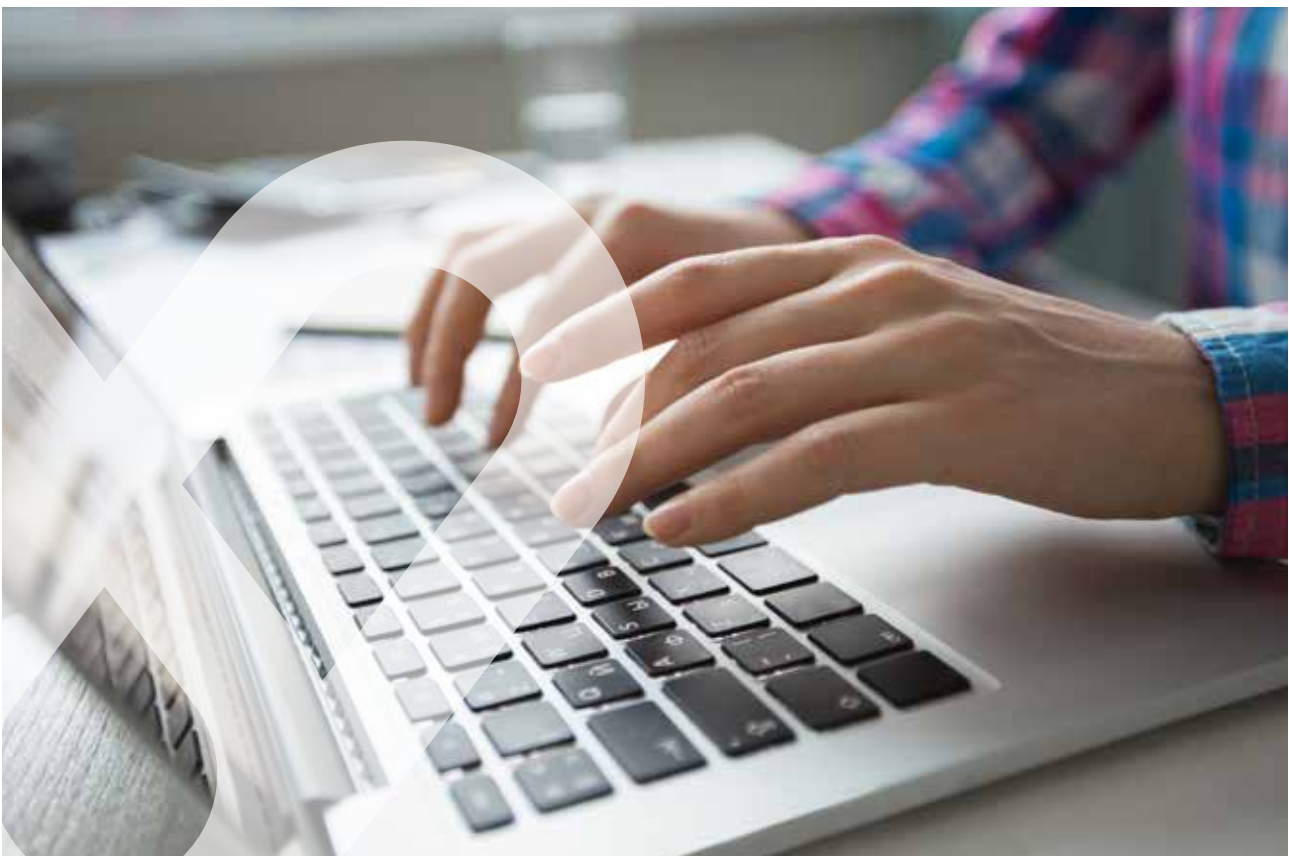
⁸ ABS (2021) Census of Population and Housing: Equivalised total household income (weekly) <https://www.abs.gov.au/census/guide-census-data/census-dictionary/2021/variables-topic/income-and-work/equivalised-total-household-income-weekly-hied>

⁹ ABS (2021) Statistical Area Level 4. <https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/jul2021-jun2026/main-structure-and-greater-capital-city-statistical-areas/statistical-area-level-4>

1.3.3 Limitations

There are several limitations relevant to this research which, while not impacting the overall rigour and validity of the study, are nonetheless worth noting:

- All data collection was conducted online and required participants to have access to an internet-connected device, as well as to be computer literate. While this was necessary for the research, it is likely to have excluded some potential participants
- All elements of the research were conducted in English and therefore potentially excluded participants who were not fluent in English
- The survey was fielded at a time when many parts of NSW were impacted by severe flooding. As a result, people from those areas who may have been most impacted are considered less likely to have participated in the research
- In survey questions not asked of all respondents, analysis of some sub-groups has been omitted where sample sizes were too small to provide robust results. Similarly, small sample sizes available for some specific sub-groups – such as Aboriginal and Torres Strait Islander respondents (n=34) or those who reported experiencing a period of homelessness (n=24) – means that any analysis relating to groups with small sample sizes in this report should be treated as indicative only
- A few survey participants provided contradictory answers, raising concerns about the validity of their responses. These responses were excluded from analysis
- The number of participants engaged in focus groups and interviews was lower than anticipated, including a small number who withdrew without providing notice and whose input might have provided additional qualitative insights relevant for the research.



A hand holding a set of keys, overlaid with a green tint and abstract geometric shapes. The background is a close-up of a hand holding a set of keys, with a green tint. The image is overlaid with large, semi-transparent, light green geometric shapes, including a large number '2' and several overlapping circles and rectangles. The overall aesthetic is modern and clean.

2

Housing

2. Housing

2.1 Key findings

- **Housing arrangements varied for different income groups.** People in low-income households were most likely to be paying a mortgage on their home (41%), compared to only 25% of households living below the poverty line, who were much more likely to be living in private rental housing (49%).
- **61% of respondents were experiencing housing stress** (lower income households that spend more than 30% of their income on housing),¹⁰ rising to 79% for people living below the poverty line. 36% of all respondents and 60% of those below the poverty line were spending at least 40% of their income on housing.
- **Respondents living in private rentals were more likely to be experiencing housing stress** (73%) than those in other housing arrangements. Respondents in private rental accommodation (27%) were also more likely to be experiencing extreme housing stress (lower income households that spend more than 50% of their income on housing costs).¹¹
- **Single-parent households (71%) and young people aged 18-24 (70%) were also among the most likely to be in housing stress.** Those who spoke a language other than English at home were more likely to be under housing stress (67%), including extreme housing stress (29%), than respondents from English-speaking backgrounds (58% and 21% respectively).
- **People working multiple jobs or in casual employment were also among those more likely to be experiencing housing stress** (both 69%), including extreme housing stress (30% and 33% respectively). While respondents in full-time work (66%) were more likely to report experiencing housing stress than those working part-time (63%), a higher proportion of part-time workers in housing stress were in extreme housing stress (27%) compared to those in full-time work (22%).
- **Housing stress (64%) was more common overall in Greater Sydney than regional NSW (52%).** Sutherland (89%), Northern Beaches (77%), the Inner West (73%) and Newcastle - Lake Macquarie (73%) were the areas experiencing the highest levels of housing stress. After Newcastle - Lake Macquarie, the Central Coast (69%), Mid-North Coast (57%) and Capital Region (57%) had the highest proportions of respondents in housing stress across regional NSW.
- **25% of respondents reported experiencing at least one negative change¹² to their housing arrangements** in the past 12 months. People in private rentals (47%) or public/community housing (45%) were most likely to report a negative change. Negative changes to housing arrangements were also more common overall for people living in regional areas (37%) compared to those living in Greater Sydney (30%), as well as respondents below the poverty line (29%) compared to those from low-income households (20%). Respondents living below the poverty line were also significantly more likely to have had a rental lease terminated or not renewed (21%), had their home severely damaged by a natural disaster (7%) or experienced a period of homelessness (5%).

¹⁰ Lower income households (with less than 80% of median NSW household income) who spend more than 30% of their household income on housing. 30% threshold based on ABS Survey of Income and Housing, 2019

¹¹ Lower income households (with less than 80% of median NSW household income) who spend more than 50% of their household income on housing. 50% threshold based on ABS Survey of Income and Housing: Housing Occupancy and Costs, Australia, 2019-20, Table 5.1, and Berry, M (2005) *Show me the money: financing more affordable housing*, VCOSS Annual Congress – Working Paper No. 5, RMIT-AHURI/NATSEM Research Centre, Melbourne

¹² 'Negative change' includes one or more of: a rent increase, moving house due to cost, having a rental lease terminated or not renewed, having their home severely damaged by a natural disaster, experiencing a period of homelessness, moving in with family or friends due to cost, or moving into public housing.

- **30% of people in private rentals and 36% in public or community housing reported experiencing a rent increase** in the past 12 months. Renters aged 65+ (46%) and aged 18-24 (42%) were the most likely to have seen rent increases, which were also more common in regional areas (37%) than in Sydney (26%).
- Research participants spoke of the significant **financial pressures arising from increasing rents and rising interest rates**, impacting the ability to afford food and other essential expenses. Those looking to buy their first home also **despaired about ever realising this dream**.
- Many also reported **problems due to recent heavy rainfall**, such as leaks and mould. Renters commonly spoke of **unresponsive or unaccommodating landlords and real estate agents** and having to address issues at their own cost or go without repairs. Most also spoke about being **unable to afford to move**.

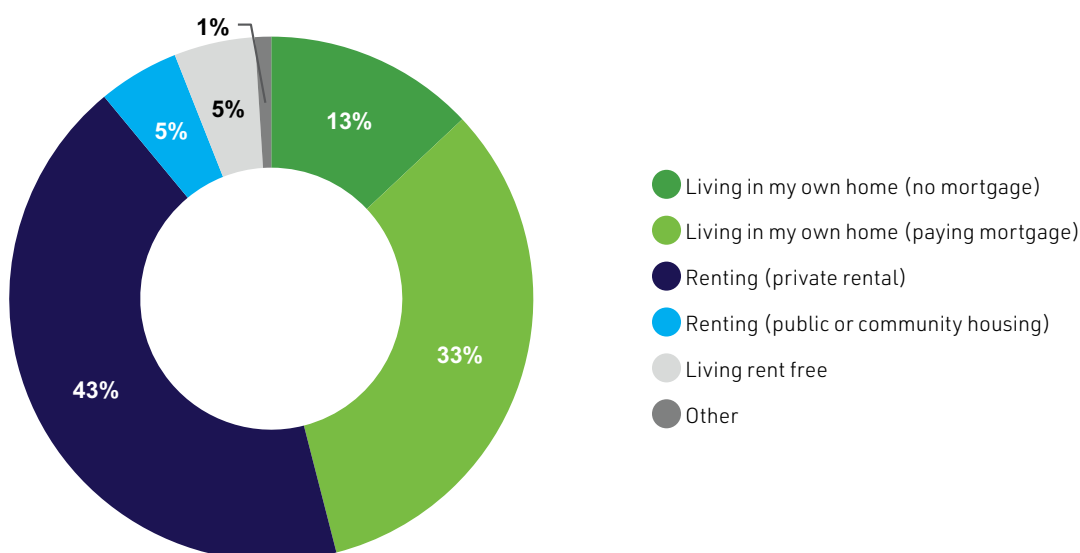
2.2 Housing arrangements

2.2.1 Overview

Nearly half (48%) of all survey respondents reported living in rental housing, with the majority of these in private rentals (43%) and the remaining 5% in public or community housing. 46% of all respondents reported owning their own home, either outright (13%) or with a mortgage (33%).

Five percent were living rent free and 1% in 'other' housing arrangements, which included living in the family home and paying board, living in a caravan paying site fees, and living in retirement villages or housing provided by their employer.

Figure 1: Housing arrangements



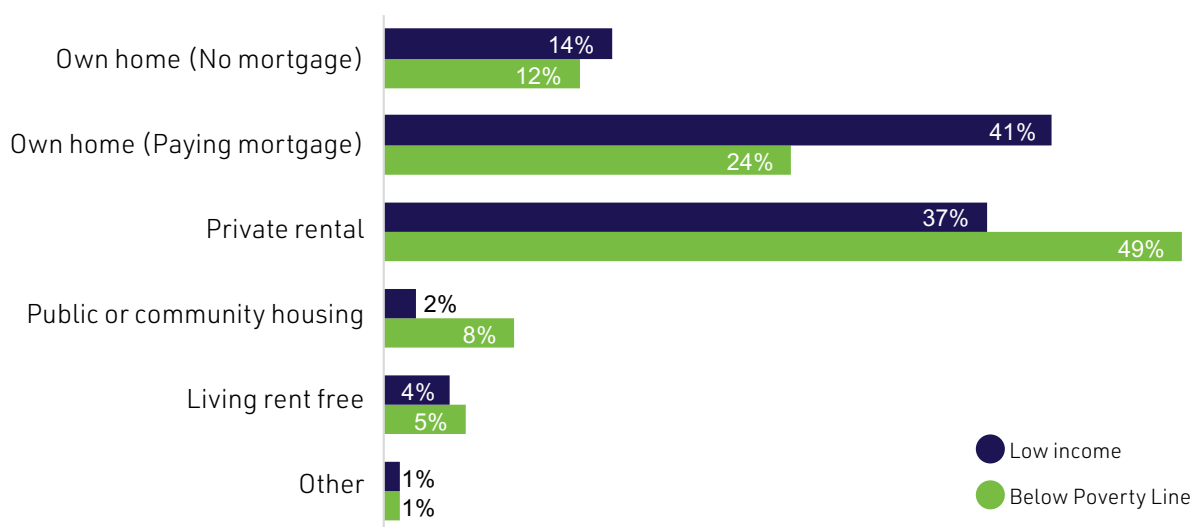
Source: IPPG. Q1. Base: All respondents n=1,025

2.2.2 Housing arrangements by income threshold

Most low-income respondents reported owning their home (55%), compared to 37% of those living below the poverty line, and were more likely to be paying off a mortgage (41%) than those living below the poverty line (25%).

People living below the poverty line were more likely to be in private rental (49%) or public/community housing (8%) than respondents from low-income households (37% and 2% respectively).

Figure 2: Housing arrangements, by income threshold



Source: IPPG. Q1. Base: All respondents n=1,025

2.2.3 Housing arrangements by age and gender

Over 65s were much more likely to report living in a home they owned outright (56%) than all other age groups (see Figure 3). While just under one-fifth of respondents aged 45-64 owned their home outright (19%), this was the case for less than 10% of all respondents under 45.¹³

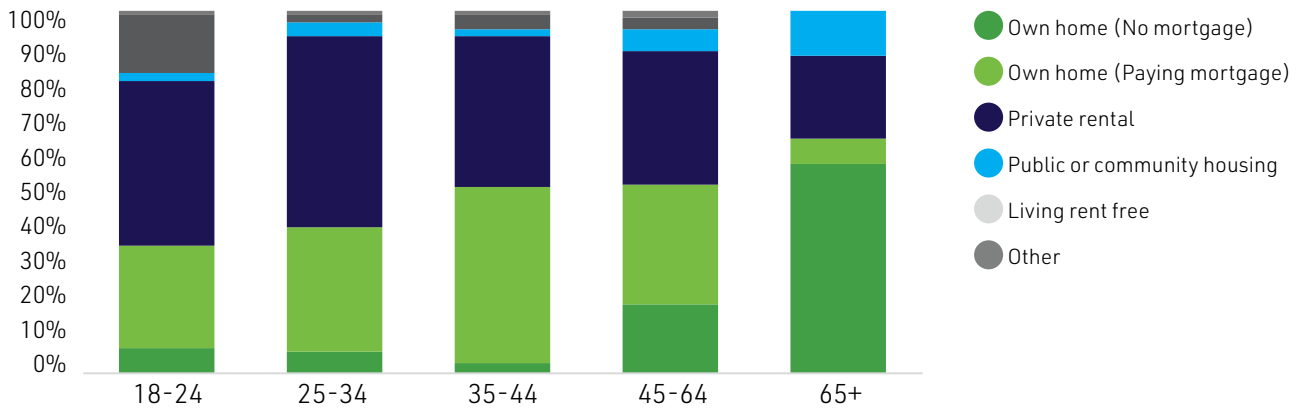
Respondents aged 35-44 were the most likely to be paying a mortgage (49%), followed by those aged 25-34 (34%), 45-64 (33%), 18-23 (28%) and 65+ (7%). The highest proportion of respondents living in private rentals (42%) were aged 25-34, while respondents 18-24 were the most likely age group to be living rent free (16%).

Older age groups were also more likely than younger age groups to live in public or community housing. Respondents aged 65+ had the highest proportion of public/community housing residents (12%), followed by those aged 46-64 (6%). Only 3% of respondents under the age of 45 reported living in public or community housing.

Women were more likely to be living in private rental (46%) and public or community housing (5%) than men (39% and 4% respectively), while most men reported owning their own home (52%) compared to only 42% of women.

¹³ 18-24 (7%), 25-34 (6%), 35-44 (3%)

Figure 3: Housing arrangements, by age



Source: IPPG. Q1. Base: All respondents n=1,025

2.2.4 Housing arrangements by location

The Inner West (67%), Sydney City - Inner South (54%), and the two combined regions¹⁴ of Far West - Orana and Murray (63%) reported the highest levels of private rental housing and the lowest levels of total home ownership for people in low-income households or living below the poverty line (see *Table 3 in Appendix C*).

Respondents living in regional areas (17%) were more likely to own their home outright than those living in Greater Sydney (11%). Outright home ownership was most common in the combined Coffs Harbour and Richmond area (34%), followed by New England - North-West (30%).

The highest proportions of respondents paying a mortgage were in South-West Sydney (51%), Blacktown (50%), the Northern Beaches (46%) and Baulkham Hills - Hawkesbury (46%), while the highest levels of residence in public or community housing were found in the Southern Highlands - Shoalhaven (14%), the Capital Region (13%) and Sydney's Outer West (9%).

2.3 Housing affordability

2.3.1 Overview

Most (61%) survey respondents were experiencing housing stress (defined for low-income households as spending 30% or more of total household income on housing).¹⁵

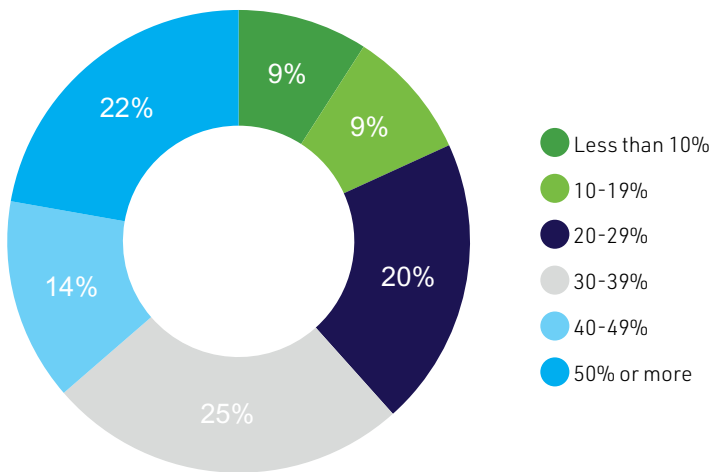
This figure included a quarter (25%) of respondents who spent between 30-39% of their income on housing costs, 14% who spent between 40-49% and more than one in five (22%) who spent at least 50% on housing (see *Figure 4*). Among those in housing stress, households who were spending at least 50% of their income on housing costs were considered to be experiencing extreme housing stress.¹⁶

¹⁴ Far West - Orana (n=14) and Murray (n=5) regions were combined for the purposes of analysis.

¹⁵ Lower income households (with less than 80% of median NSW household income) who spend more than 30% of their household income on housing. 30% threshold based on ABS Survey of Income and Housing, 2019

¹⁶ Lower income households (with less than 80% of median NSW household income) who spend more than 50% of their household income on housing. 50% threshold based on ABS Survey of Income and Housing: Housing Occupancy and Costs, Australia, 2019-20, Table 5.1, and Berry, M (2005) *Show me the money: financing more affordable housing*, VCOSS Annual Congress - Working Paper No. 5, RMIT-AHURI/NATSEM Research Centre, Melbourne

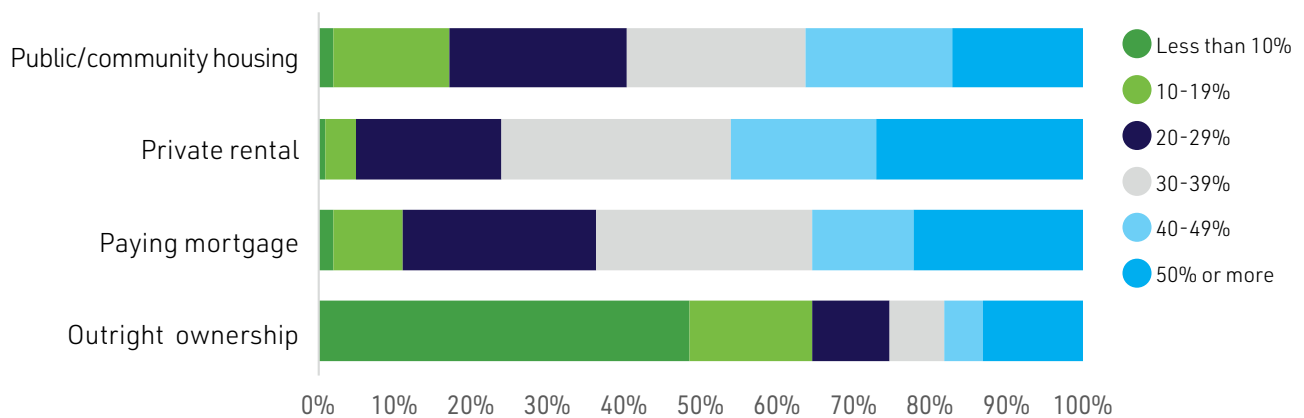
Figure 4: Proportion of household income spent on housing



Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating spending more than 110% of their income on housing).

Respondents living in private rentals were more likely to report living under housing stress (73%) than those in other housing arrangements. 27% out of the 73% of private renters in housing stress were experiencing extreme housing stress, again more so than those in other housing situations. However, significant proportions of those paying a mortgage were also in housing stress (63%) and more than a fifth of mortgage payers (22% out of the 63%) were in extreme housing stress (see Figure 5).

Figure 5: Proportion of household income spent on housing, by housing arrangement



Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating spending more than 110% of their income on housing).

Many focus group and interview participants reported spending over 30% of their income on rent or mortgage payments and, in a few cases, spending over half of their household income on housing costs. Many respondents looking to buy their first homes offered despairing views on the affordability challenges of the housing market and their prospects of realising aspirations for home ownership.

- “ My rent is just under half of my monthly wage so I'm dreading when my lease is due to expire in September because the rent might go up” (Female, 45-64, single person with no dependent children, Illawarra)
- “ We pay \$690 a week [on rent] [...] my whole income goes on rent [...] and my partner's income pays for groceries and all the other housing costs” (Female, 18-24, couple with dependent children, Central Coast)
- “ [we're] wanting to buy our first home but unable to because people are all buying investment housing which puts those with low budgets in a position where they cannot afford a house” (Female, 35-44, multigenerational household, Baulkham Hills – Hawkesbury)
- “ [I am] unable to afford housing and [have] no opportunity to be able to buy my own home” (Female, 25-34, couple with no dependent children, Mid-North Coast)
- “ My partner and I often talk about our finances and wonder if we will ever be able to afford to buy our own house [...] I worry for my overall financial future and the thought of having to rent long term/ permanently is stressful” (Female, 25-34, couple with no dependent children, Sydney – Sutherland)

Other participants reported that being unable to pay bills on time during lockdowns, when they experienced loss of household income, had negatively impacted their credit scores, which was affecting their ability to secure a mortgage.

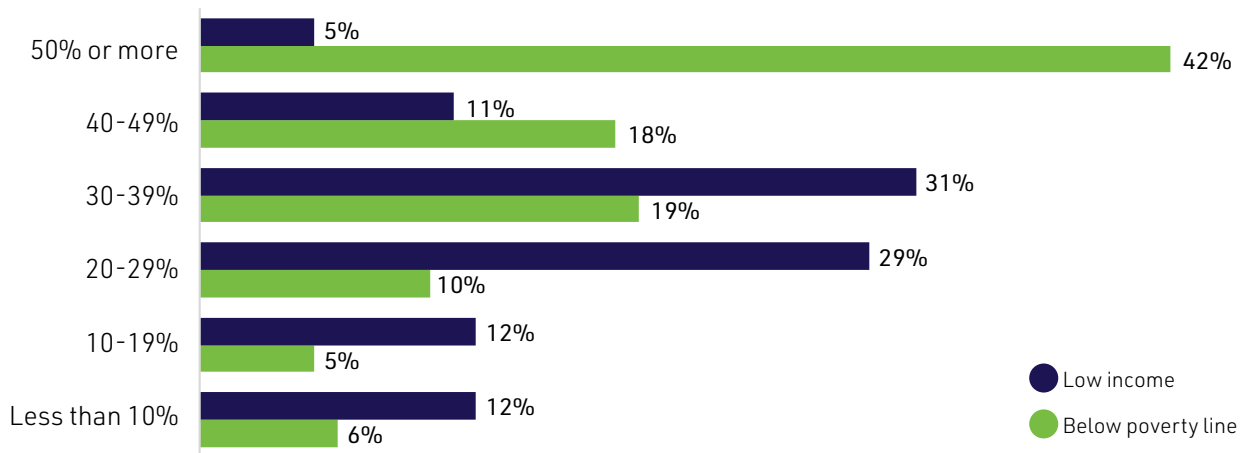
2.3.2 Housing stress by income threshold and employment status

Over three-quarters (79%) of respondents below the poverty line were in housing stress, compared to 47% of low-income respondents (see *Figure 6*).

Respondents below the poverty line (42%) were much more likely to be spending 50% or more of their income on housing (i.e., in extreme housing stress) compared to low-income households (5%). In contrast, most low-income households (60%) were spending between 20-39% of their income on housing.

- “ So monthly we're probably looking at least 40 to 50% [of the household income] in rent. And then, from that you know, it's frugal spending per month, that's the way it is” (Male, 45-64, couple with dependent child, Inner West)

Figure 6: Proportion of household income spent on housing, by income threshold

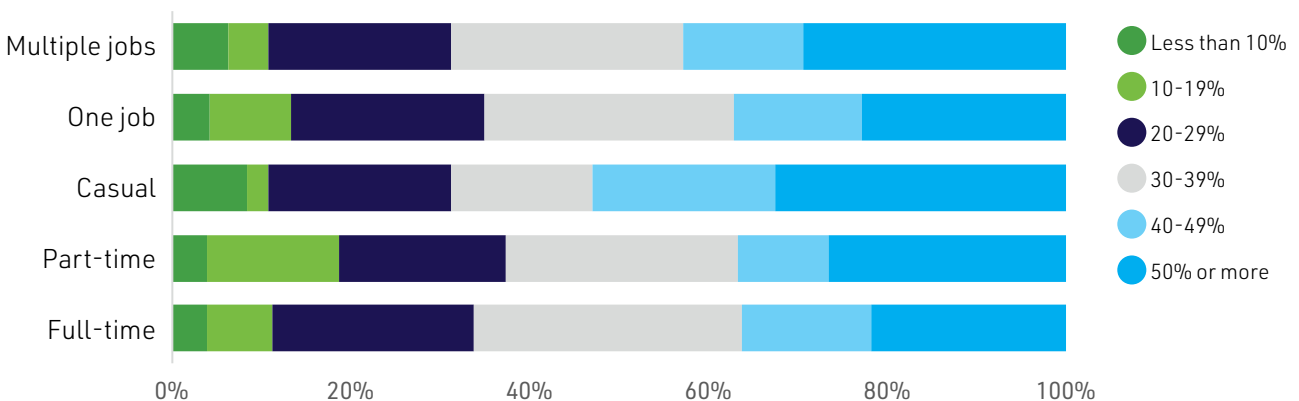


Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating they spend more than 110% of their income on housing).

Respondents working multiple jobs and those in casual employment were most likely to be experiencing housing stress (both 69%), including extreme housing stress (30% and 33% respectively out of the 69% in housing stress) (see Figure 7).

While overall a higher proportion of respondents in full-time work (66%) reported experiencing housing stress than those working part-time (63%), part-time workers who were experiencing housing stress were more likely to be in extreme housing stress (27%) compared to those in full-time employment (22%).

Figure 7: Proportion of household income spent on housing, by employment type



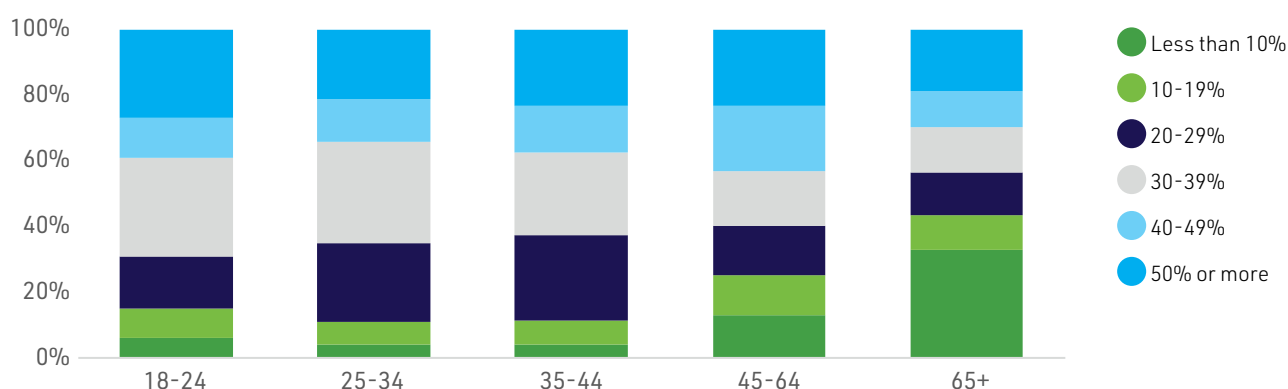
Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating they spend more than 110% of their income on housing).

2.3.3 Housing stress by major demographic groups

Housing stress was most common among younger groups and progressively lower for older cohorts (see *Figure 8*). Seventy percent of respondents aged 18-24 reported experiencing housing stress, followed by the 25-34 (65%), 35-44 (63%), 45-64 (60%) and 65+ (43%) age groups. Those aged 65+ (33%) were also most likely to be spending less than 10% of their income on housing, compared to other groups, likely because over half of this group (56%) owned their home outright (see *section 2.2.3*).

For those living below the poverty line, over half (58%) of younger respondents aged 18-24 reported experiencing extreme housing stress, followed by those aged 25-34 (45%), 35-44 (40%), 45-64 (40%) and 65+ (28%).

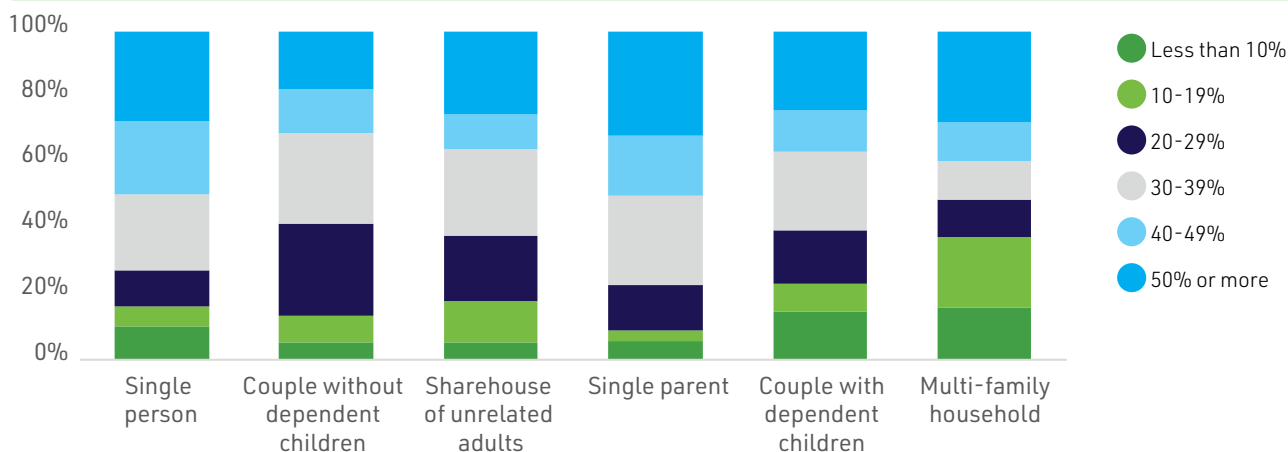
Figure 8: Proportion of household income spent on housing, by age



Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating they spend more than 110% of their income on housing).

All household types were more likely to be in housing stress than not. Over two-thirds (71%) of single parent households were experiencing housing stress, including over a quarter (29%) in extreme housing stress. Single person households were the next most likely household type to be in housing stress (see *Figure 9*).

Figure 9: Proportion of household income spent on housing, by household type



Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating they spend more than 110% of their income on housing).

Overall, no significant differences were found between male and female respondents in terms of housing stress, with 63% of women and 61% of men spending 30% or more of their household income on housing. Among those living below the poverty line, slightly more women (44%) than men (41%) reported experiencing extreme housing stress.

Respondents who spoke a language other than English at home were more likely to report housing stress (67%), including extreme housing stress (29%), than those from English-speaking backgrounds (58% and 21% respectively). Respondents who identified as Aboriginal and Torres Strait Islander were also more likely to report being in housing stress (70%) than not, including 36% in extreme housing stress.

Perspectives from Aboriginal organisations on housing affordability:

“ There is a housing crisis in our communities – rents are going up so much people are going into rental arrears, getting evicted, and becoming homeless. Then their kids get hooked into the child protection system. It would be a lot cheaper for government to help our mob with rental arrears than to take their kids and put them into Out of Home Care.”
(Manager, regional service provider, Aboriginal Community Controlled Organisation)

“ ...There's no housing available. There's 150 families waiting for housing in our area. So overcrowding is on the rise.”
(CEO, regional service provider, Aboriginal Community Controlled Organisation)

2.3.4 Housing stress by location

Housing stress in Greater Sydney (64%), including extreme housing stress (25%), was more common than in regional NSW (52% and 14% respectively).

Sutherland emerged as the area with the highest proportion of respondents experiencing housing stress, including extreme housing stress (see *Figure 10*).

Regions with less than half of respondents experiencing housing stress were all located outside of Greater Sydney.¹⁷ However, this was not consistent across all regional areas. For example, the Newcastle - Lake Macquarie region reported the third highest proportion of respondents in housing stress across all regions of NSW.

Most focus group and interview participants felt that Sydney was becoming an unaffordable place to live. Some reported having to move further from the city, their communities and families because of a lack of affordable housing. Participants also spoke of challenges with the financial costs of relocating, wider negative health and wellbeing impacts associated with housing stress and relocation, and the impacts of natural disasters, such as bushfires, on housing supply.

17 Regions with less than half their sample in housing stress: New England/North West (30%), Far West - Orana and Murray (30%), Illawarra (39%), Southern Highlands and Shoalhaven (41%), Coffs Harbor + Richmond Tweed (47%), Hunter Valley excl Newcastle (48%)

“ I will never ever, ever, ever be able to afford to buy a home in Sydney” (Male, 35-44, couple with dependent children, Inner West)

“ Rent in our area is going crazy and there is a severe shortage due to fires 2 years ago” (Male, 45-64, couple with no dependent children, Capital Region)

“ We've just noticed from our experiences in Sydney, where we started in the inner city and we're slowly moving out, you know, to the point where you know you're starting to think how far out do we have to go so it's about balancing [...] life and the necessities of life with the quality of living [...] that's hard work, both physically and mentally”
(Male, 45-64, couple with dependent child, Inner West)

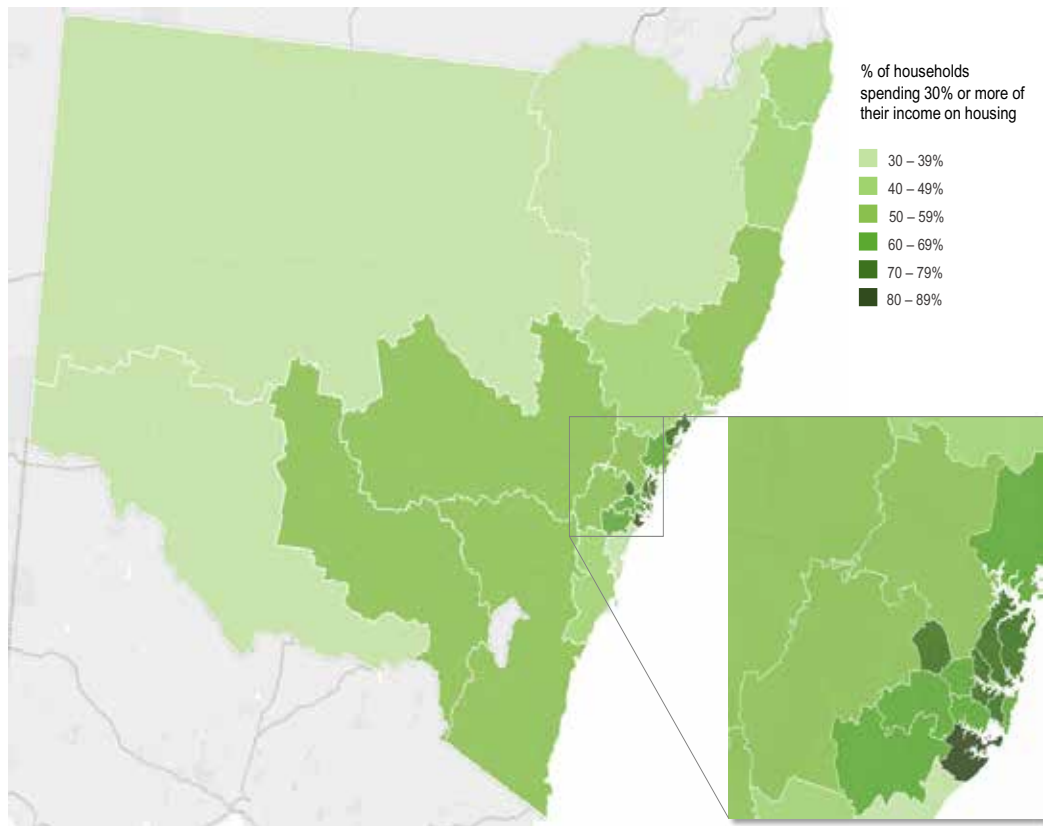
“ [...] my dad is bed bound, my mother's a full time carer and I have disabilities myself. So we're lucky that we have stability and whatnot. However, there's always risks that comes with living in a rental. That can be changed at any moment. But we're lucky that we do get a subsidy due to our income, otherwise I truly don't know whether we'd have a home” (Female, 25-34, living with parents, Parramatta)

Case study: Anna

Anna lives in the Inner South West of Sydney in privately rented accommodation. Anna is a student and works part time. During the pandemic she experienced increased housing stress and has had to move several times, which not only impacted her financially, but also severely affected her health and wellbeing.

“ I moved house three times in 8 months. The first at the beginning of the pandemic, because my housemate was stood down and couldn't afford rent. My brother and his family were struggling to afford their rent so I moved in with them to help us all. After being there for 8 weeks, the landlord put their rent up \$70 per week and we couldn't afford to stay so we moved again. The next place we were told that we could only have a six-month lease because of COVID, but they'd be happy to sign another lease at the end. They sold the house out from under us without advising us it had been put on the market. They told us the new owners were investors and wanted to keep us on. Then when our lease was up we were given notice to vacate because the new owners wanted to move in. So we moved for a third time in 8 months. I moved to my own place and my brother's family to a different place. The day before we moved someone did a hit and run on my car and didn't leave their details, so I also had to pay \$600 to get my car fixed, and then a week later I was sick [...]. So, I guess you can say that 2021 was pretty costly in a lot of ways.”

Figure 10: Housing stress, by SA4 region



SA4 region	% in housing stress	SA4 region	% in housing stress
Sutherland	89%	Inner South-West	60%
Northern Beaches	77%	Sydney Outer West - Blue Mountains	58%
Inner West	73%	Baulkham Hills - Hornsby	57%
Newcastle - Lake Macquarie	73%	Mid-North Coast	57%
Blacktown	72%	Capital Region	57%
North Sydney - Hornsby	72%	Central West and Riverina	50%
Ryde	72%	Hunter Valley exc Newcastle	48%
City - Inner South	71%	Coffs Harbour and Richmond	47%
Central Coast	69%	Southern Highlands - Shoalhaven	41%
Outer South-West	68%	Illawarra	39%
South-West	65%	New England - North-West	30%
Eastern Suburbs	65%	Far West - Orana and Murray	30%
Paramatta	62%		

Source: IPPG. Proportion of household income spent on housing calculated based on answers to S6/S7. Base: n = 988. 37 outliers removed (outliers classified as those indicating they spent more than 110% of their income on housing)

2.4 Changes to housing arrangements

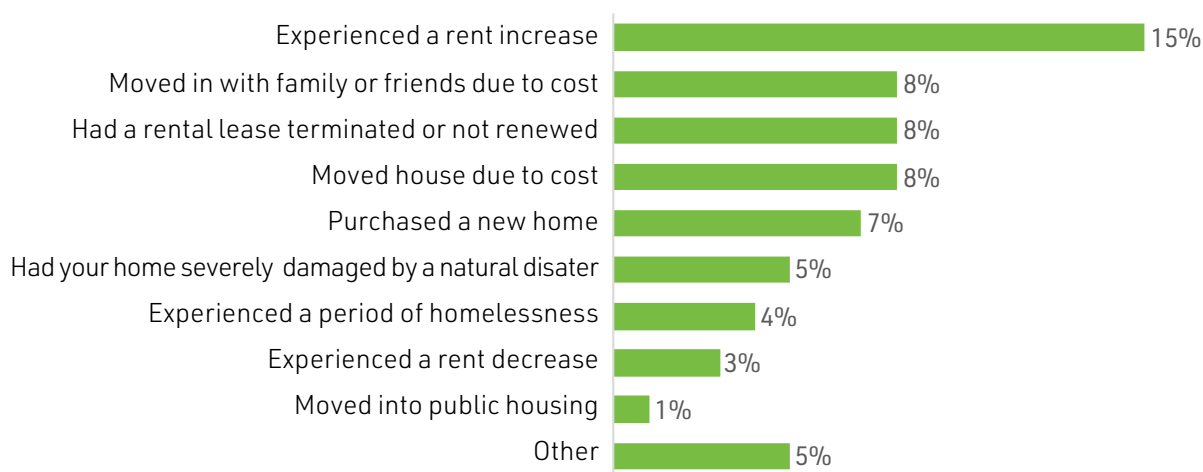
2.4.1 Overview

A third (33%) of respondents reported experiencing one or more changes to their housing arrangements in the past 12 months, with a quarter (25%) reporting one or more negative changes.¹⁸ *Figure 11* illustrates the nature of changes experienced (positive and negative), noting that some participants experienced multiple changes.

The most common changes reported included:

- Rent increases (15% of all respondents – rising to 30% for those in private rentals)
- Downsizing or moving home due to eroded affordability (8% reported moving in with family or friends due to costs, and a further 8% moved house due to costs)
- Termination or non-renewal of a rental lease (8% of total sample – rising to 11% of respondents living in private rentals)
- Severe damage to home due to natural disasters (5%).¹⁹

Figure 11: Changes to housing arrangements



Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a n=614, percentages re-based to total sample n=1,025

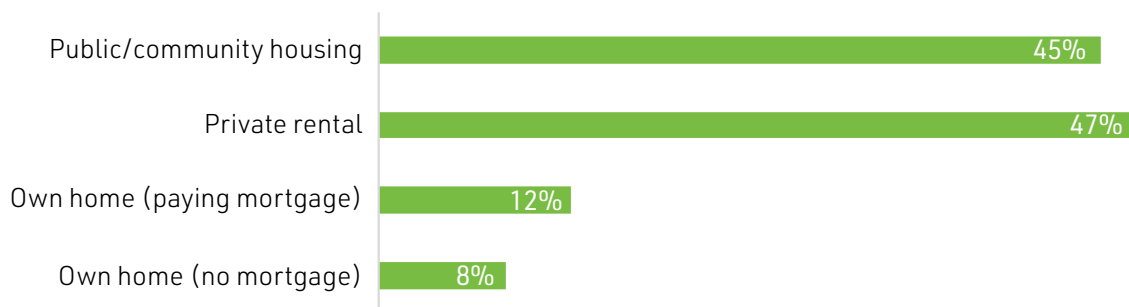
2.4.2 Changes to housing arrangements by housing type

Respondents living in private rentals (47%) and public or community housing (45%) were significantly more likely to have experienced one or more negative changes to their housing arrangements than those living in their own home (20%) (see *Figure 12*).

¹⁸ Including one of the following: a rent increase, moving house due to cost, having a rental lease terminated or not renewed, having their home severely damaged by a natural disaster, experiencing a period of homelessness, moving in with family or friends due to cost, or moving into public housing.

¹⁹ Only respondents who indicated that they had experienced a change to their housing arrangements were asked about damage to their home due to natural disasters. It is possible that other respondents also experienced damage to their property which would not have been considered a 'change to their housing arrangement' and is not captured in this survey.

Figure 12: Negative changes to housing arrangements, by housing type



Source: IPPG. Q2a, Base: All respondents n=1,025

Of all respondents living in private rentals, 30% had experienced a rent increase in the last 12 months. 13% of private renters also reported having moved house due to cost, 11% had a rental lease terminated or not renewed and 5% had experienced a period of homelessness.

Among the 49 respondents who lived in public or community housing, 37% had experienced a rent increase, 14% a period of homelessness and 8% had moved into public housing in the past 12 months. Four public or community housing residents (8%) also reported that their home had been severely damaged by a natural disaster.

Many survey respondents and participants in the focus groups and interviews expressed particular concern regarding the impacts of increasing rents and rising interest rates, with some unable to afford food and other essential expenses because of increases to housing costs.

Many respondents stressed that even a small increase to their weekly rent (e.g., \$10) would put pressure on their already difficult financial position.

Similarly, many survey respondents and focus group/interview participants who were paying a mortgage stated that they were considering downsizing and selling their homes because of the combined financial pressures created by rising interest rates and increases in other living costs (e.g., food and fuel).

“ [during the lockdowns I] couldn't afford rent and wasn't entitled to government help because I'm from New Zealand. [I've been] relying on friends and family for food handouts' (Male, 35-44, single person with no dependent children, South West Sydney)

“ Our house was sold in the property boom so our only option was to rent a house that's way out of our budget so we are struggling now to keep a roof over our heads” (Female, 25-34, couple with dependent children, Central Coast)

“ If interest rates go up any more than what they went up I'll end up having to sell and go through the hassle to find something else again. I'm worried about whether I can stay here or not because of finances” (Male, 45-64, couple with dependent children, Newcastle - Lake Macquarie)

“ We do not have enough money to pay our mortgage on time” (Male, 18-24, couple with dependent children, Baulkham Hills - Hawkesbury)

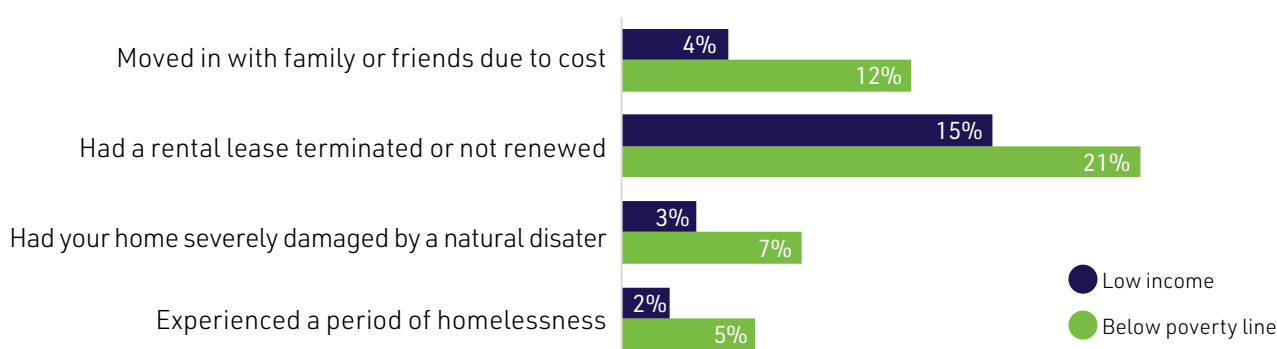
2.4.3 Changes to housing arrangements by income threshold

More respondents below the poverty line (29%) reported experiencing one or more negative changes to their housing arrangements compared to those from low-income households (20%).

Those below the poverty line were three times as likely to report moving in with family or friends due to costs (12%) compared to low-income households and significantly more likely to have had a rental lease terminated or not renewed (21%),²⁰ had their home severely damaged by a natural disaster (7.3%) or experienced a period of homelessness (5.3%) (see *Figure 13*).

Respondents below the poverty line were only slightly more likely to report experiencing a rent increase (36%)²¹ than those from low-income households (34%).²²

Figure 13: Changes to housing arrangements, by income threshold



Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a, percentages re-based to total sample n=1,025, excluding questions related to rent which were re-based to total private renters.

2.4.4 Changes to housing arrangements by age and gender

Men (25.1%) and women (24.6%) were similarly likely to have reported experiencing at least one negative change to their housing arrangement. Noting that some respondents reported multiple negative changes, men were more likely than women to report having a rental lease terminated or not renewed (22% of men, compared to 15% of women)²³, their home severely damaged by a natural disaster (7% compared to 4%), experienced a period of homelessness (6% compared to 3%), and moving into public housing (2% compared to 1%).

While not a significant difference, a higher proportion of men in private rental housing reported experiencing a rent increase (38%)²⁴ than female respondents (33%)²⁵. In contrast, female respondents were more likely to experience a rent decrease (8%)²⁶ (see *Figure 14*).

The likelihood of experiencing one or more negative changes to housing arrangements was highest for younger age groups: from 18 – 24 (36%), 25 – 34 (29%), 35 – 44 (24%), 45 – 64 (17%), down to 65+ (12%) (see *Figure 15*).

20 Re-based to total renters (n=247), rather than total sample (n=502).

21 Re-based to total renters (n=247), rather than total sample (n=502).

22 Re-based to total renters (n=192), rather than total sample (n=523).

23 Re-based to total private renters (men: n=184, women: n=254), rather than total sample (men: n=475, women: n=549).

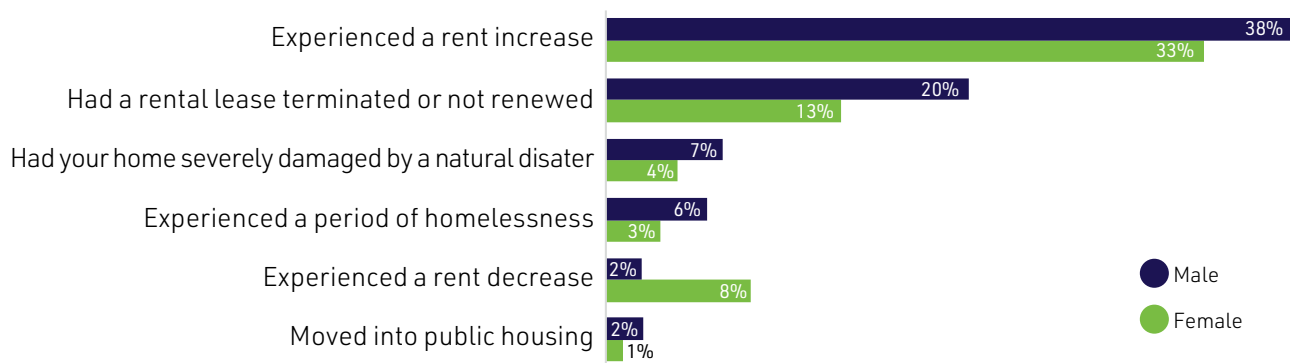
24 Re-based to total private renters (n=184), rather than total sample (n=475).

25 Re-based to total private renters (n=254), rather than total sample (n=549).

26 Re-based to total private renters (n=254), rather than total sample (n=549).

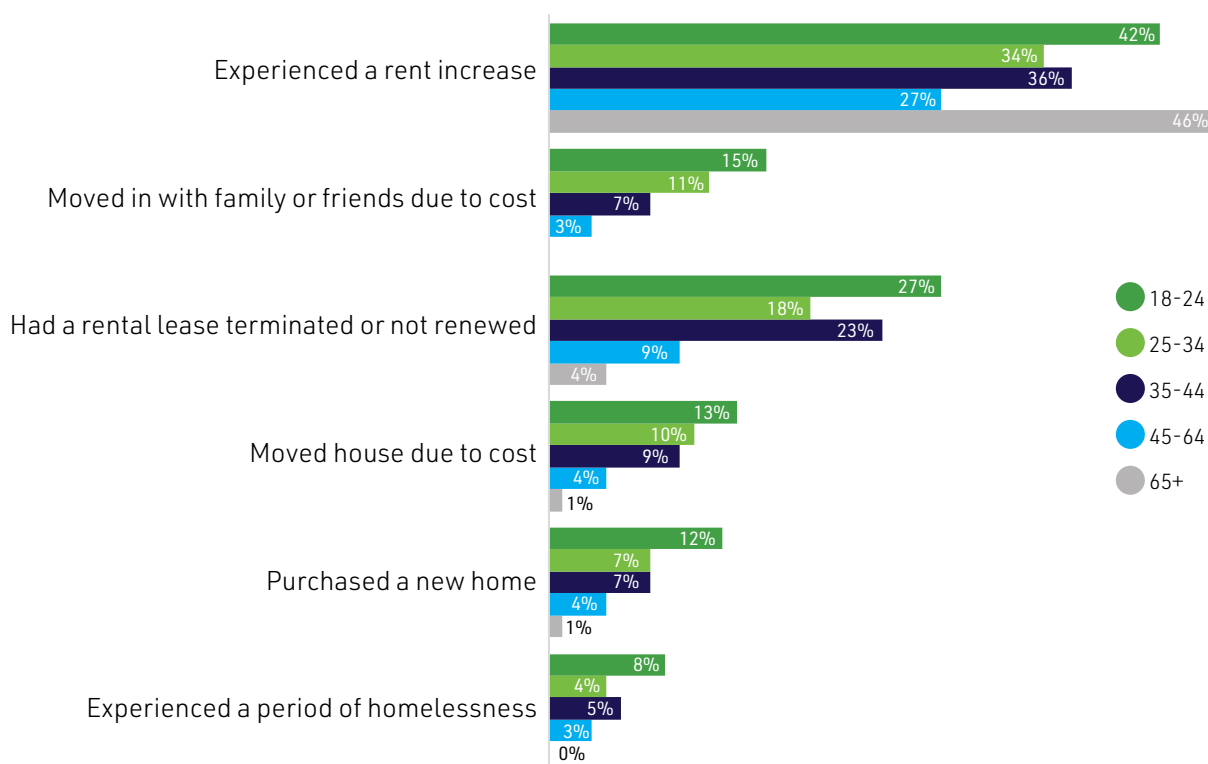
Those aged 18-24 were the most likely to have a rental lease terminated or not renewed (27%),²⁷ moved in with family or friends due to cost (15%), moved house due to cost (13%) or experienced a period of homelessness (8%). However, they were also the most likely to have bought a new home (12%). Private renters aged 65+ reported the highest proportion of rent increases (46%),²⁸ followed by people 18-24 (42%).²⁹

Figure 14: Changes to housing arrangements, by gender



Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a, percentages re-based to total sample n=1,025, excluding questions related to rent which were re-based to total private renters.

Figure 15: Changes to housing arrangements, by age



Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a, percentages re-based to total sample n=1,025, excluding questions related to rent which were re-based to total private renters.

27 Re-based to total private renters (n=77), rather than total sample (n=171).

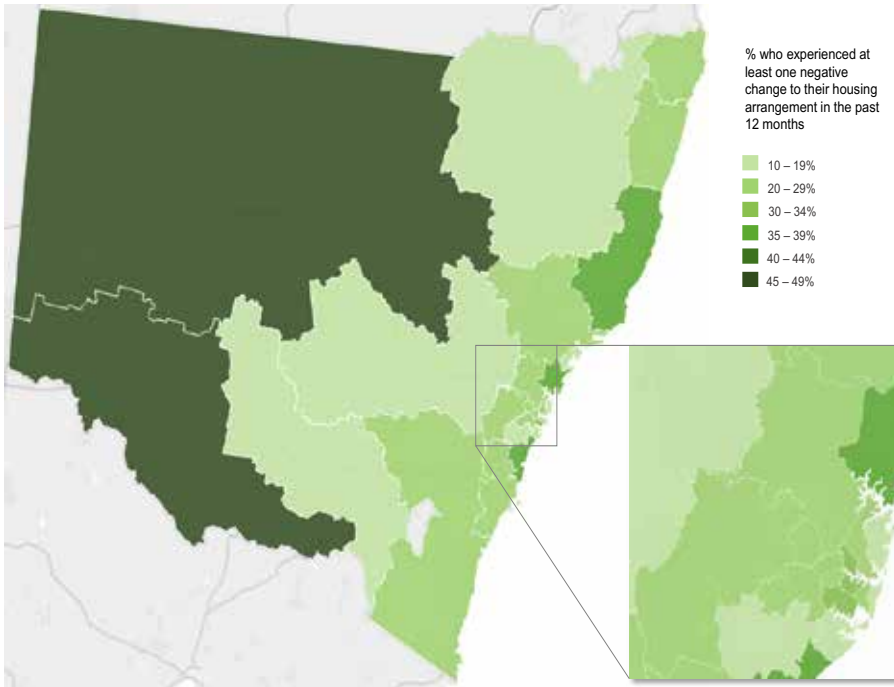
28 Re-based to total private renters (n=24), rather than total sample (n=107).

29 Re-based to total private renters (n=77), rather than total sample (n=171).

2.4.5 Changes to housing arrangements by location

Overall, more respondents living in regional areas (37%) reported experiencing at least one negative change to their housing arrangement than those in Greater Sydney (30%). Respondents in the combined regions of Far West - Orana and Murray (47%) were most likely to report at least one negative change (see Figure 16), closely followed by those in Illawarra (38%).

Figure 16: Negative changes to housing arrangements, by SA4 region

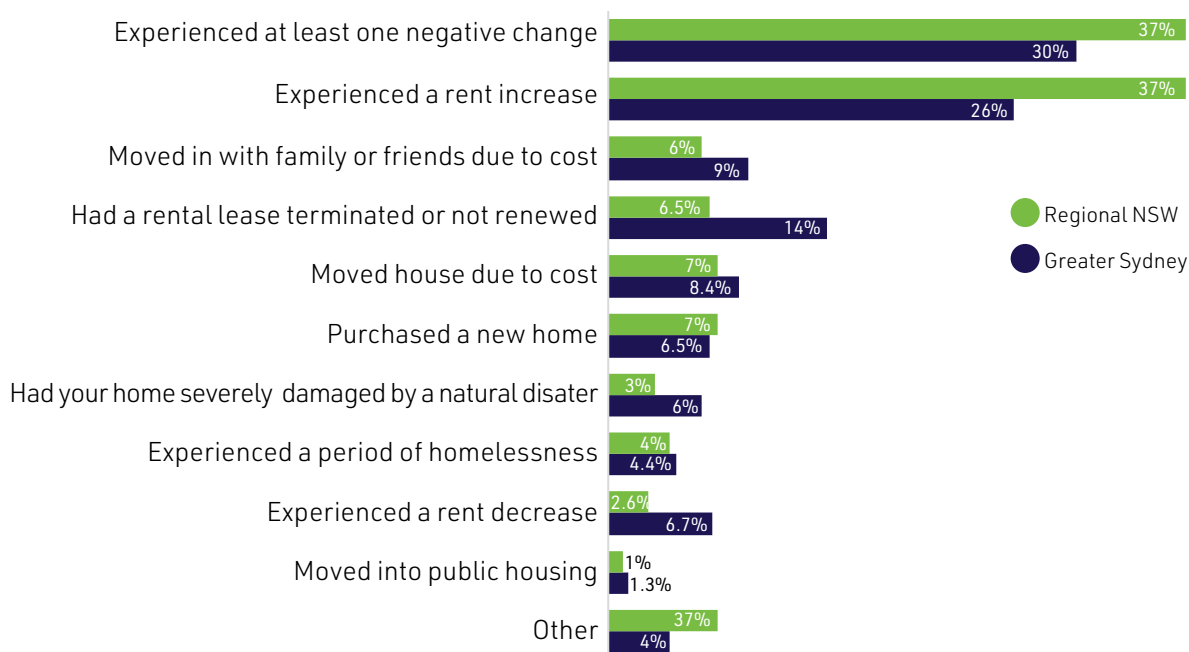


SA4 region	% experiencing a negative change to their housing arrangement	SA4 region	% experiencing a negative change to their housing arrangement
Far West – Orana and Murray	47%	City – Inner South	22%
Illawarra	38%	North Sydney – Hornsby	22%
Central Coast	35%	Blacktown	21%
Mid North-Coast	35%	Baulkham Hills – Hawkesbury	21%
Ryde	33%	Capital Region	21%
Inner South-West	31%	Sutherland	18%
Inner West	31%	Newcastle – Lake Macquarie	15%
Coffs Harbour and Richmond	28%	Central West and Riverina	15%
Outer-West – Blue Mountains	27%	New England – North-West	15%
Parramatta	26%	Outer South-West	14%
South West	26%	Eastern Suburbs	14%
Hunter Valley exc Newcastle	26%	Northern Beaches	13%
Southern Highlands – Shoalhaven	23%		

Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a, percentages re-based to total sample n=1,025

Renters living in regional areas were also more likely overall to have experienced a rent increase (37%)³⁰ than those in Greater Sydney (26%).³¹ Both the highest and lowest proportions of renters experiencing rent increases were in the adjacent regions of the Central Coast (88%) and the Newcastle - Lake Macquarie area (14%). In contrast, private renters in Greater Sydney were more likely to have had a lease terminated or not renewed (14%) than those in regional areas (6.5%) (see *Figure 17*).

Figure 17: Changes to housing arrangements, by location



Source: IPPG. Q2b, Base: only asked of respondents who answered 'yes' to Q2a, percentages re-based to total sample n=1,025, excluding questions related to rent which were re-based to total private renters.

2.5 Housing conditions

The research showed a consistent overall trend of comparatively poorer experiences of housing conditions among those living in private rental or public or community housing compared to homeowners.

Respondents who owned their own home, either outright (90%) or with a mortgage (89%), were more likely to agree that their property was in good condition compared to those living in private rentals (76%) and public or community housing (65%).

Those who lived in public or community housing were the most likely to disagree that their home was suitable for their needs (13%), that they had space in their home to relax (28%), and that they felt safe in their home (12%). They were also the most likely to report that their home was overcrowded (25%).

Respondents living in Greater Sydney were slightly more likely to agree (16%) and strongly agree (4%) that their home was overcrowded, compared to those living in regional areas (13% and 4% respectively). Overcrowding was commonly reported in Sydney's Outer West - Blue Mountains (30%) and Ryde (29%) (see *Table 4* in Appendix C).

³⁰ Re-based to total private renters (n=155), rather than total sample (n=350)

³¹ Re-based to total private renter (n=284), rather than total sample (n=675)

Many focus group and interview participants shared stories of their homes being affected by increased rainfall and flooding. Common issues included mould, faulty roofs and leaks, as well as concerns about the quality of the water supplied to their house. For homeowners, many spoke of having to draw on personal savings and/or their super to pay for costly home repairs.

Of the 33 survey respondents who reported having their home severely damaged by a natural disaster, 61% also reported experiencing a period of homelessness. This accounted for 83% of the 24 survey respondents in total who reported experiencing a period of homelessness.

“ [We] lost a lot of household items in the floods that we were still paying off. [We have been] unable to return to our house and unsure when we will be able to due to the insurance taking so long. Have to pay to live somewhere else until then” (Male, 25-34, couple with dependent children, Richmond - Tweed)

Many focus group and interview participants living in rented accommodation reported having to rely on landlords and property managers to undertake essential repairs and that they were unresponsive and/or unaccommodating. In some cases, this meant having to either live in damaged homes or pay for repairs out of pocket without being reimbursed, with many respondents being unable to move to better housing due to the costs involved, shortage of rental options and limited bargaining power.

“ 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)

“ It has been harder to get them [landlord and property manager] to fix things in the rental property and sometimes it is as if we don’t exist to them anymore” (Female, 25-34, couple with dependent children, Outer West - Blue Mountains)



3

Employment





3. Employment

3.1 Key findings

- **74% of respondents were in paid employment.** Almost half (49%) were working full-time, 18% worked part-time and 8% were casually employed. The regions with the highest reported rates of people unemployed and seeking employment were in Far West - Orana and Murray (11%), Illawarra (10%), Central West and Riverina (9%) and Sydney's Inner South-West (7%).
- **Groups most likely to not be in paid employment (excluding retirees) included** households with someone experiencing disability (26%), multi-family households (24%), people aged 35-44 (20%), respondents below the poverty line (20%) and women (19%).
- **Among those in paid employment, 16% worked multiple jobs, while young people (aged 18-24) were the most likely to be in casual employment (19%) or working two or more jobs (30%).** Carers (25%) and those who spoke a language other than English at home (24%) were also significantly more likely to be working multiple jobs.
- **While two out of five (40%) working respondents reported experiencing at least one negative change to their employment in the past 12 months, 54% experienced at least one positive change.** For example, among those in paid employment, there were more respondents who reported gaining employment (29%) than losing employment (11%), as well as improved (30%) than reduced (26%) job security, while an equal proportion of respondents (28%) in paid employment had their hours increased as had experienced a decrease in hours.
- **Groups most likely to experience negative changes to employment** included respondents in households with disability (54%), carers (52%), people living below the poverty line (49%), young people aged 18-24 (46%), people who spoke a language other than English at home (38%) and part-time workers (54%). Casual workers experienced high levels of both negative and positive changes to employment (both 68%), as well as significantly decreased job security (47%). Proportions of people in paid employment experiencing a negative change were similar for people living in regional NSW (41%) and in Greater Sydney (39%).
- **Respondents who worked multiple jobs or had experienced at least one negative change to their employment in the past 12 months were significantly more likely to experience financial hardship.** This included being unable to pay bills or afford essential items such as food and medical care.
- Many survey respondents and focus group and interview participants highlighted the **serious impacts of negative changes to their employment on financial hardship and mental distress**, for example because of job loss, reduced hours of work and reduced job security.

3.2 Overview

3.2.1 Employment status

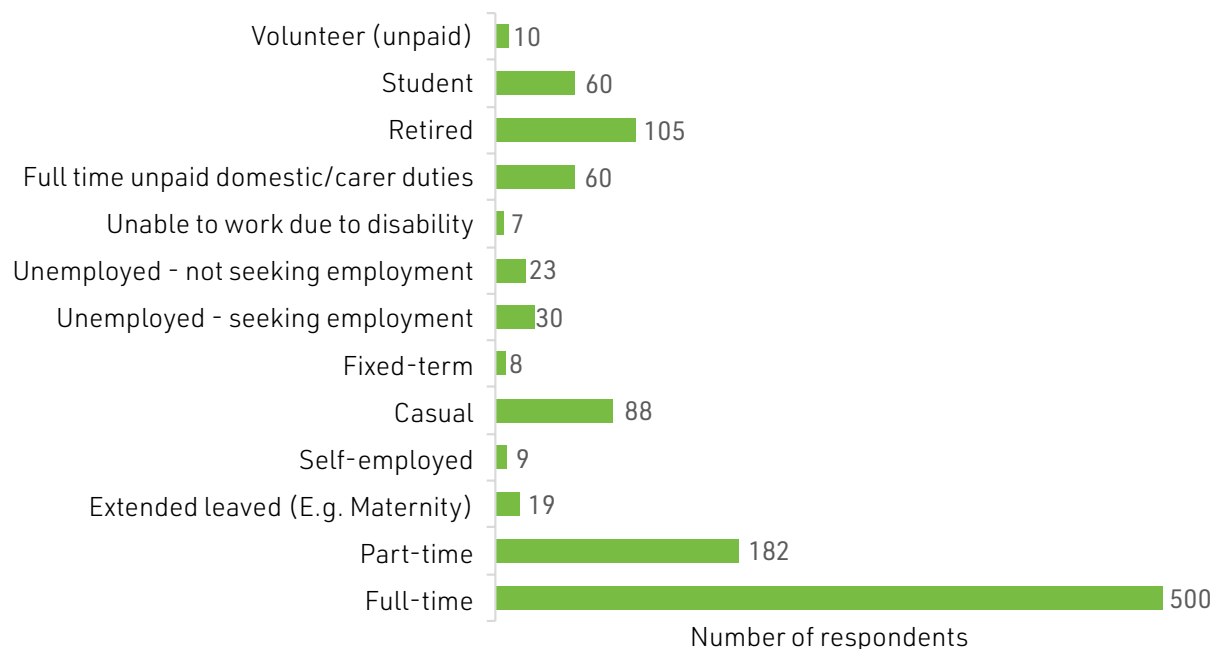
Almost three-quarters of respondents (74%) were in paid employment.³² Of these:

- Almost half (49%) worked full-time
- 18% worked part-time
- 8% were casually employed
- 1% were employed on a fixed-term contract
- 0.6% were self-employed, and
- 2% were also on extended leave (e.g., maternity/paternity).

Among the remaining 26% not in paid employment:

- 2.9% were unemployed and seeking employment
- 2.2% were not working and not seeking employment
- 10% of respondents were retired
- 5.6% reported having full-time unpaid domestic or caring duties
- 1.6% were students
- 3.2% identified as unpaid volunteers, and
- 0.6% were unable to work due to disability.

Figure 18: Employment status



Source: IPPG. Q5, total sample n=1,025, multiple response

³² Note: numerous respondents selected multiple categories for employment status, e.g., some students also identified as casual, part-time or full-time employees, and some full-time unpaid carers or retirees also identified as unpaid volunteers.

3.2.1.1 Employment status by major demographic groups

When retirees were excluded from the analysis, the respondents most likely to *not* be in paid employment were those with household disability (26%), in multi-family households (24%), couples with dependent children (21%), respondents below the poverty line (20%) and women (19%) (see *Figure 19*).

Older respondents aged 35-44 (20%) and 45-64 (18%) were more likely to report not being in paid employment than younger age groups aged 18-24 (12%) and 25-34 (16%).

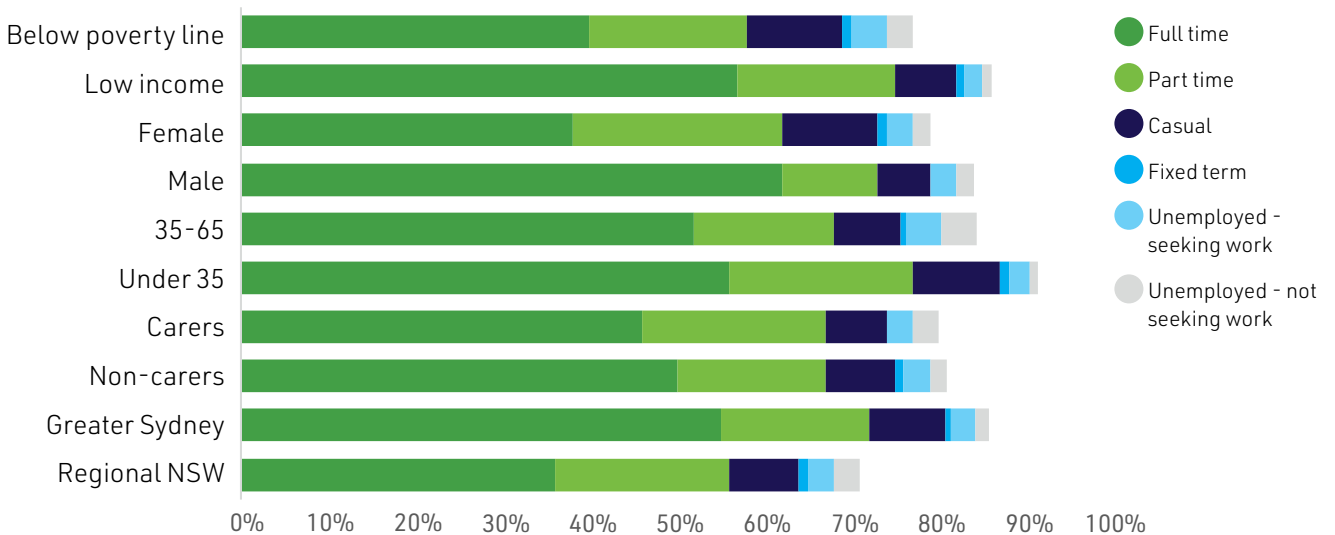
Those least likely to report being in full-time employment were people living in regional NSW (36%), women (38%) and people living below the poverty line (40%).

The highest proportions of unemployed individuals seeking employment were from multi-family households (9%), respondents who were born overseas (5%), and respondents below the poverty line (4%).

The following groups were more likely to work in casual jobs:

- Younger respondents aged 18-24 (19%)
- Individuals experiencing disability or living in households where someone was experiencing disability (12%), compared to those without a disability or living in households with no disability (7%)
- People living below the poverty line (11%), compared to those living in low-income households (5%)
- Women (11%), compared to men (6%)

Figure 19: Employment status, by major demographic groups and location



Source: IPPG. Q5, total sample n=1,025, multiple response



Most of the 34 Aboriginal and Torres Strait Islander respondents were in paid employment (79%). Noting that four of these respondents reported working multiple jobs, fourteen (41%) were in full-time employment, seven (21%) worked part-time, six (18%) worked casually, and one respondent was self-employed. Of the five Aboriginal and Torres Strait Islander respondents who were not in paid employment, excluding retirees, only two were seeking employment and one was unemployed but not seeking employment.³³ The remaining respondents not in paid employment included one student and one full-time carer/respondent with unpaid domestic duties.

3.2.1.2 Employment status by location

Respondents in regional areas were far less likely to be working full-time (36%) compared to those in Greater Sydney (55%), though much of this difference may be linked to higher populations of retirees in regional NSW (18%) (see *Figure 19* above).

The highest proportion of respondents not in paid employment (excluding retirees) were reported in regional areas: including Central West and Riverina (39%), followed by the Mid North-Coast, and the combined Far West – Orana and Murray (26%) (see *Figure 20*).

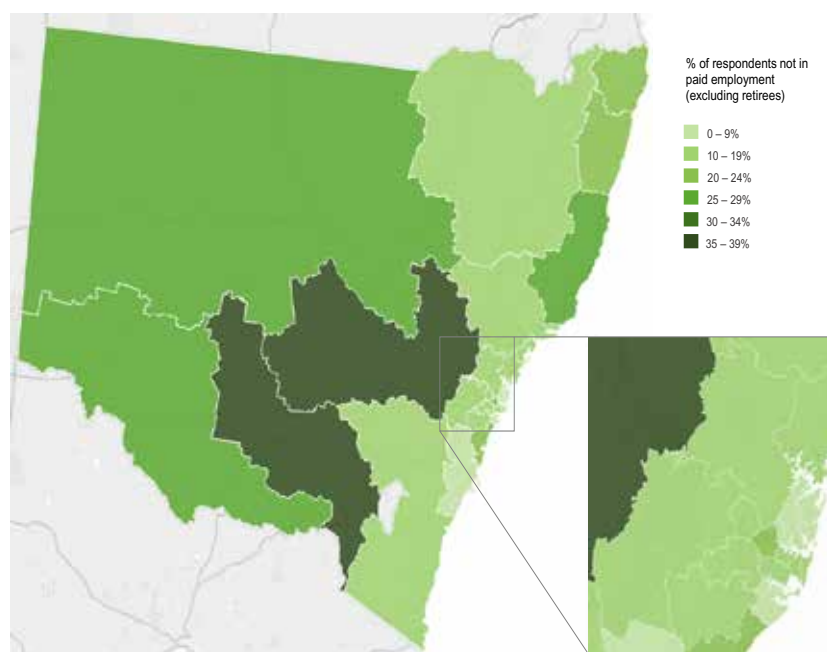
While being unemployed and seeking employment were reported in similar proportions in Greater Sydney (2.8%) as in regional areas (3%), the regions with the highest reported rates of respondents who were unemployed and seeking employment were in Far West - Orana and Murray (11%), Illawarra (10%) and Central West and Riverina (9%), followed by Sydney's Inner South-West (7%).

Levels of casual employment among respondents were most reported in the Southern Highlands - Shoalhaven (23%) and the Central Coast (17%), followed by North Sydney - Hornsby (16%), and Sydney Outer West - Blue Mountains (11%).

While the number of those undertaking full-time unpaid caring or domestic duties was noticeably higher for regional NSW (5%) than Greater Sydney overall, the proportion of carers was significantly higher in Western Sydney (8%) compared to other areas of Sydney (2%) and regional NSW.

33 Due to the small sample of Aboriginal/Torres Strait Islander respondents (n=34) these findings should only be treated as indicative.

Figure 20: Respondents not in paid employment (excluding retirees), by SA4 region



SA4 region	% not in paid employment (excl. retirees)	SA4 region	% not in paid employment (excl. retirees)
Central West and Riverina	39%	South-West	15%
Mid North-Coast	26%	New England - North-West	15%
Far West - Orana and Murray	26%	Inner South-West	13%
Coffs Harbour and Richmond	22%	Newcastle - Lake Macquarie	13%
Illawarra	21%	Capital Region	13%
Parramatta	20%	Hunter Valley exc Newcastle	11%
City - Inner South	18%	Inner West	10%
Blacktown	18%	Southern Highlands - Shoalhaven	9%
Baulkham Hills - Hawkesbury	18%	Northern Beaches	8%
Eastern Suburbs	18%	Sutherland	7%
Central Coast	17%	North Sydney - Hornsby	4%
Outer West - Blue Mountains	16%	Ryde	3%
Outer South-West	16%		

Source: IPPG. Q5, total sample n=1,025, multiple response

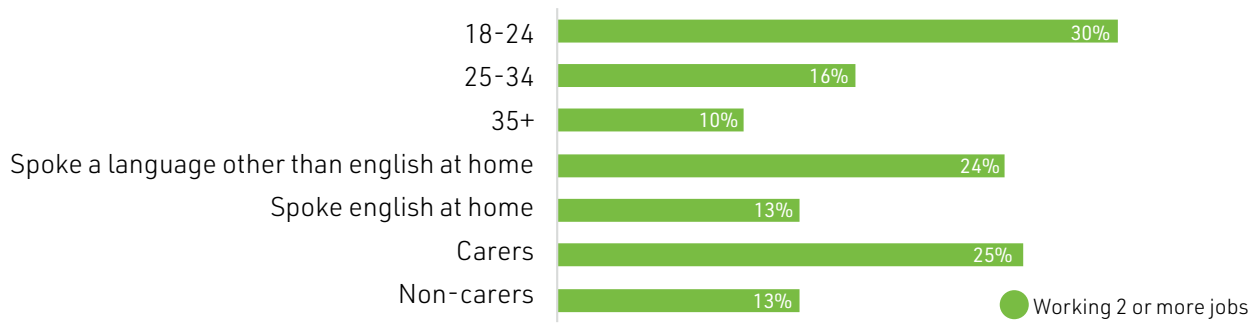
3.2.2 Multiple jobs

Among those in paid employment, 16% indicated that they work two or more jobs. Younger respondents aged 18-24 (30%), respondents who spoke a language other than English at home (24%) and carers (25%) in paid employment were significantly more likely to have more than one job (see Figure 21).

More respondents living in Greater Sydney (13%) reported working multiple jobs than in regional areas (9%).³⁴

³⁴ Sample sizes for subset working in paid employment provided too small a base for SA4 analysis

Figure 21: Proportion in paid employment working multiple jobs, by key demographic groups

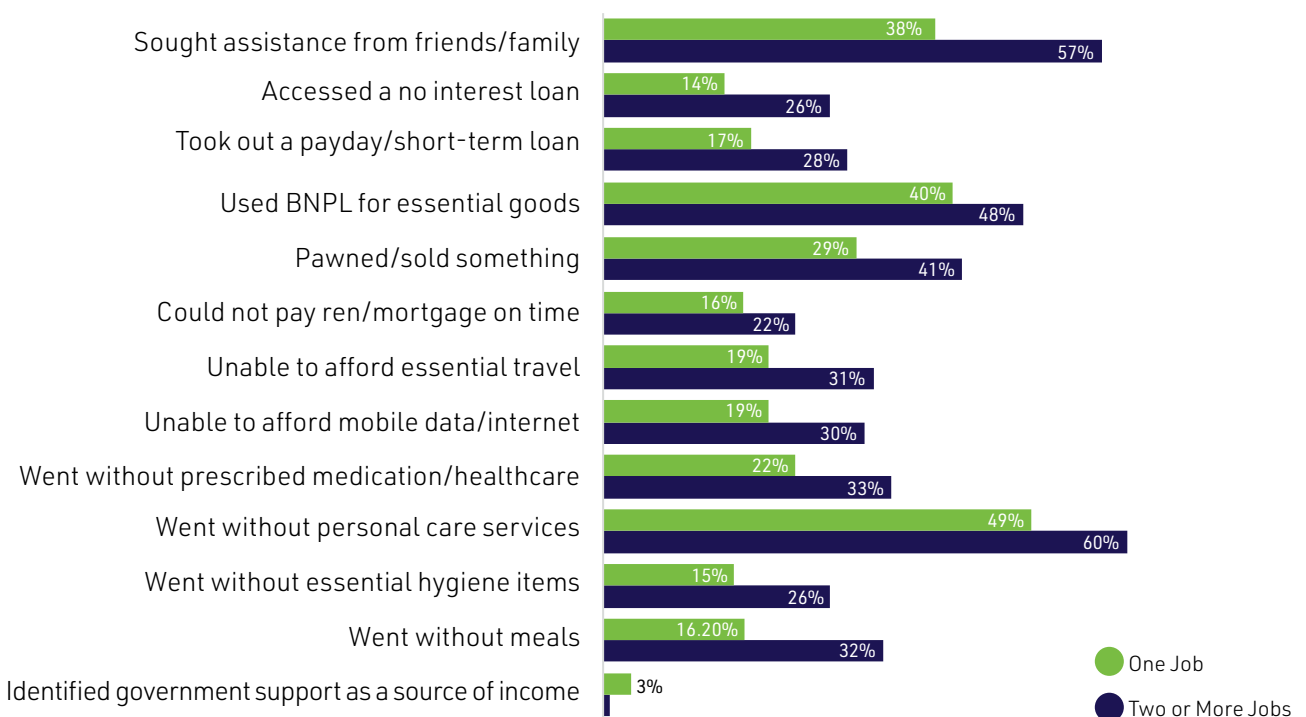


Source: IPPG. Q6., Base: total employed n = 762

Those working multiple jobs were significantly less likely to report using government support payments as a source of income (0.8%) than those working one job (3.3%). However, they were significantly more likely to report other signs of financial hardship at least once in the past 12 months (see Figure 22), including:

- Having gone without meals (32%), essential hygiene items (26%), personal care services (60%) or prescribed medication or healthcare (33%).
- Having been unable to afford mobile/internet at home (30%), to travel for essential reasons (31%) or to pay rent/mortgage on time (22%)
- Pawning/selling something (41%), using BNPL for essential goods (48%), taking out a payday or short-term loan (28%), accessing a no interest loan (26%), seeking financial assistance from family/friends (57%) and seeking assistance from welfare/community organisations (31%).

Figure 22: Indicators of financial hardship among those with one or multiple jobs



Source: IPPG. Q6., Q13 and Q14, Base: total who answered Q6, n=762

3.2.3 Working hours

Among those in paid employment, most worked 31-40 hours (50%), followed by 21-30 hours (17%) and more than 40 hours (15%).

Men in paid employment (19%) were more likely than women (11%) to report working more than 40 hours a week. This gender difference was most significant for those aged 25-34, among which 25% of men and 10% of women worked 40+ hours. However, working women aged 18-24 were more likely to work 40 hours or more (14%) than their male peers (9%).

Working respondents aged 25-34 (17%) were the most likely to report working 40+ hours, followed by those aged 35-44 and 45-64 (14%), and 18-24 (12%). Of the 18 respondents over 65 working in paid employment, 17% worked more than 40 hours a week.

Respondents working multiple jobs were much more likely to report working more than 40 hours a week (27%), than those working one job (13%), although slightly more of those working multiple jobs were likely to be working 30-40 hours (29%) than over 40 hours (27%) a week. Those working three or more jobs were slightly less likely (18%) than those working two jobs (28%) to work more than 40 hours a week.

3.3 Changes to employment

3.3.1 Overview

Overall, more respondents reported experiencing at least one positive change (54%) than those experiencing at least one negative change (40%) to their employment in the past 12 months (noting that some respondents experienced both). However, it should be noted that this question was only asked of respondents in paid employment at the time of the survey and so may not capture all respondents who experienced a negative change to their employment. This included:

- An equal proportion of respondents (28%) experienced an increase as experienced a decrease in their hours of paid work.
- Slightly more respondents reported improved job security (30%) than lessened job security (26%).
- Substantially more respondents (29%) had gained employment, than had lost employment (11%).

However, some groups were more likely to experience negative changes to employment than others, as detailed in the sections below. This included those living below the poverty line, young people, part-time workers and people that spoke a language other than English at home.

Many survey respondents, as well as focus group and interview participants, shared stories of the impacts the COVID-19 pandemic had on their and/or their partner's employment. These included:

- People working in 'non-essential' jobs being stood down during COVID lockdowns losing a significant proportion of their income and relying on JobKeeper support.
- People experiencing cost-cutting measures instituted by employers both during the pandemic as well as during the NSW floods (which in some cases were still in place at the time of this research), including preventing employees from cashing-in annual leave, or requiring employees to work overtime for time-in-lieu rather than financial compensation.
- People losing work and having difficulty securing alternative employment:

“ [during the lockdowns I had] no work due to being a non-essential worker” (Female, 45-64, single person with no dependent children, Coffs Harbour - Grafton)

“ [during the COVID-19 pandemic I experienced] loss of employment three times due to COVID. My financial circumstances are not too good. I can never catch up with debt and obligations and I live with a serious chronic illness (manageable but real)” (Male, 45-64, single person with no dependent children, Ryde)

“ During the pandemic I lost usual hour of work and was having difficulty paying my bills. It was a very tough time for me” (Male, 25-34, couple with no dependent children, Inner South-West Sydney)

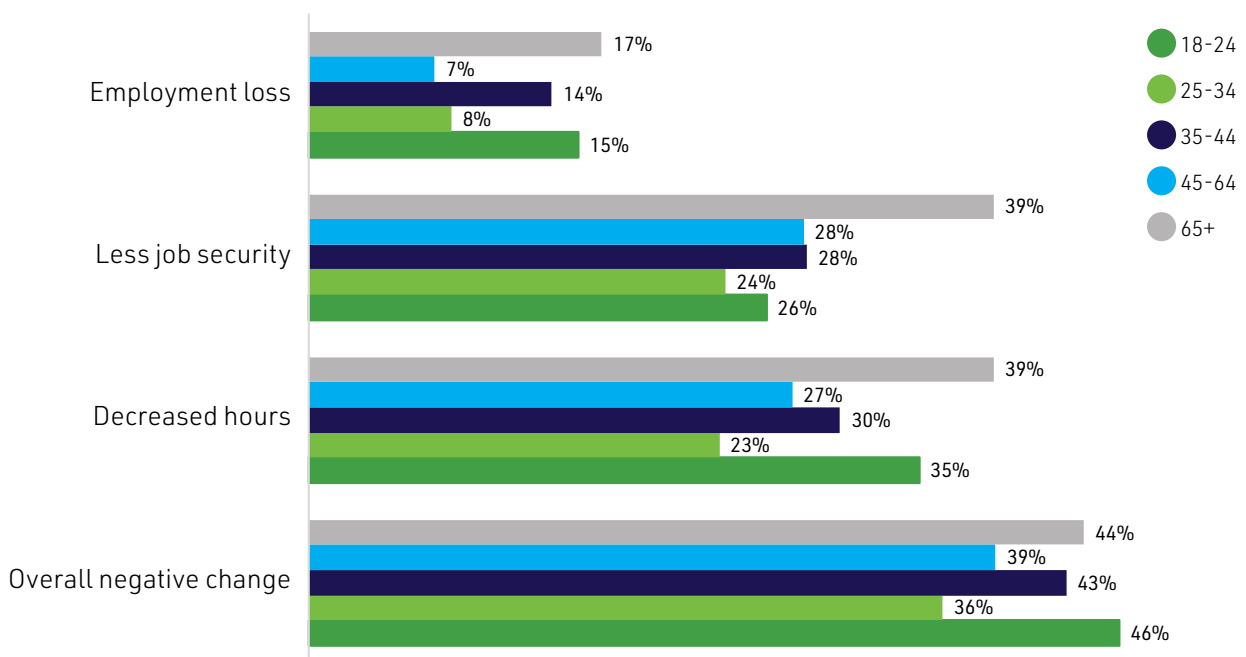
“ I haven't been able to find a job even though there is 'plenty'. Which has led to stress over money and not being able to pay for things” (Male, 25-34, multi-family household, Newcastle - Lake Macquarie)

3.3.2 Changes to employment by major demographic groups

Younger respondents aged 18-24 in paid employment were the most likely to experience at least one negative change to employment (46%) but also most likely to report a positive change (71%).

While for each specific negative employment change identified, respondents aged 65 and over were the age group with the highest reported incidence, this should be treated as indicative only, given that only 18 respondents over 65 were in paid employment.

Figure 23: Changes to employment, by age



Source: IPPG, Q8, Base: total in paid employment n = 762. Note: respondents may have selected multiple negative changes

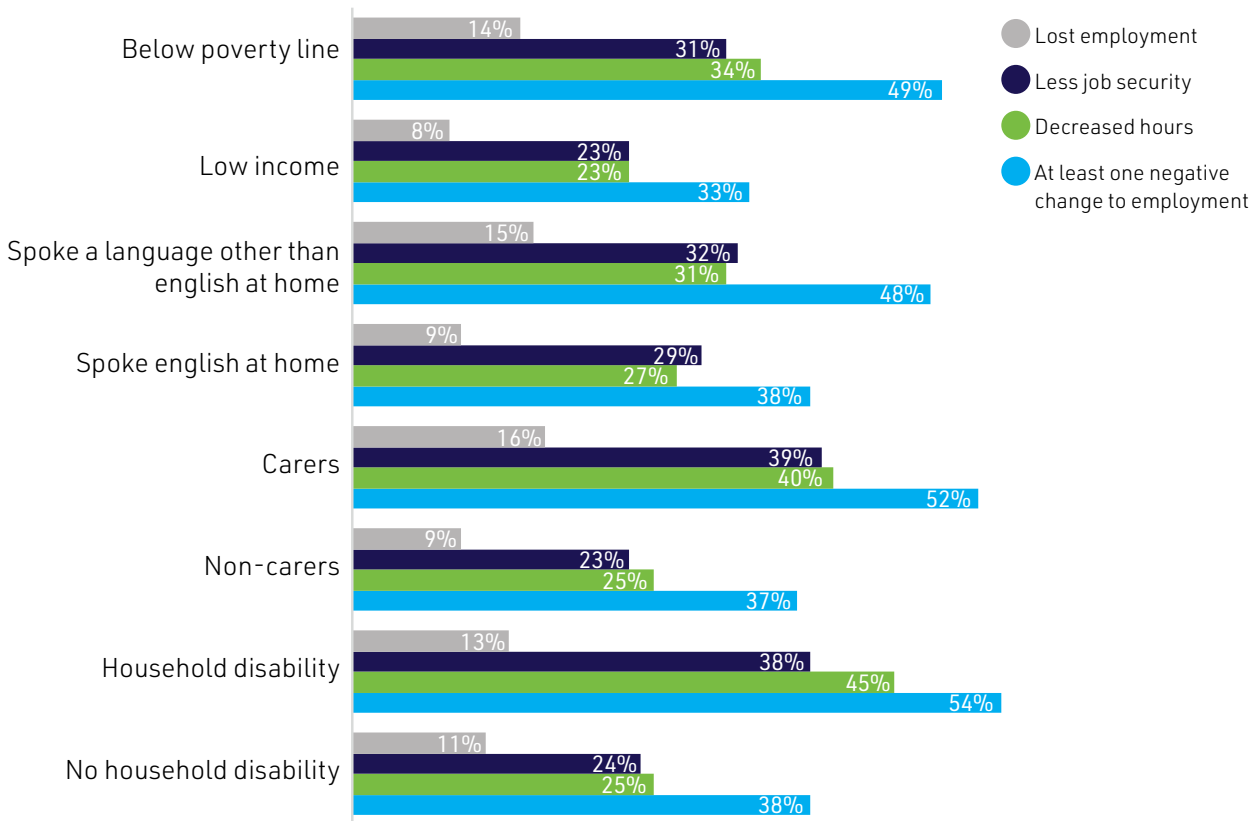
Among those in paid employment, respondents from households with disability (54%), carers (52%), respondents below the poverty line (49%) and respondents who spoke a language other than English at home (48%) were significantly more likely to experience at least one negative change to their employment (see Figure 24). This trend extended to all categories of negative change.

There were few significant gender-based differences, though women (35%) were noticeably more likely to report gaining employment in the last 12 months than men (24%).

Several survey respondents and focus group/interview participants who suffered from chronic illness reported having to give up their jobs, or significantly reduce their hours of work due to heightened health concerns and risks associated with COVID-19. This led to further financial stress, with some being on the verge of homelessness.

“ I had to quit working at the start of the pandemic as I was recently diagnosed with Emphysema and exposure to the virus would be very detrimental to my health. Now we barely have enough money for rent, utilities and food” (Male, 45-64, couple with no dependent children, Capital Region)

Figure 24: Negative changes to employment, by key demographic groups



Source: IPPG. Q8, Base: total employed n = 762, Note: respondents may have selected multiple negative changes

Case Study: Olivia

Olivia lives with her parents in Western Sydney in subsidised social housing. Her family has lived in the same house for generations and although the decades spent in their home give them a sense of stability, Olivia also acknowledges that this is something that can change at any time. She confesses that living in rented housing is a constant source of anxiety and fear, as changes to her family's income could lead to them losing their home.

Olivia's father suffers from disability and is bed-bound, while her mother is a full-time carer for him. During the COVID-19 pandemic Olivia had to quit her job of 10 years due to severe health issues. Olivia, as well as her parents, are immunocompromised and have had to be extra cautious to protect themselves from exposure to COVID. Additionally, Olivia experienced mental health concerns and was particularly affected during the NSW lockdowns. Before giving up her job, Olivia's salary was one of the main sources of income for her and her family, meaning that the months that followed were particularly tough for them. Having to rely on her father's disability pension and her mother's carers payment, they struggled to make payments on the rent and were on the verge of losing their home.

“ [I] had to give up work due to being suicidal from constant customer abuse which led to having no income and being days away from being evicted and selling everything. I had to make sure I could keep a roof over my family's head”

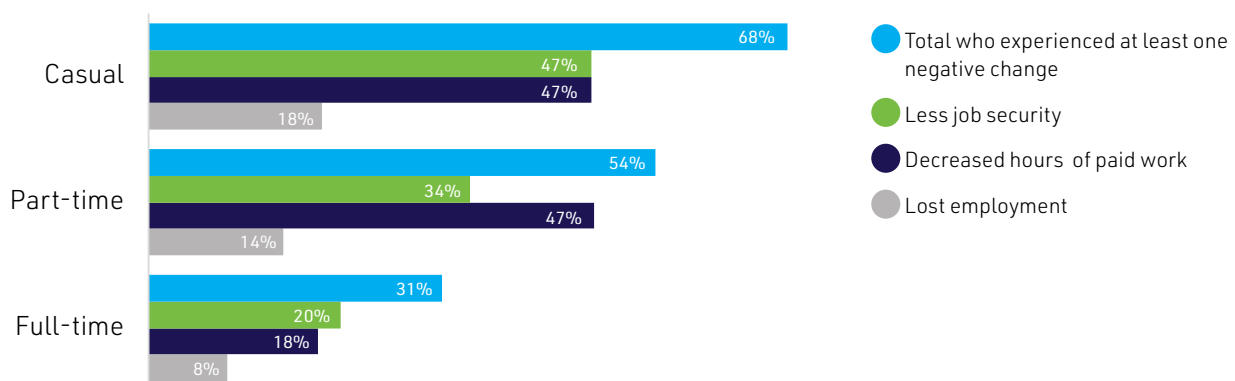
3.3.3 Changes to employment, by employment status

Respondents working on a casual basis reported experiencing equal levels of negative and positive changes to their employment (68%). More full-time workers experienced at least one positive change (55%) than a negative change (31%), while part-time workers were more likely to have experienced at least one negative change (54%) than a positive change (47%).

Those working casually were the most likely to have experienced decreased job security (47%) and lost employment (18%), while an equal proportion of casually and part-time employed respondents reported losing hours of paid work (47%) (see Figure 25).

However, casual employees were also the most likely to report gaining employment (51%) and experiencing an increase to their paid hours of work (43%), though they were the least likely to report improved job security (21%).

Figure 25: Negative change to employment, by employment status



Source: IPPG. Q8, Base: total employed n = 762, Note: respondents may have selected multiple negative changes

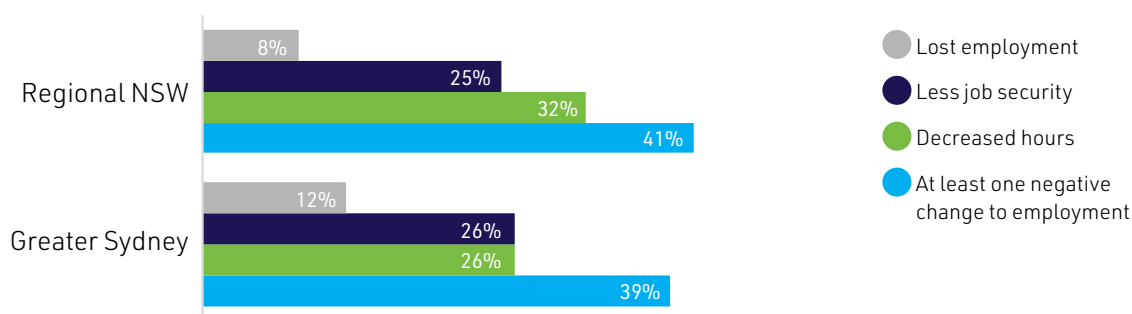


3.3.4 Changes to employment by location

Working respondents living in regional NSW (41%) were slightly more likely to have experienced at least one negative change to their employment in the past 12 months than those in Greater Sydney (39%).³⁵

More working respondents in Greater Sydney reported losing employment (12%) than those in regional NSW (8%), while the reverse was true when it came to working hours with nearly a third of those in regional NSW (32%) reporting experiencing decreased working hours, compared to 26% of working respondents in Greater Sydney (see *Figure 26*).

Figure 26: Negative change to employment, by location



Source: IPPG, Q8, Base: total employed n = 762, Note: respondents may have selected multiple negative changes

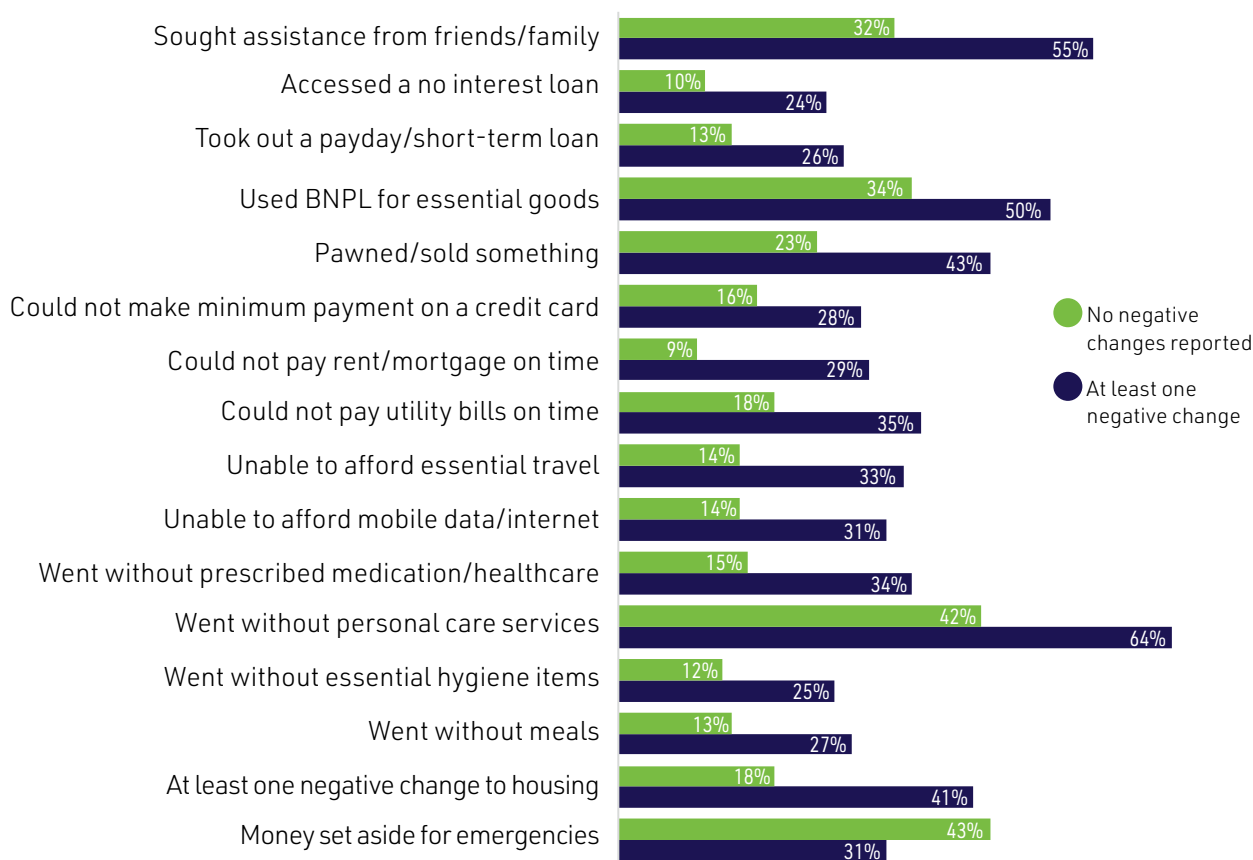
3.3.5 Impacts of negative changes to employment

Analysis across multiple survey responses showed that negative changes to employment had major impacts on affected households. For example, respondents who reported experiencing at least one negative change to their employment in the past 12 months were much more likely to have experienced indicators of financial hardship at least once in the past 12 months (see *Figure 27*), including:

- Being unable to pay bills, or afford meals and essential household items
- Having experienced at least one negative change to their housing arrangement
- Having to take out loans or other forms of credit
- Being less likely to have money set aside for an emergency.

³⁵ Sample sizes for subset working in paid employment provided too small a base for SA4 analysis

Figure 27: Indicators of financial hardship, by negative change to employment



Source: IPPG. Q8, Q13 and Q14, Base: total employed n = 762, Note: respondents may have selected multiple negative changes

In addition to the financial impacts, some participants in focus groups and interviews also emphasised the significant mental distress that they experienced because of negative changes to their employment.

“ [during the pandemic] there was less job stability, and we had to live in constant fear. Because of this, we cut back on our expenditures and struggled to keep up with our mortgage payments at times” (Male, 45-64, couple with dependent children, South-West Sydney)

“ My partner lost his job during the pandemic and had to go work casual while I was pregnant. I ceased work during the pandemic while pregnant, we lived off a one-person income and are now still doing the same as my parenting claim has not been processed still after 6 weeks. We are deeply in debt and it is extremely mentally draining, the pandemic has made it very hard on our household” (Female, 18-24, couple with dependent child, Capital Region)

Case Study: James

James lives with his wife and three children in Lake Macquarie. He is the only income earner in his household and stated that over a third of his wage goes towards paying the mortgage. James's wife used to work for a bank but got let go when her job was replaced by automated services. James has worked in the manufacturing sector his whole life and is now worried that the shift towards green energy and sustainable production will push him outside of the job market as he is "too old to reskill but too young to retire".

“ I work for a manufacturing company, and we make a lot of equipment for mining companies [...] we're looking at more factories being shut down and we're going to be worried that our clients will disappear in the future, so we have to diversify into something else [...] I don't know where the next job is going to be after this if we go to sustainable energy [...] So if you think of where I'll be able to use my skills, we're very concerned. I might have to transfer to Western Australia”

During the NSW lockdowns, James was put on JobKeeper and lost a significant proportion of the income he and his family used to rely on. As a result, James had to draw down on his super to cover bills and essential repairs for the house. He is now "forever working long hours trying to earn as much money" as he can to support his family. James is also worried that the increase in interest rates will force him to sell the house and relocate.

4

Income



4. Income

4.1 Key findings

- **16% of respondents reported relying on government income support payments**, with 12% citing these payments as their only source of income.
- **Reliance on government income support payments as the main source of household income was most common among older people aged 65+ (59%)**, reflecting that the Age Pension (7%) was the most frequently accessed support payment, followed by the Disability Support Pension (3.7%), JobSeeker (2.3%) and Carer Allowance (2.3%).
- **Respondents with household disability (35%), carers (17%) and single people (15%) were more likely to rely solely on government income support**, as were respondents who spoke a language other than English at home (13%). After excluding the Age Pension, **respondents living in regional areas (11%) were much more likely to report relying on income from government income support payments** than those living in Greater Sydney (3.8%).
- **Single parents with dependent children (16%) were the most common household type to rely on a mix of paid work and government support payments.** Other groups most commonly accessing government support payments as a supplement to paid income were respondents who identified as Aboriginal and Torres Strait Islander (12%), respondents with household disability (7%) and women (7%).
- **Indicators of financial hardship were broadly similar across households with different levels of reliance on income from government support payments.** Households wholly reliant on government income support were less likely to have money set aside for emergencies, those relying on a mix of income from paid employment and government support payments were more likely to struggle to pay bills but least likely to take out loans, while those reliant on income from paid employment alone were more likely to access loans, use Buy Now, Pay Later (BNPL) or seek support from community or welfare organisations.
- **Less than a fifth (19%) of respondents were aware of the NSW Government Cost-of-living Program**, and only 7% indicated having accessed these supports. However, responses differed for individual initiatives, which generally showed much higher levels of awareness among respondents.
- **Dine and Discover vouchers were by far the most known and accessed scheme.** Two thirds of respondents (67%) had used at least one Dine and Discover voucher, but those below the poverty line (64%) were less likely to use these than low-income respondents (71%). Parents NSW vouchers were the second-best known initiative (46%) followed by the COVID-19 Test and Isolate payment (44%), although vouchers subsidising children's activities (including Active Kids, Creative Kids and First Lap vouchers) were the second most-accessed (15%) support after Dine and Discover.
- **Overall, few respondents had accessed available support initiatives to help pay energy bills**, including the Low-Income Household Rebate (4.7%), Seniors Energy Rebate (6%), Family Energy Rebate (5.9%) and the Energy Accounts Payment Assistance (EAPA) vouchers (1.7%). Fifty percent of respondents aged 65 and over had accessed the Seniors Energy Rebate, while only 10% of households with dependent children had accessed the Family Energy Rebate.

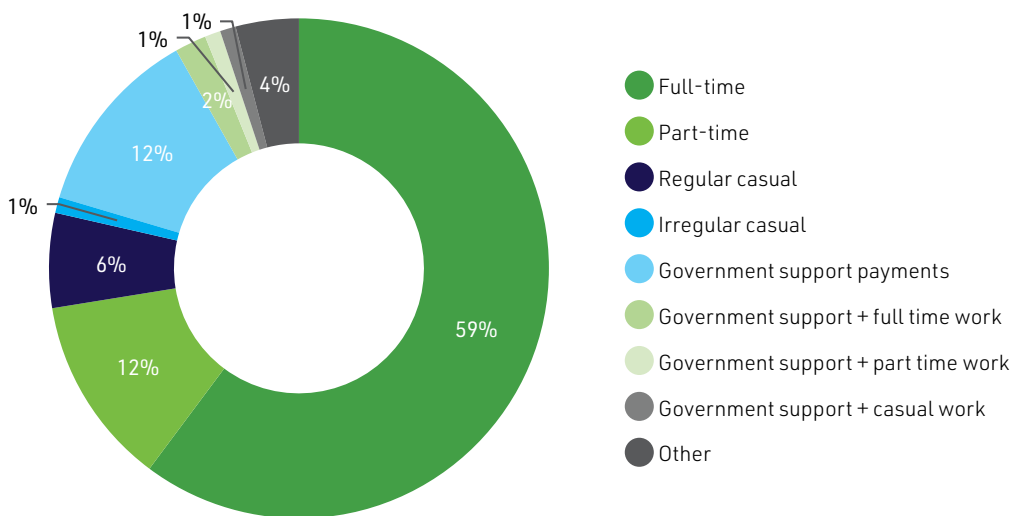
4.2 Sources of household income

4.2.1 Overview

Over three-quarters of respondents (78%) reported that their household relied on paid employment as their main source of income (see *Figure 28*).

Of the 16% that relied on government support payments as a source of income, 12% relied on these supports as their sole income, while the remaining 4% relied on a combination of paid employment and government support income.

Figure 28: Main source of household income



Source: IPPG. Q9a, total sample n=1,025

The source of income for households appears to have had some impact on experiences of and responses to financial hardship for different households (see *Figure 29*).

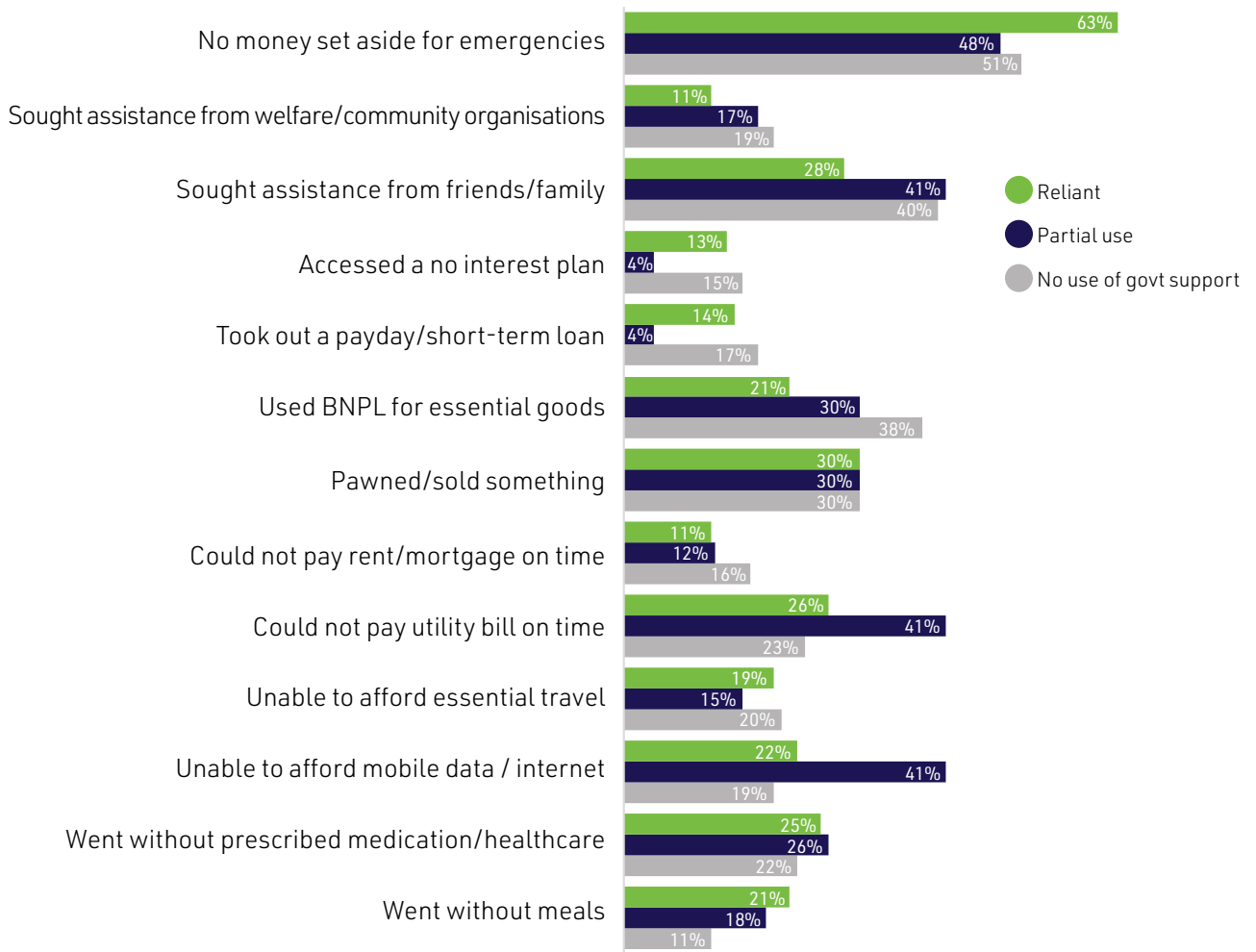
Households that were fully reliant on income from government support payments were noticeably more likely to report having no money set aside for emergencies (63%) and more likely to have gone without meals in the past 12 months (21%).

Those who relied on income from a mix of government support payments and paid employment were significantly more likely to report being unable to pay utility bills on time (41%) or afford mobile/data internet at home (41%) but also much less likely to take out no interest or payday/short-term loans (4%) compared to other households relying only on either paid employment or government supports.

Respondents who relied on solely on paid employment were more likely to report having not been able to pay the rent or mortgage on time (16%), having used BNPL to pay for essential goods (38%), having accessed loans, or having sought assistance from a community or welfare organisation (19%).

These indicators of financial hardship are examined further in section 5 of this report.

Figure 29: Indicators of financial hardship, by reliance on government support



Source: IPPG. Q9a, Q13 and Q14, total sample n=1,025

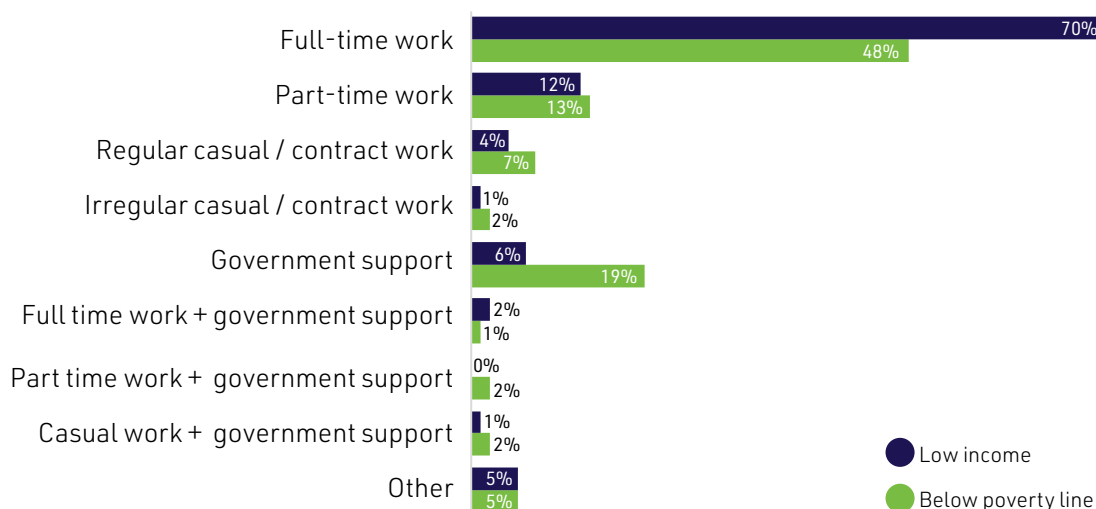


4.2.2 Source of household income by income threshold

Low-income respondents were significantly more likely to report full-time work as their main source of income (70%) than respondents below the poverty line (48%).

Those below the poverty line were also more likely to be in part-time, fixed-term contract or casual employment (22%), and significantly more likely to report relying solely on government income support payments (19%) than low-income households (6%) (see Figure 30).³⁶

Figure 30: Main source of household income, by income threshold



Source: IPPG. Q9a, total sample n=1,025

4.2.3 Sources of household income by major demographic groups

Reliance on government income support as the main source of household income was most common for people aged 65+ (59%) and 45-64 (15%). An equal proportion (6%) of older people 65+ and younger people 18-24 supplemented paid work with government income support (see Figure 31), while women (7%) were significantly more likely to supplement paid work with government support than men (1%).

When respondents on the Age Pension were removed from the analysis, older respondents solely reliant on government support payments fell significantly (from 59% to 18%), though were still the most dependent on government income support.

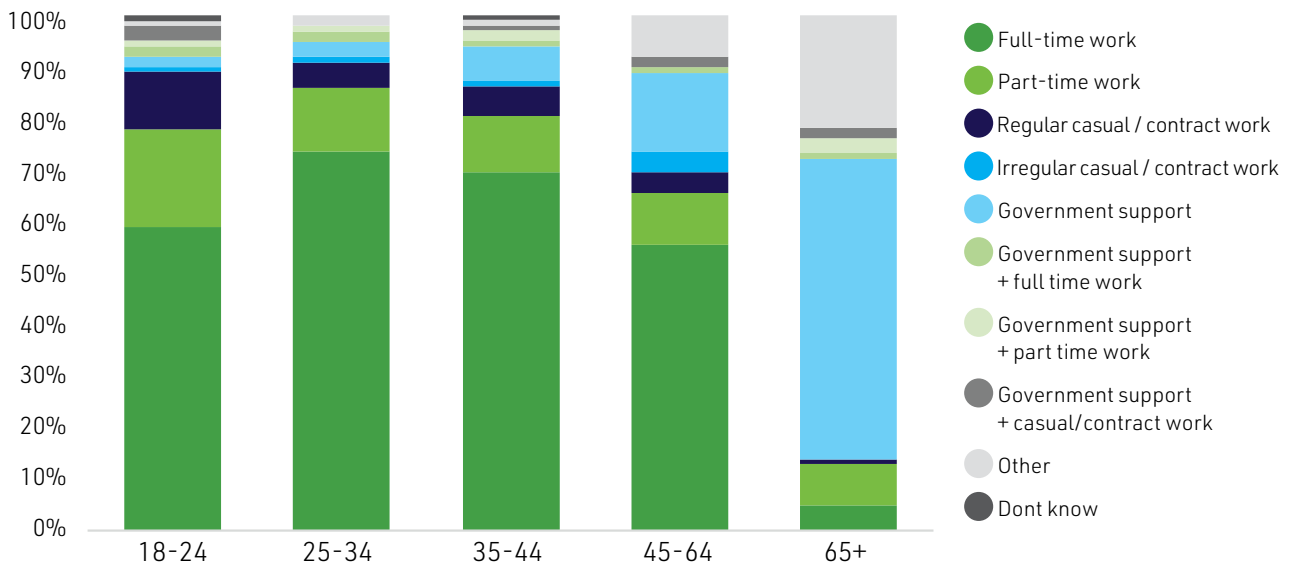
Respondents who spoke a language other than English at home (13%) were almost twice as likely to rely solely on government income support compared to those from English-speaking backgrounds (7%).

Carers (17%) and those with household disability (35%) were more likely to rely solely on government income support than non-carers (11%) and those without household disability (7%). Respondents with household disability were also more likely to supplement paid work with government income support (7%) compared to those without (3%).

³⁶ Low-income: solely government support (6%), government support and part-time work (0%), government support and casual work (1%), and regular (4%) and irregular (1%) casual/contract work.

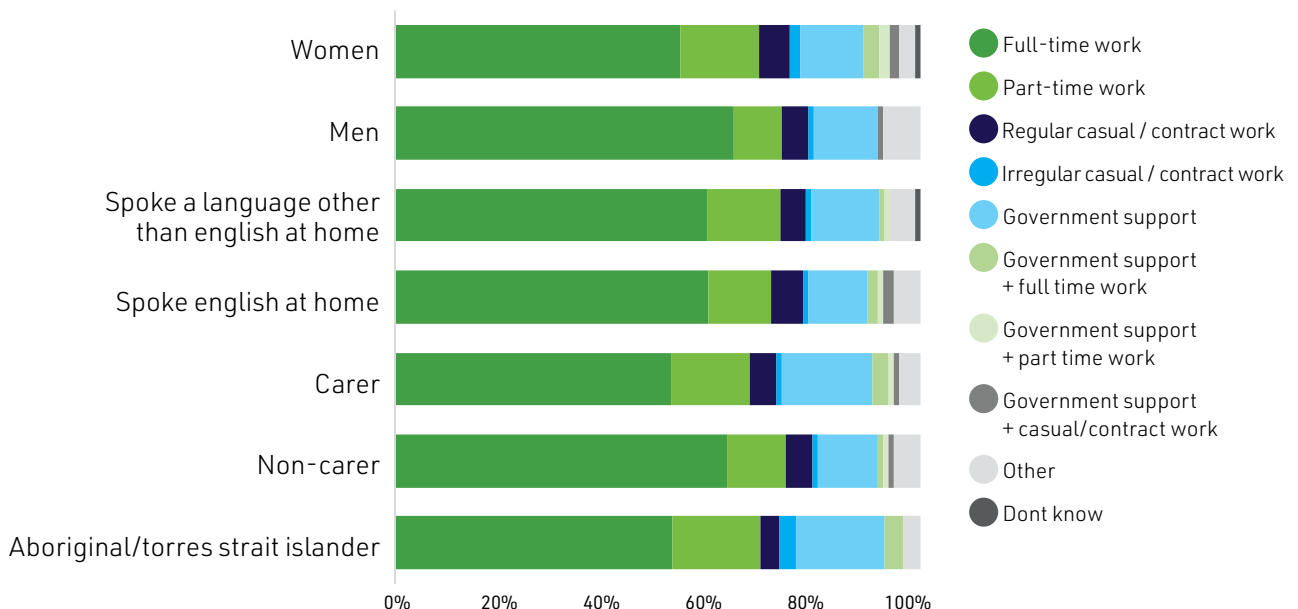
Two-thirds (67%) of the 34 Aboriginal and Torres Strait Islander respondents relied on paid work as their main source of income.³⁷ Four of these respondents (11%) supplemented paid work with government support while five (15%) solely relied on income from government support payments.³⁸

Figure 31: Main source of household income, by age



Source: IPPG. Q9a, 'What is your main source of household income?', total sample n=1,025

Figure 32: Main source of household income, by key demographic groups



Source: IPPG. Q9a, total sample n=1,025

37 Full-time work (n=16, 47%), part-time work (n=5, 15%), regular casual/contract work (n=1, 3%), irregular casual/contract work (n=1, 3%).

38 Due to the small size of the sample for this group (n=34) these findings should only be treated as indicative.

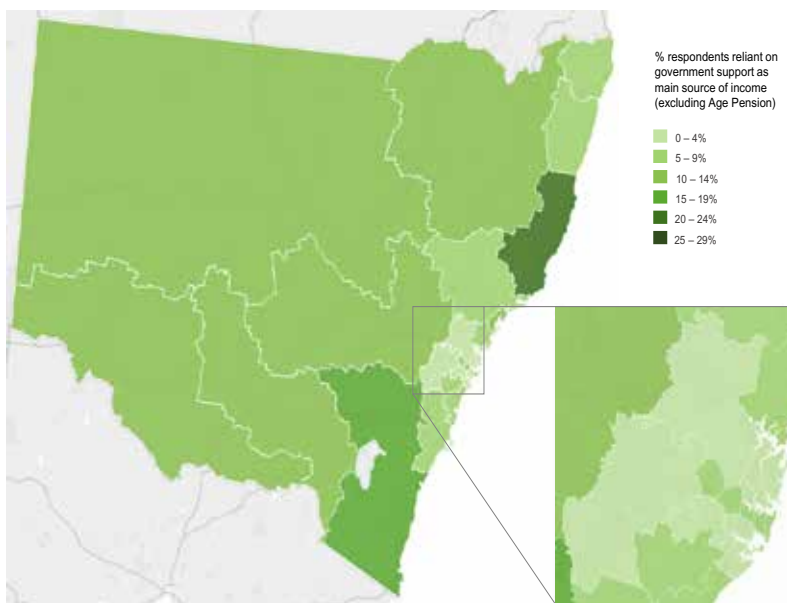
4.2.4 Source of household income by location

Respondents living in regional areas of NSW (21%) were significantly more likely to report a reliance on government income support payments, than those living in Greater Sydney (7%).

This trend remained when the Age Pension was removed from analysis, with 11% of regional respondents and 3.8% of Sydney-based respondents relying on government support as their main source of income. Reliance on government income support payments was most commonly reported in the Mid North-Coast region (22%), followed by the Capital Region (17%) (see *Figure 33*).

Regional respondents were also more than twice as likely to supplement paid work with government income support (5%) compared to those living in Greater Sydney (2.2%).

Figure 33: Government support as main source of income (excl. Age Pension), by SA4 region



SA4 region	% relying on government support as main source of income (excl. Age Pension)	SA4 region	% relying on government support as main source of income (excl. Age Pension)
Mid North-Coast	22%	Coffs Harbour and Richmond	6%
Capital Region	17%	Inner West	5%
Central West and Riverina	12%	Eastern Suburbs	5%
Far West – Orana and Murray	11%	Southern Highlands – Shoalhaven	5%
Newcastle and Lake Macquarie	10%	Sutherland	4%
New England – North-West	10%	Inner South-West	3%
Hunter Valley exc Newcastle	9%	South-West	2%
Blacktown	7%	North Sydney – Hornsby	0%
Outer South-West	7%	Outer West – Blue Mountains	0%
Illawarra	7%	Baulkham Hills – Hawkesbury	0%
Parramatta	6%	Ryde	0%
City – Inner South	6%	Northern Beaches	0%
Central Coast	6%		

Source: IPPG. Q9a, total sample n=1,025

4.2.5 Source of household income by household composition

When the Age Pension was excluded, households with dependent children (5%) were less likely to rely on government support payments as their sole source of income than those without (7%).

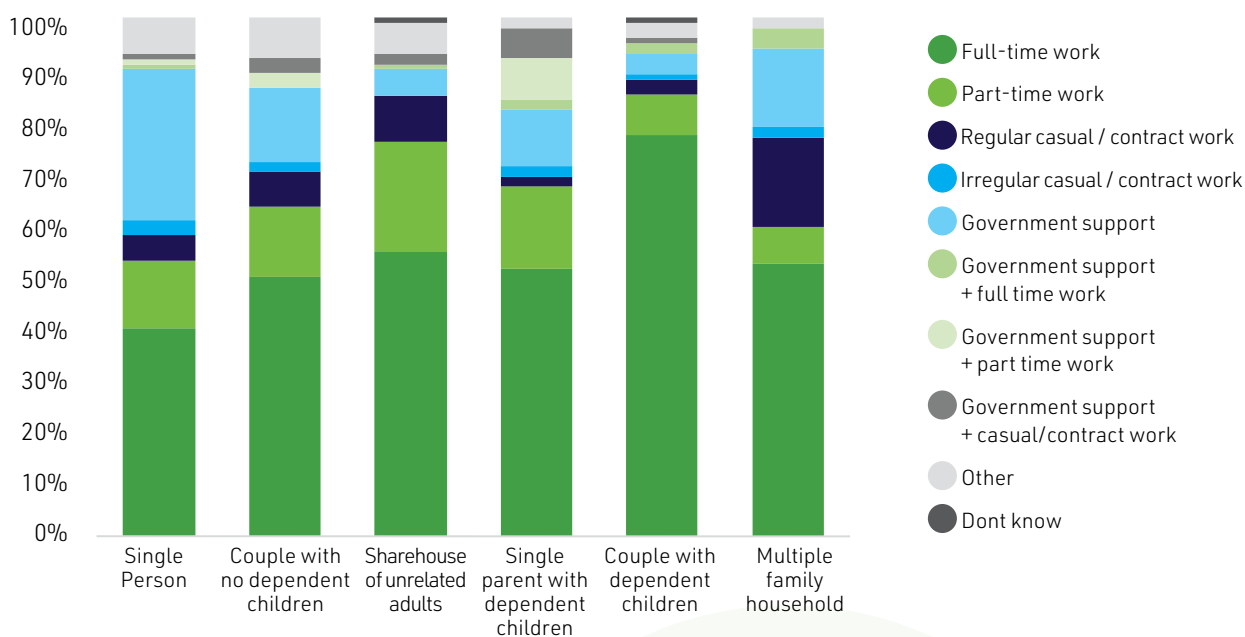
Single people were the most likely to report a sole reliance on government income support (15%), followed by single parents with dependent children (11%), respondents from multi-family households (9%) and couples without dependent children (4%).

Single parents with dependent children (16%) were the most likely to be accessing government income support as a supplement to income from paid employment. Couples with dependent children (4%) and unrelated adults living in share houses (3%) were the least likely to rely on government income support.

54% of households with dependent children accessed the Parenting Payment. More households with dependent children also reported receiving the Carer Allowance (22%) than those without (12%). Households without dependent children were more likely to have accessed JobSeeker (16%), the Disability Support Pension (25%), and Youth Allowance (5%) than those with children (10%, 20% and 2% respectively).

Most focus groups and interview participants who had young families lived in single-income households. Many of these participants 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 34: Main source of household income, by household type



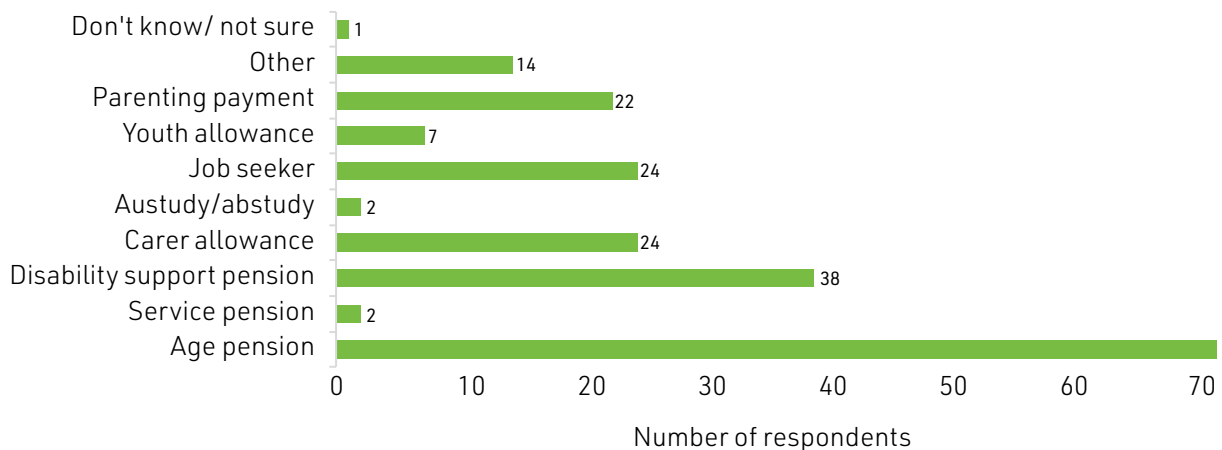
Source: IPPG. Q9a, total sample n=1,025

4.3 Government income support payments

4.3.1 Accessing government support payments

The Age Pension (7%) was the most common government income support payment received by respondents. This was followed by the Disability Support Pension (3.7%), JobSeeker (2.3%) and the Carer Allowance (2.3%).

Figure 35: Government support payments accessed



Source: IPPG, Q9b, only asked of respondents who indicated they received government payments at Q9a, n = 126

Men were more likely (7.7%) to report receiving the Age Pension than women (5.8%), while women were more likely (3.6%) to receive the Parenting Payment than male respondents (0.4%).

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, while those aged 45-64 were the most likely to receive both the Carer Allowance (5.1%) and the Disability Support Pension (9.3%).

A slightly higher proportion of respondents from multi-family (6.5%) and single person (5.2%) households received JobSeeker than single parents (3.2%), couples without dependent children (1.9%) and couples with dependent children (0.5%). Older respondents aged 65+ (4.6%), 35-44 (4%) and 45-64 (3.7%) also received JobSeeker in higher proportions than younger respondents aged 25-34 (0.8%) or 18-24 (0%).

Slightly more respondents who were born overseas accessed JobSeeker (2.8%) than those born in Australia (2.2%). Respondents who were born overseas were also more likely to report receiving the Age Pension (11%) but less likely to receive the Disability Pension (1.1%) than Australian born respondents (5.3% and 4.5% respectively).

All focus group and interview participants had accessed at least one form of government support payment. Some participants who did not speak English as a first language reported challenges in navigating the process to access government supports and may have been missing out on payments they were eligible to receive.

“ I am not from, you know, an English-speaking country and it's a bit hard for me...I need a Medicare card, and there's a lot more documents that they are looking for...” (Female, 35 - 44, couple with dependent children, Parramatta)

Case Study: Sandra

Sandra lives with her daughter in a rented unit in Inner South-West Sydney. She is a full-time carer for her daughter, who has multiple disabilities. Sandra has limited options for work that can accommodate her caring duties and she relies almost exclusively on carer support payments. Sandra was told that her daughter's disability is "too complex" to qualify for NDIS and her daughter was unable to access disability support payments. Sandra's daughter often requires specialist appointments and occupational therapy, which are only partially covered through Medicare, and has special dietary needs, which together make it very difficult to manage within a limited household budget.

“ My main source [of income] is Carers' payment and Carers' allowance. I do occasionally work as a soccer referee at night. Because I can take my daughter with me. And we've had a few issues, obviously, because she sees an occupational therapist and specialist appointments and I've also got to factor that into my budget, which then takes up another say 30% [of my income]. And if my daughter is sick or anything like that, then I can't go to work because, while I've got friends, a lot of them work as well, so they can't come and watch her kind of at short notice, so being really casual means, I don't get that pay either, so it can be quite problematic”

Sandra spends more than 50% of her income on rent, despite the unit being in poor condition with mould problems and leaks. However, she can't afford to move anywhere else and is determined to "make it work" as long as she and her daughter have a roof over their heads.

4.3.2 NSW Government Cost-of-living initiatives

In addition to the supports identified in 4.3.1 above, the NSW Government also offers a suite of initiatives and rebates under their 'Cost-of-living Program', including parent vouchers, energy rebates, toll relief, and Dine and Discover vouchers.

While less than a fifth (19%) of respondents indicated that they were aware of the 'Cost-of-living Program' – and just over a third of these reported having received any rebates or savings through the program – a higher proportion of respondents reported being aware of, and accessing, some of the individual rebates and initiatives available under the program.

Dine and Discover vouchers were the most prominent among these, with 78% of all respondents aware of this scheme and 67% reporting having accessed it (see *Figure 36*). Parents NSW vouchers were the second best known (46%), followed by the COVID-19 Test and Isolate support payment (44%). However, both initiatives were accessed by a much smaller proportion of respondents (11% and 12% respectively).

Younger respondents aged 18-24 (22%) and 25-34 (15%) were more likely to have accessed COVID-19 Test and Isolate payments than older age groups. Respondents who spoke a language other than English at home (17%) were also significantly more likely to have accessed the Test and Isolate payment than respondents from English-speaking backgrounds (10%).

Women, and those aged 35-44, were also the most likely to have accessed the various initiatives targeted toward families with dependent children, such as Parents NSW, Active Kids/Creative Kids/First Lap vouchers and Before and After School Care vouchers.³⁹ The majority of households with dependent children were aware

³⁹ Includes – Aged 35-44: Active Kids, Creative Kids and First Lap (35%), Parents NSW (23%), and Before and After School Care (9.5%) vouchers; Women compared to men: Active Kids, Creative Kids or First Lap (21%: 8%), Parents NSW (14%: 7%), and Before and After School Care (6%: 2%) vouchers.

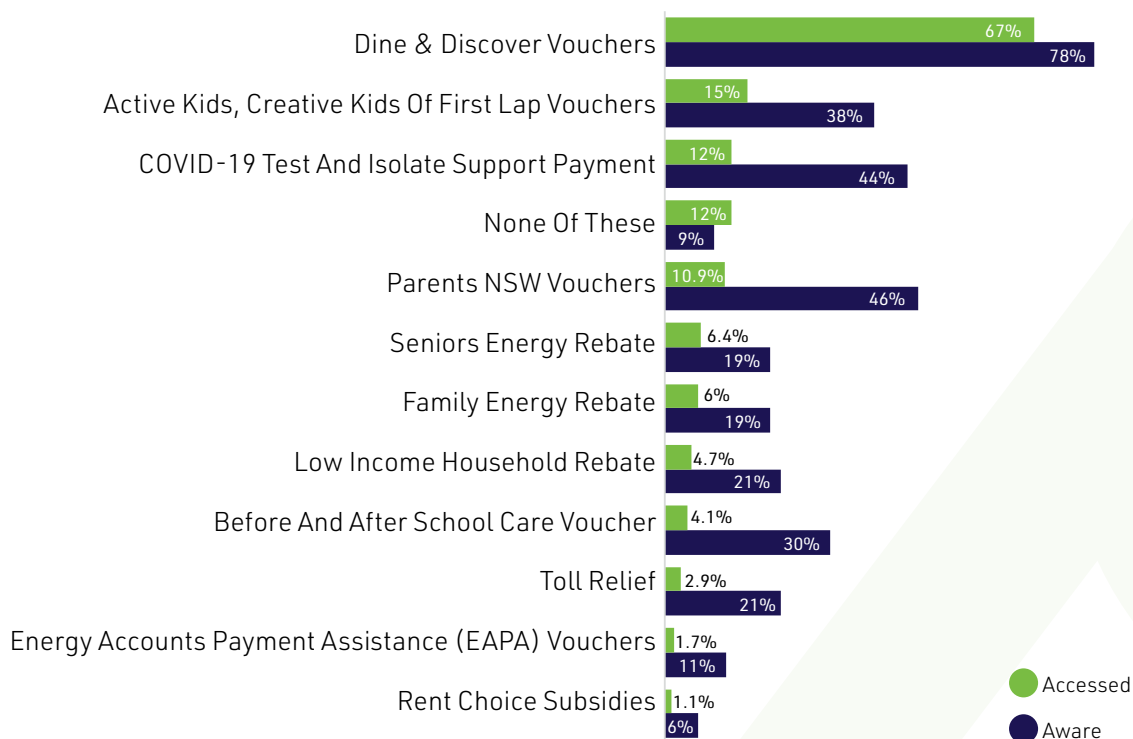
of the Active Kids/Creative Kids/First Lap vouchers (57%) and the Parents NSW vouchers (56%), and over one third were aware of the Before and After School Care vouchers (40%). However, less than half of households with dependent children had accessed at least one of the Active Kids, Creative Kids or First Lap vouchers (35%), less than one-third (24%) accessed the Parents NSW vouchers and only 9% accessed the Before and After School care vouchers.

Only small proportions of total respondents accessed the Seniors Energy Rebate (6%), Family Energy Rebate (5.9%) and the Energy Accounts Payment Assistance (EAPA) vouchers (1.7%). However, half of respondents aged 65 and over had accessed the Seniors Energy Rebate, while only 10% of households with dependent children had accessed the Family Energy Rebate.

Very few respondents overall also accessed the Low-Income Household Rebate (4.7%), though this was noticeably higher among older respondents aged 65+ (15%) and respondents with household disability (12%), and also higher for single people (9%), those in regional NSW (8%) and respondents below the poverty line (7%).

Of the 34 Aboriginal and Torres Strait Islander survey respondents, 20 (59%) reported being aware of the COVID-19 Test and Isolate Payment and the Dine and Discover vouchers, while 21% accessed the Test and Isolate payment and 47% accessed the Dine & Discover vouchers. Less than half were aware of the Before and After School Care vouchers (44%), Parents NSW vouchers (38%), and the Active Kids, Creative Kids and First Lap vouchers (32%), and fewer than one in five accessed each of these payments. Only seven Aboriginal and Torres Strait Islander respondents (21%) were aware of the Low-Income Household Rebate and Toll relief initiatives, while less than 10% accessed either of these payments.⁴⁰

Figure 36: Awareness of and accessing cost-of-living supports



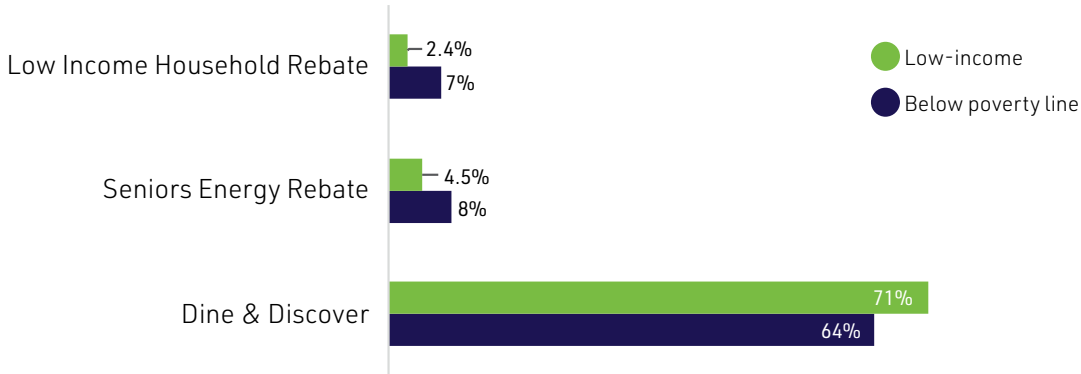
Source: IPPG, Q11a and Q11b, Q11b re-based to total sample n = 1,025

40 Due to the small sample size (n=34) for this group, these findings should only be treated as indicative.

Most focus group and interview participants had used at least one Dine and Discover voucher and appreciated their ease of access and use. Dine vouchers had better uptake, as they could be used in more locations and involved no or little 'out-of-pocket' to cover cost differences compared to the Discover vouchers.

Interestingly, respondents below the poverty line (64%) were significantly less likely to report accessing the Dine and Discover vouchers (see *Figure 37*) than low-income respondents (71%), with the difficulty covering any additional out-of-pocket costs a possible contributing factor.

Figure 37: Access of key cost-of-living supports, by income threshold



Source: IPPG, Q11a and Q11b, Q11b re-based to total sample n = 1,025

5

Financial Hardship



5. Financial hardship

5.1 Key findings

- **Many focus group, interview and survey participants expressed shock about the rapid rise in cost-of-living prices** (such as food, energy, fuel and childcare) and highlighted the financial and emotional toll resulting from rising household costs and the growing gap between costs and income.
- **The five most significant areas of household expenditure** were identified as: food and non-alcoholic beverages (81%), housing costs (78%), utilities (78%), telecommunications (57%) and transport (46%).
- **Household costs put under the most strain because of the pandemic** were identified as food (60%), utilities (56%), medical care (36%) and transport (29%).
- **58% of respondents reported having struggled to pay for or gone without basic household goods and services at least once in the past 12 months** when short of money. This was significantly more common among respondents below the poverty line (64%), than low-income respondents (53%). Noting that some respondents reported going without multiple goods/services, this included being unable to pay utility bills (24%), going without prescribed medication/healthcare (22%), skipping meals (18%), going without essential hygiene items (16%), being unable to afford essential travel (20%) or being unable to pay their rent or mortgage on time (15%).
- **Nearly two thirds (62%) had taken at least one action in the past 12 months that indicated financial hardship.** Over a third had sought assistance from family or friends (39%), 36% had used Buy Now, Pay Later (BNPL) to pay for essential goods, and nearly one in five had sought assistance from a welfare or community organisation (19%). Respondents below the poverty line (64%) were more likely to have reported taking at least one of these actions than low-income respondents (59%).
- **People living below the poverty line were more socially isolated than those in low-income households,** being significantly more likely to report not having gone out with family/friends (25%), not having visited/ been visited by family/friends (14%) and not having had social contact with family/friends via the internet (9%) compared to low-income respondents (13%, 7% and 6% respectively).
- **Only 38% of respondents reported having any money set aside for emergencies.** Single parents (63%), respondents aged 45-64 (60%), those with household disability (59%), carers (58%), people living below the poverty line (58%) and men (57%) were the most likely to report having no emergency savings.

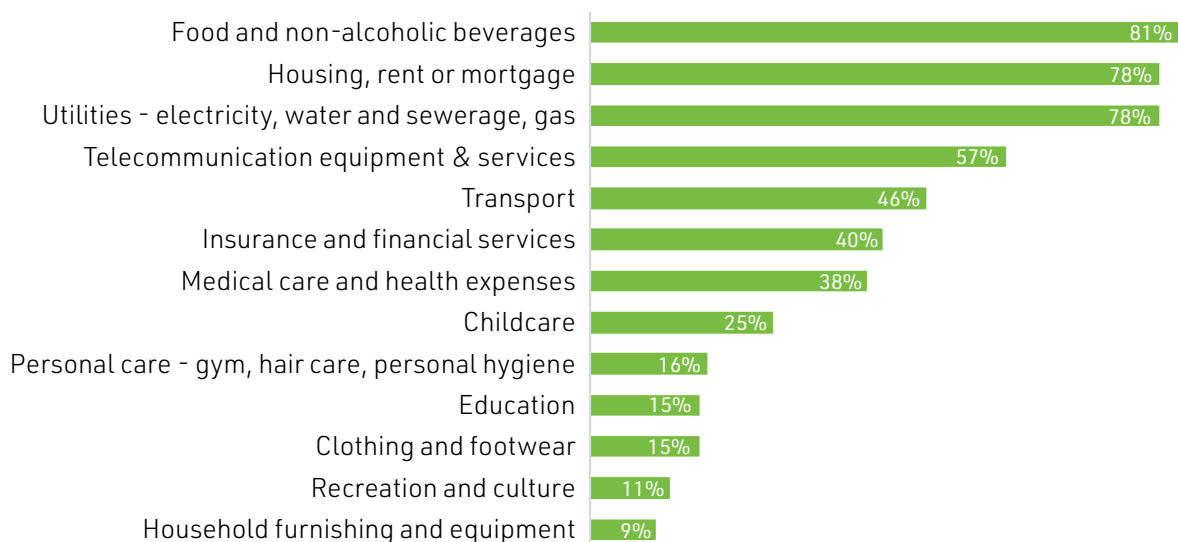
5.2 Household expenses

5.2.1 Overview

Most respondents reported that food and non-alcoholic beverages (81%), housing costs (78%), utilities (78%) and telecommunications (57%) were their most significant items of weekly household expenditure.

Over a third also identified transport (46%), insurance/financial services (40%) and medical expenses (38%) as priority areas (see *Figure 38*).

Figure 38: Most significant items of household expenditure



Source: IPPG, Q12, total sample n = 1,025

5.2.2 Rising cost-of-living

In the survey, food (60%) and utilities (56%) were identified by the most respondents as the household expenses put under the most pressure because of the COVID-19 pandemic (see Figure 39), while over a third (36%) identified medical care and over a quarter (29%) listed transport. The sections that follow discuss these areas of household expenditure in detail, in addition to telecommunications equipment and services as another top-five area of household expenditure identified by respondents.

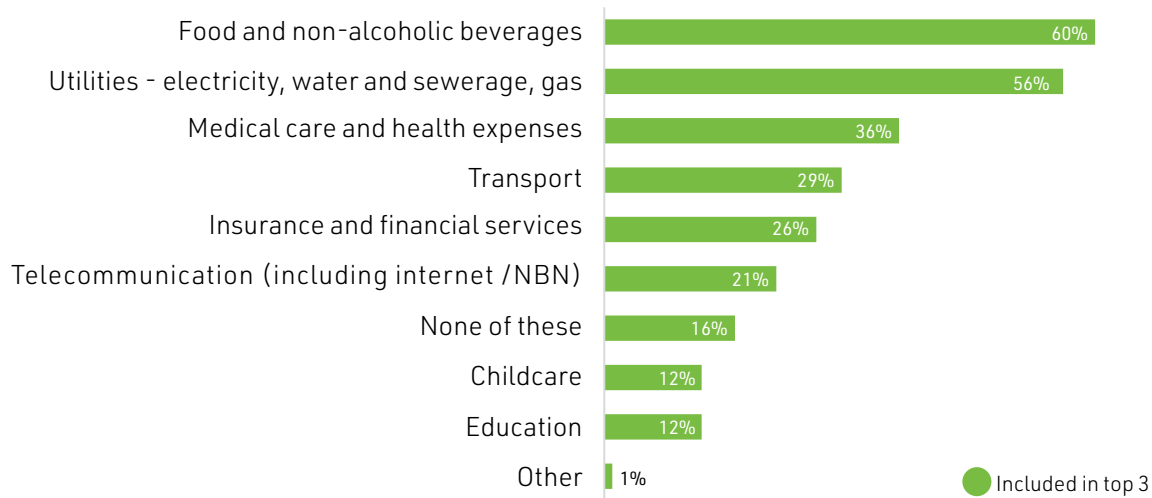
The rising costs of food, energy and fuel were also raised as significant issues by most interview and focus group participants, while some participants with young families also emphasised the increased challenges of paying for childcare and the limited government support they had received or were able to access.

Most focus group, interview and survey participants expressed shock in relation to the rapid rise in cost-of-living prices, and many commented on the added impacts of comparatively slow and disproportionately low growth in wages and government income support.

“ Everything’s going up, but our wages are all staying the same and there’s no balance or anything like that. I think I’m really lucky, even though we struggle a bit, but I think of all the other people who are not so lucky, how are they even going to survive and they’re talking about electricity and everything going up even more now and it’s quite scary!” (Female, 25-34, couple with dependent children, Central Coast)

“ The cost-of-living is going up and the pension is not keeping up” (Male, 65-74, couple with no dependent children, Mid-North Coast)

Figure 39: Areas of household expenditure put under most pressure by COVID

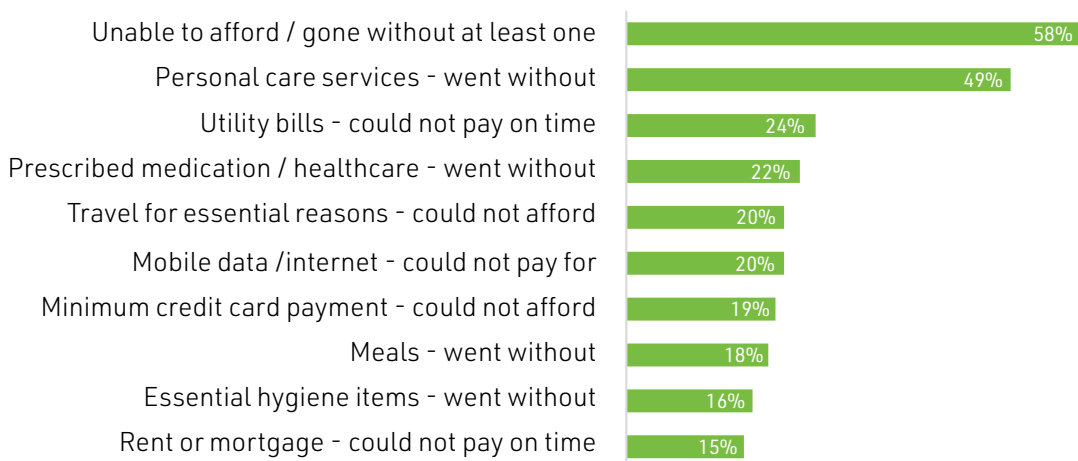


Source: IPPG, Q19, total sample n = 1,025

Reflecting these rising cost-of-living pressures, most respondents (58%) reported struggling to pay for, or having gone without, a basic household expenditure item at least once in the past 12 months when short of money (see Figure 40). This included:

- going without prescribed medication/healthcare (22%), meals (18%), or essential hygiene items (16%)
- being unable to afford mobile data or internet at home (20%), to travel for essential reasons (20%), or minimum credit card payments (19%)
- being unable to pay their utility bills (24%) or rent/mortgage (15%) on time.

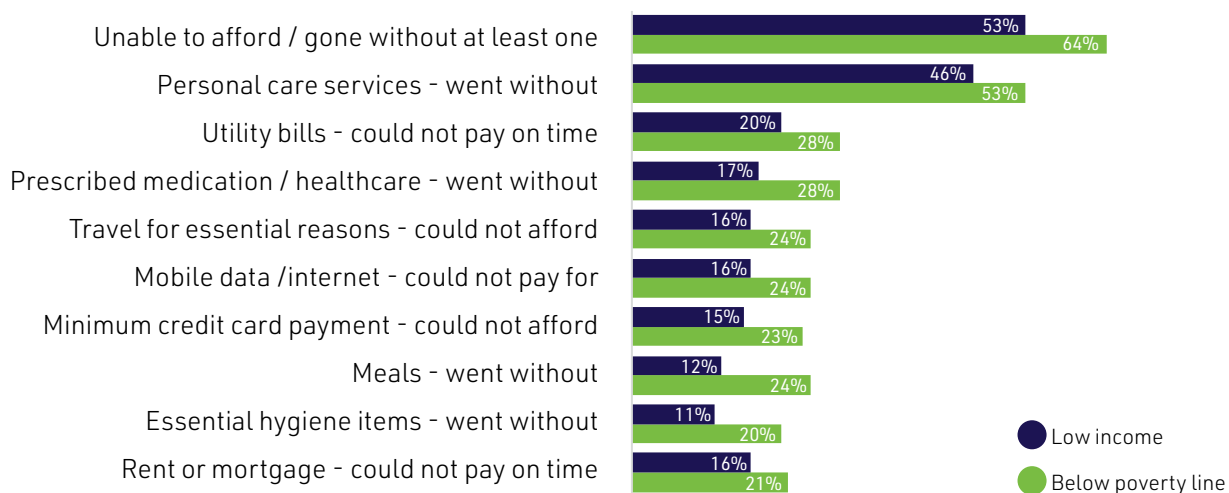
Figure 40: Difficulty paying for household expenses



Source: IPPG, Q13, total sample n = 1,025

Respondents below the poverty line (64%) were significantly more likely to have gone without/been unable to afford at least one household expenditure item in the past 12 months (Figure 41), than low-income respondents (53%).

Figure 41: Difficulty paying for household expenses, by income threshold



Source: IPPG, Q13, total sample n = 1,025

More respondents living in regional areas of NSW (64%) reported being unable to afford or going without at least one household expenditure item than those living in Greater Sydney (56%). This was most common in the regional areas of Far West - Orana and Murray (79%), Central West and Riverina (76%), and the Capital Region (71%) (see Table 5 in Appendix C).

5.2.3 Food and non-alcoholic beverages

Most participants identified food and non-alcoholic beverages as a significant item of expenditure (81%), that had been put under pressure by the pandemic (60%), while nearly one in five (18%) had reported skipping a meal at least once in the past 12 months when short of money.

Older respondents 65+ (88%) and women (85%) were the most likely to report food as a top 5 expense. Respondents who spoke a language other than English at home were significantly less likely to identify food as a top 5 expenditure item (74%) but were slightly more likely to report skipping a meal (22%) than respondents from English-speaking backgrounds (17%). Over a third (41%) of the 34 respondents who identified as Aboriginal and Torres Strait Islander also reported skipping a meal at least once in the past 12 months.

Respondents living below the poverty line were twice as likely to report skipping a meal in the past 12 months (24%) than low-income respondents (12%). Respondents from households with disability were among the most likely to report having skipped a meal (28%), while carers were also significantly more likely to have skipped a meal (28%) than non-carers (15%). This may reflect the cost-cutting restrictions that can be created by the special dietary requirements associated with some disability and chronic illness.

Young people aged 18-24 years also were more likely than other age groups to report skipping meals (23%). Households with dependent children were less likely to report having skipped a meal (16%), and slightly less likely to rank food as a top 5 expense (80%), than households without dependent children (19% and 81% respectively).

In the focus groups and interviews, most considered food second only to housing costs in terms of their most significant expenses and stressed that food bills had increased significantly over the past few months because of inflation, floods, rising fuel prices and the war in Ukraine. To cut down on their food expenses, some participants reported replacing fresh food with frozen options, receiving support from food banks, or going without meals.

“ I think housing has always been really expensive and unaffordable and it’s getting really worse, but the thing is that food was a bit more affordable and now, the thing that we need to survive, food, even that’s getting higher. We cannot survive without food!” (Female, 25-34, couple with dependent children, Parramatta)

“ 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)

“ In the last 12 months I could feed my family with \$120 a week, now I’m struggling to keep cost of food under \$200 a week” (Female, 25-34, couple with dependent children, Central Coast)

“ We were cut hours and pay but our rent increased. A lot of sacrifices had to be made. Kids could no longer attend day-care nor could we afford to do much for them here at home. We have been stripped off a lot of food choices and have been eating noodles, pasta, or rice (whichever was available!) more than often. It’s been difficult to explain to our kids why we are under a lot of pressure and stress financially” (Female, 25-34, couple with dependent children, Outer South-West Sydney)

“ But we just try and minimize that as much as possible we’re very lucky we have a church food bank down the road from us, and they help people with the pension cards [...] honestly without them we would barely manage” (Female, 25-34, living with parents, Parramatta)

“ The rising cost of food was so overwhelming. We skipped meals sometimes, accessed local food pantries etc.” (Non-binary, 25-34, Inner West Sydney)

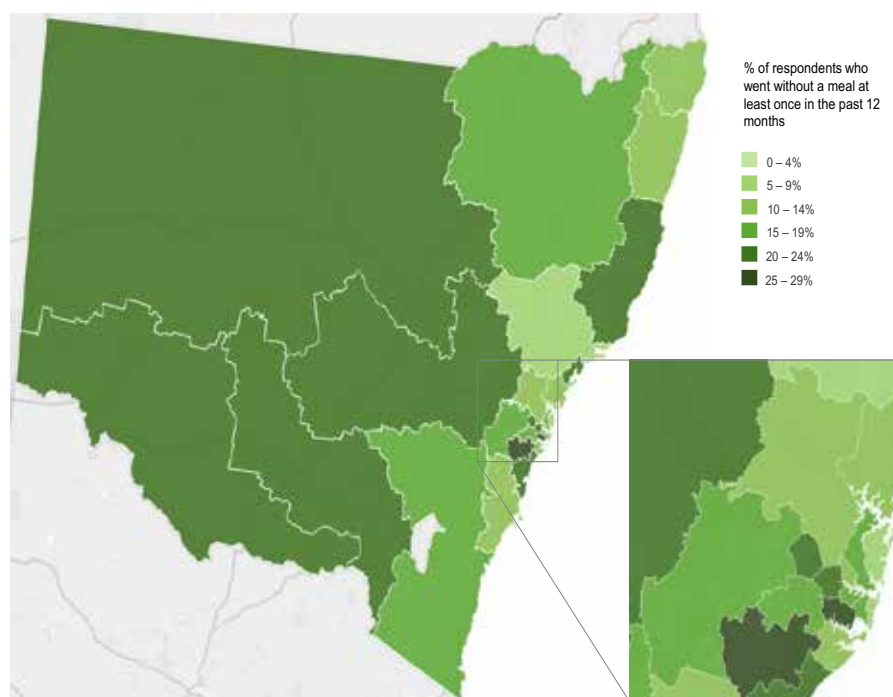
However, these sacrifices and cost-cutting strategies were often inaccessible to those with chronic illnesses and special dietary requirements (e.g., see *Case study: Sandra* in section 4.3.1 above). In addition, those who were immunocompromised reported having to “pay a premium” to get groceries delivered as they were forced to minimise travel due to health risk associated with COVID-19.

“ 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)

“ Being immune compromised severely and my father as well we’re having to pay more of a premium because, especially if we want to get things delivered so no one in the family has to go out or, you know, see anyone, touch anything” (Female, 25-34, living with parents, Parramatta)

Slightly more respondents living in regional areas (84%) counted food and non-alcoholic beverages as a significant item of weekly household expenditure than respondents from Greater Sydney (79%). However, respondents from Greater Sydney (19%) were more likely to report skipping meals in the past 12 months, than those from other areas of NSW (16%). There were, however, differences within these groups: for example, the Northern Beaches and Eastern Suburbs had the lowest proportion of respondents who had skipped meals (see *Figure 42*).

Figure 42: Went without meals, by SA4 region



SA4 region	% going without a meal	SA4 region	% going without a meal
Inner South-West	27%	City - Inner South	16%
Outer South-West	26%	South-West	16%
Parramatta	24%	New England - North-West	15%
Illawarra	24%	Sutherland	14%
Blacktown	23%	Southern Highlands - Shoalhaven	14%
Mid North-Coast	22%	Central Coast	13%
Central West and Riverina	21%	Coffs Harbour and Richmond	13%
Far West - Orana and Murray	21%	Ryde	13%
Newcastle - Lake Macquarie	20%	Baulkham Hills - Hawkesbury	10%
Inner West	19%	Hunter Valley exc Newcastle	9%
North Sydney - Hornsby	18%	Eastern Suburbs	9%
Outer West - Blue Mountains	18%	Northern Beaches	8%
Capital Region	17%		

Source: IPPG, Q13, total sample n = 1,025

5.2.4 Utilities

Most respondents considered utilities a top household expenditure item (78%), with over half citing utilities as being put under pressure by the pandemic (56%). A quarter (24%) reported being unable to pay their utility bill on time at least once in the last year.

Respondents aged 65+ ranked utilities as a top 5 expense (90%) more often than any other age group and were also the least likely to report having not paid their utility bills on time in the last 12 months (8%) (see Figure 43).

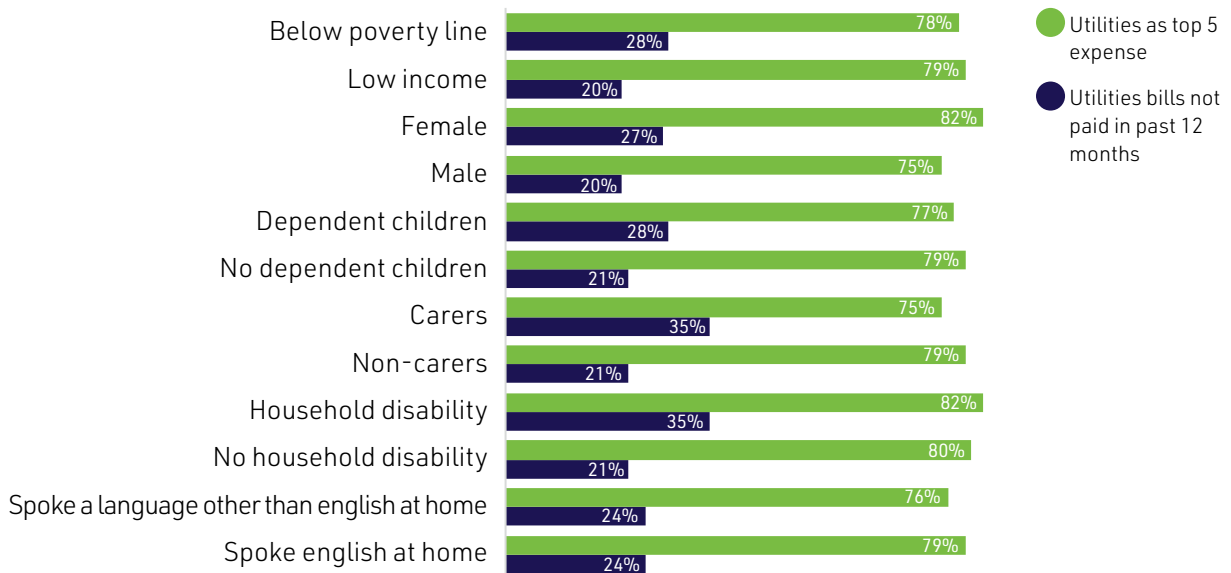
Figure 43: Utilities as top 5 expense and utilities not paid on time, by age



Source: IPPG, Q12 and Q13, total sample n = 1,025

Carers (35%), respondents with household disability (35%), respondents aged 35-44 (30%), respondents below the poverty line (28%), families with dependent children (28%) and women (27%) were the most likely to report having not been able to afford to pay a utility bill on time at least once in the past 12 months. Most of the 34 respondents who identified as Aboriginal and Torres Strait Islander (59%) also reported being unable to pay a utility bill on time.

Figure 44: Utilities as top 5 expense and not paid on time, other demographic groups



Source: IPPG, Q12 and Q13, total sample n = 1,025

Many focus group and interview participants reporting paying large portions of their household income on utilities and bills. To cut down on utility costs some participants reported seeking financial support from family, not heating or cooling their homes, or simply not turning on the lights, with one participant reporting relying on candlelight over electric lighting.

“ [During the pandemic we were] struggling to make rent, we could afford food but it was far from an ideal diet. Utility bills were almost never paid on time and we were forced to ask our family for financial assistance on multiple occasions” (Male, 25-34, couple with dependent children, Central West)

“ I recently had to get a personal loan because I was in so much debt with friends and family and with credit cards because I couldn't pay my bills on time” (Male, 35-44, single person with no dependent children, Parramatta)

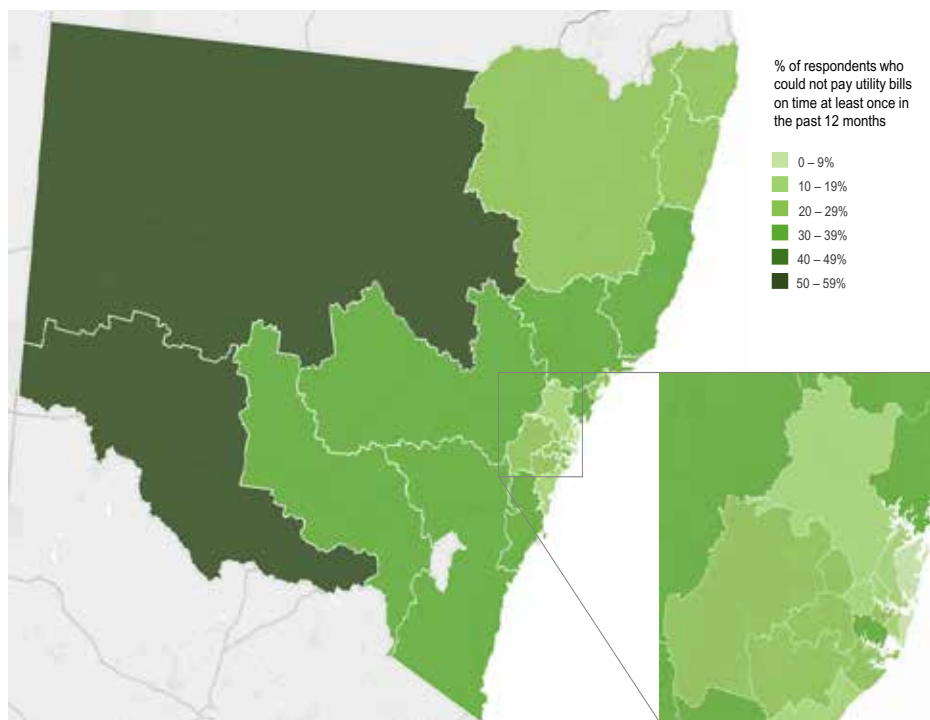
“ I'm very lucky because I'm a very power saving person so my last electricity bill was \$61. But I don't have lights on, or anything like that, everything's off, so I just light candles and it's fine by me, so I'm lucky that way” (Male, 35-44, single person without dependent children, Parramatta)

Respondents living in regional areas (31%) were significantly more likely to report having not paid a utility bill on time in the past 12 months (see *Figure 45*), than respondents from Greater Sydney (20%). Residents of the combined SA4 region of Far West - Orana and Murray (53%) were most likely to report this, followed by Central West and Riverina (39%) and the Mid-North Coast (39%).

Similarly, utilities were more commonly included as a top 5 expense by respondents outside of Greater Sydney (82%), than those living in Greater Sydney (76%). There was, however, variation within these two groups: for example, residents of the Newcastle - Lake Macquarie area were the least likely (68%) to report utilities as a top area of expenditure.



Figure 45: Unable to pay utility bills on time, by SA4 region



SA4 region	% unable to pay a utility bill on time	SA4 region	% unable to pay a utility bill on time
Far West - Orana and Murray	53%	Inner West	24%
Mid-North Coast	39%	Sutherland	21%
Central West and Riverina	39%	Illawarra	17%
Inner South-West	33%	Blacktown	20%
Capital Region	33%	Outer West - Blue Mountains	20%
Southern Highlands - Shoalhaven	32%	Parramatta	19%
Central Coast	31%	City - Inner South	18%
Hunter Valley excl Newcastle	31%	Illawarra	17%
Outer South-West	28%	North Sydney - Hornsby	16%
Coffs Harbour and Richmond	28%	Ryde	13%
South-West	25%	Baulkham Hills - Hawkesbury	10%
Newcastle - Lake Macquarie	23%	Eastern Suburbs	9%
New England - North-West	20%	Northern Beaches	8%

Source: IPPG, Q13, total sample n = 1,025

5.2.5 Medical care

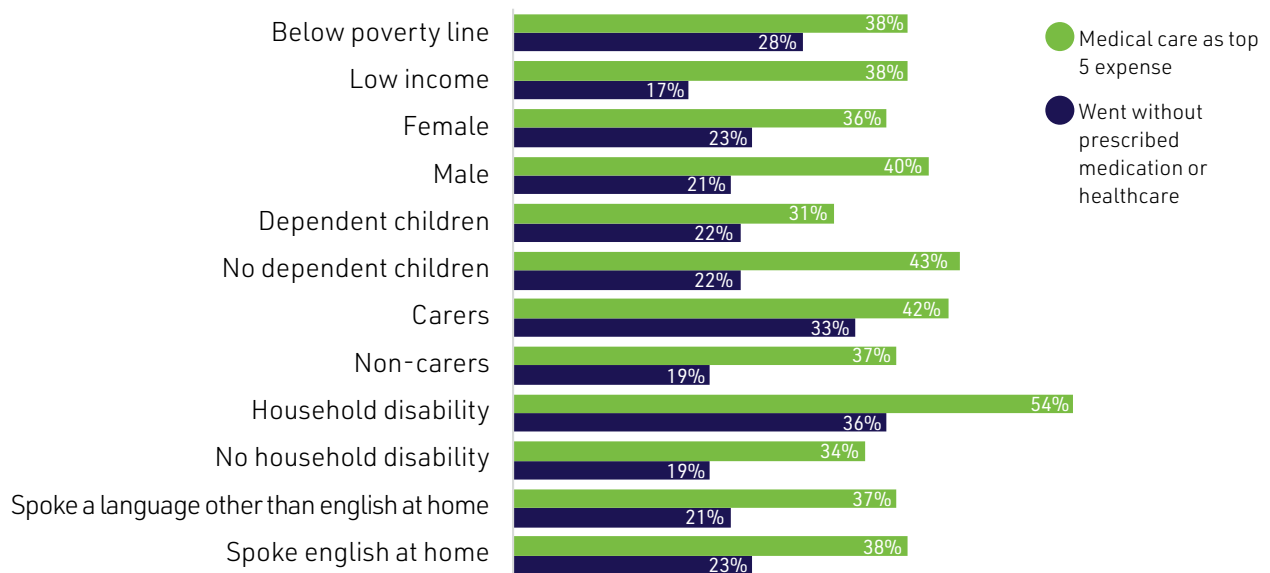
Over one-third of respondents listed medical care as a top weekly expenditure item (38%), and one put under pressure by the pandemic (36%). More than one-fifth (22%) reported going without prescribed medication or healthcare at least once in the past 12 months when short of money.

Respondents with household disability were the most likely to report both medical care as a top 5 expense (54%) and having gone without prescribed medication or healthcare (36%) at least once in the past 12 months

when short of money (see *Figure 46*). A third of carers (33%) and over a quarter of respondents living below the poverty line (28%) also reported going without prescribed medical care.

Half of the 34 respondents that identified as Aboriginal and Torres Strait Islander (50%) also reported having gone without prescribed medication or healthcare.

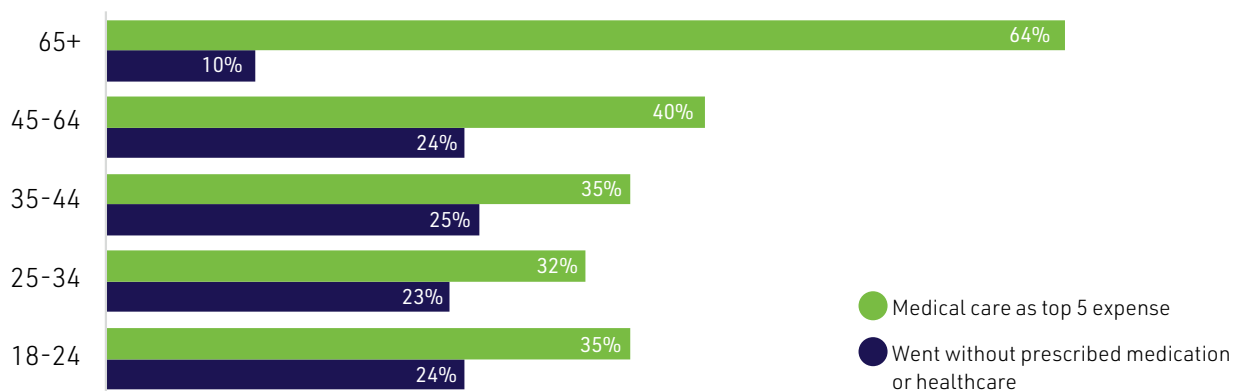
Figure 46: Healthcare as top 5 expense and went without medication/healthcare, by key demographic groups



Source: IPPG, Q12 and, Q13, total sample n = 1,025

Older age groups were the most likely (64%) to report medical care as a top 5 weekly expense, but the least likely (10%) to have gone without prescribed medication or healthcare in the past 12 months, while roughly one quarter of all other age groups reported going without prescribed medication or healthcare (see *Figure 47*).

Figure 47: Healthcare as top 5 expense and went without medication/healthcare, by age



Source: IPPG, Q12 and, Q13, total sample n = 1,025

Some participants reported reducing expenditure on medication and healthcare because of rising household costs in other areas such as food, energy and fuel. Others reported increases to the prices of their regular medication or healthcare. Whilst others had struggled to afford healthcare that was not covered by Medicare, such as dental care (see *Case Study: Jen* below).

“ Groceries have risen very significantly in the last 12 months as well as petrol. Because of this I have had to make adjustments such as cancelling my carer provided by my aged care as I can no longer afford it as well as cut down on medications as I can no longer afford all of them. I have had to cut down on groceries as I can no longer afford everything I need for good nutrition. My car sits mainly in the driveway as I can no longer afford the petrol, only for essential needs, that has impacted on my social life. Australia is no longer the lucky country it used to be, very sad” (Female, 65-74, single person with no dependent children, Illawarra)

“ I'm on medication and the scripts went up \$30 and because I have to have two lots of it that's \$60 a week, so my monthly pharmaceutical bill is \$250 which is, you know, like half week's rent [...] I learned how to get by without them sometimes” (Female, 45-64, single person with no dependent children, Illawarra)

Case Study: Jen

Jen is a full-time student and lives with her husband and two young children in a rented home in Western Sydney. Jen's youngest child requires extensive and costly speech therapy that is not entirely covered through Medicare. To support her child's needs, Jen quit her job and enrolled in full-time education. She is now studying towards a degree in speech therapy, which she plans to complete over the next couple of years, in time to treat her daughter before she reaches school age.

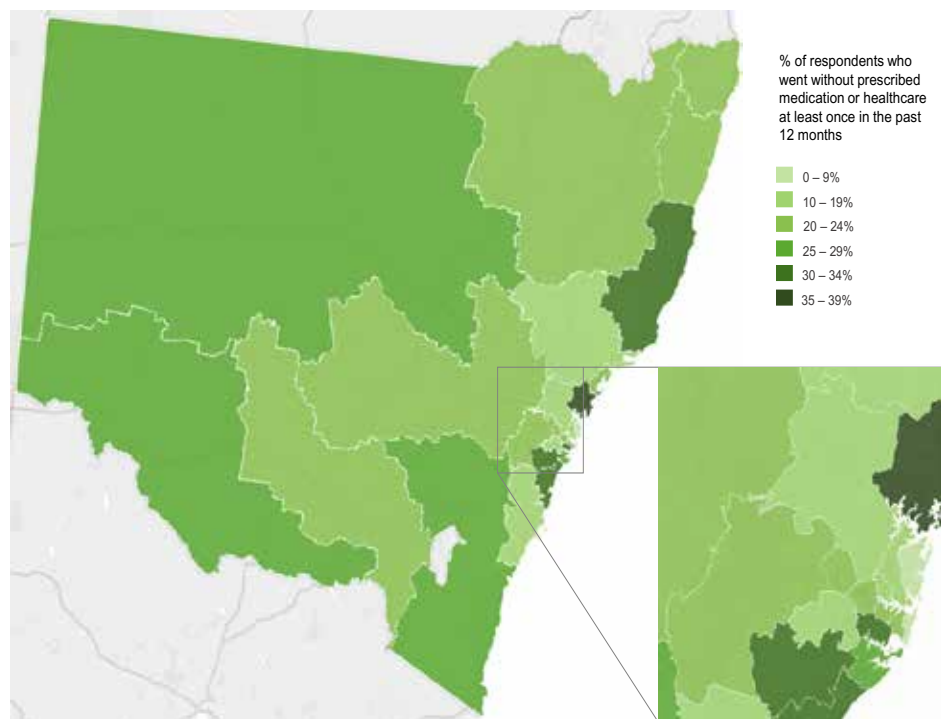
“ For speech therapy you get like a little bit back from Medicare but then the majority you still end up paying for it [...] We ended up not going ahead with [speech therapy] because that would've been \$800 a week and we couldn't afford it, otherwise the public waiting list is literally like five years [...] and there are kids that are getting discharged out of the waitlist because they're timing out age-wise so they're hitting five and becoming school age and no longer even being eligible for public speech therapy services [...]”

Jen and her family rely mostly on a single income of just under \$80,000 a year and they can rarely afford to set any money aside. Recently Jen had to undergo emergency medical treatment which was not covered through Medicare. In the absence of a private health insurance or savings, Jen's husband decided to draw money from his Super in order to cover her medical bills.

Generally, respondents living in regional areas were slightly more likely to report going without prescribed medication/healthcare at least once (25%) and listing medical care as a top expense (40%), than those living in Greater Sydney (21% and 36% respectively).

However, there was substantial variation within these two groups (see *Figure 48*). Going without prescribed medication or healthcare was most reported by respondents living on the Central Coast (35%), followed by Sydney's Inner South-West (33%).

Figure 48: Went without prescribed medication/healthcare, by SA4 region



SA4 region	% going without medication/healthcare	SA4 region	% going without medication/healthcare
Central Coast	35%	Coffs Harbour and Richmond	22%
Outer South West	33%	Parramatta	21%
Illawarra	31%	Central West and Riverina	21%
Inner South West	30%	New England - North-West	20%
Mid North-Coast	30%	South-West	18%
Capital Region	29%	Hunter Valley excl Newcastle	17%
Far West - Orana and Murray	26%	Ryde	17%
Sutherland	25%	Southern Highlands - Shoalhaven	14%
Inner West	24%	Baulkham Hills - Hawkesbury	13%
Outer West - Blue Mountains	24%	North Sydney - Hornsby	12%
Blacktown	23%	Eastern Suburbs	9%
Newcastle - Lake Macquarie	23%	Northern Beaches	8%
City and Inner South	22%		

Source: IPPG, Q13, total sample n = 1,025

5.2.6 Transport

Transport was considered a top weekly expenditure item by just under half (46%) of the sample, with 29% identifying it as an area put under most pressure by the pandemic. A fifth of respondents (20%) reported not being able to afford to travel for essential reasons at least once in the past 12 months.

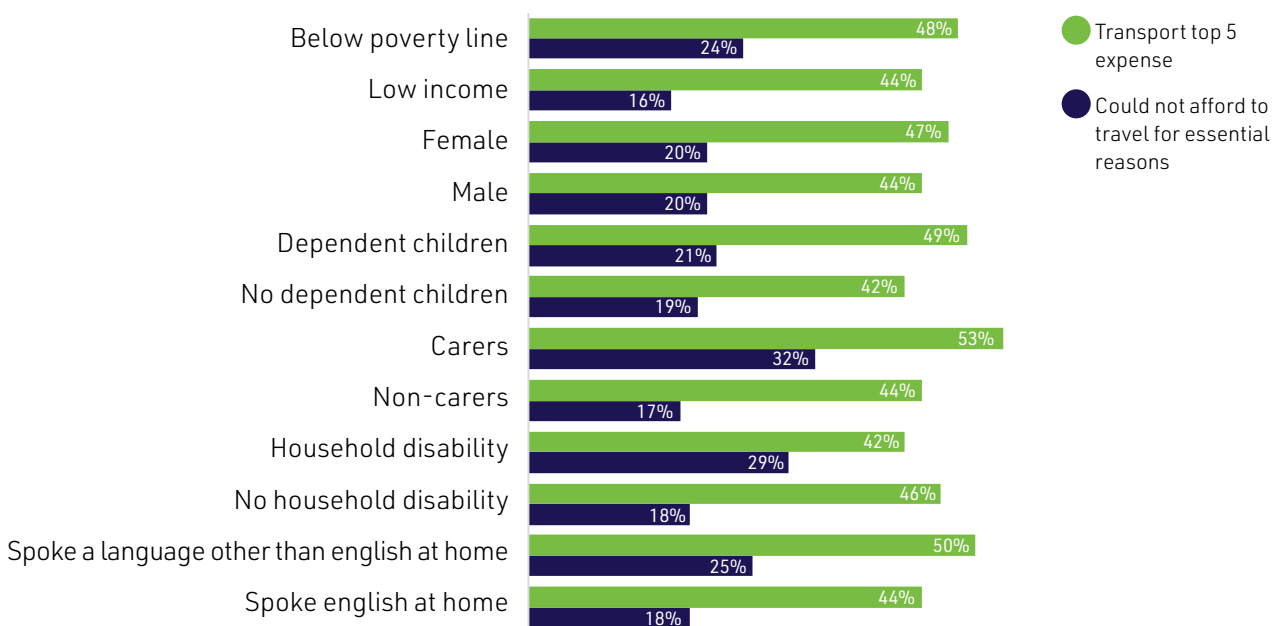
Most respondents used cars (72%) as their main mode of transport, followed by public trains (13%), public buses (8%), and walking (5%). The majority of all demographic groups identified the car as their main mode of transport.⁴¹

Older groups (35-44, 45-64 and 65+) years, as well as households with dependent children (77%), women (74%), carers (74%), and respondents with households with disability (73%) were more likely to rely on cars than others.

Carers (32%) and respondents with household disability (29%) were the most likely to report having not been able to afford to travel for essential reasons in the past 12 months (see *Figure 49*), following by younger respondents aged 18-24 (26%) and those who spoke a language other than English at home (25%). Half of Aboriginal and Torres Strait Islander respondents (50%) also reported being unable to travel for essential reasons, though the small sample size (n=17) means this should only be treated as indicative.

Those most likely to identify transport as one of their top 5 most significant weekly expenses included carers (53%), those aged 25-34 (50%), households with dependent children (49%), those below the poverty line (48%) and women (47%), with most of the 34 respondents that identified as Aboriginal and Torres Strait Islander (71%) also rating transport as a significant expense.

Figure 49: Travel as top 5 expense and could not afford essential travel, by key demographic groups



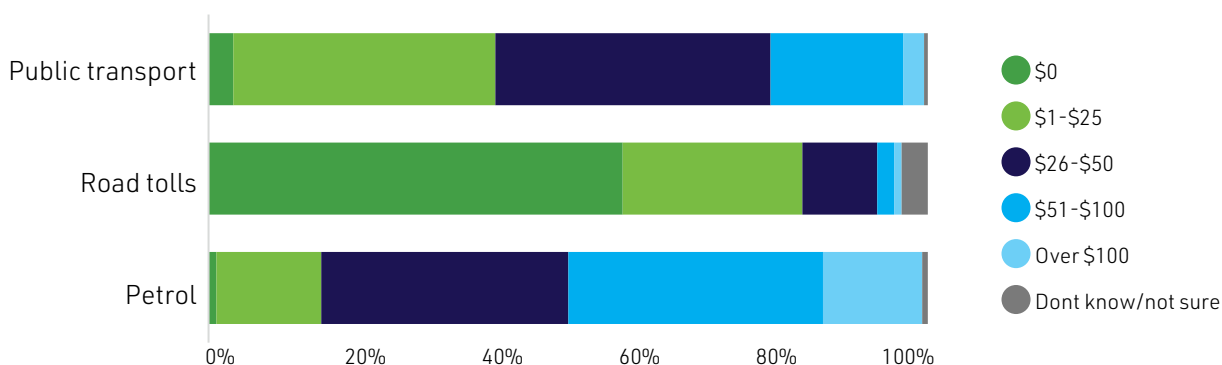
Source: IPPG, Q12 and Q13, total sample n = 1,025

41 Car as main mode: male (70%), women (74%), dependent children (77%), no dependent children (69%), household disability (73%), no household disability (71%), carers (74%) and non-carers (71%). By age: 18 - 24 (67%), 25 - 34 (70%), 35 - 44 (74%), 45 - 64 (73%), and 65+ (79%)

Among those who listed car as their main mode of transport, almost half (49%) reported spending \$50 or more per week on fuel, with 14% spending over \$100, and a quarter (25%) spending \$1-\$25 on tolls.

Those who mainly used public transport reported spending much less weekly, with just over one in five public transport users (21%) spending \$50 or more, but most commonly spending between \$26-\$50 (38%) or \$1-\$25 (37%) (see Figure 50).

Figure 50: Weekly transport costs



Source: IPPG, Q16, re-based to main transport mode, car (petrol and road tolls): n = 737, public transport: n = 221

Many focus groups, interview and survey participants reported that the rising price of fuel had strained their finances and, in some cases, limited their ability to work or to travel for “non-essential reasons” such as seeing friends and family – especially for those living in regional and remote areas with limited or no public transport options.

“ My car, I used to be able to put maybe \$40 in, and it would fill my car right up. Now I’d be lucky to get a quarter for that” (Male, 35-44, single person with no dependent children, Parramatta)

“ The fuel price increase [has] limited my ability to go see family and friends” (Female, 25-34, couple with dependent children, Hunter Valley excluding Newcastle)

“ [The most significant financial impact for me was] the increase of petrol prices and subsequently me not being able to afford to work my job as a delivery driver that is expected to pay for my own petrol” (Male, 18-24, couple with dependent children, Richmond-Tweed)

One participant from regional NSW reported that her fuel bills had doubled due to the surge in the price of petrol, but she relied exclusively on driving to commute to work and could not afford to buy a more fuel-efficient vehicle.

“ My car’s an old car and it uses a lot of fuel [...] it’s [fuel bill] probably doubled on a weekly basis. It used to be \$50 would get me probably to and from work three times a week and now it’s like nearly \$100” (Female, 18-24, couple with depended children, Central Coast)

Case Study: Elaine

Elaine lives on her own in a retirement caravan park in NSW. Although she appreciates the flexibility of owning a mobile home and being able to rent “the land” for \$360 a fortnight, Elaine often feels isolated as the village is at least a 15-minute drive from the nearest pharmacy, doctor or grocery store.

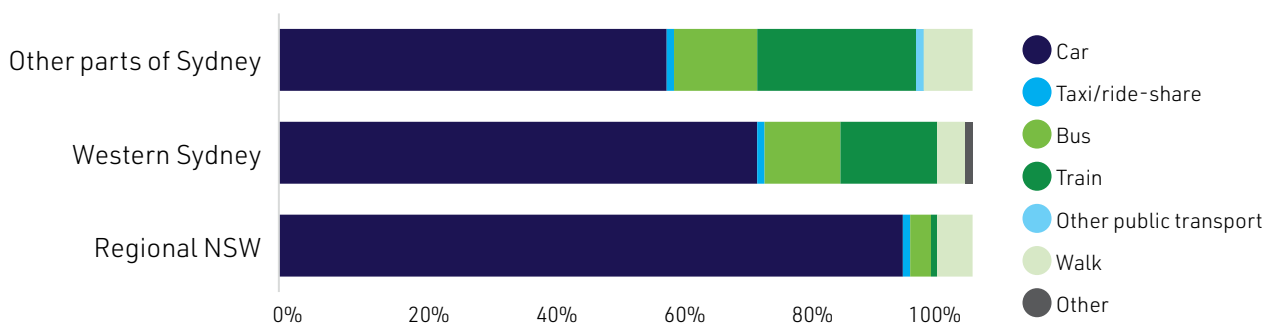
Throughout the past year Elaine experienced significant increases in the cost-of-living, particularly in the cost of groceries and fuel. To cut down her food expenses, Elaine relies on luck and “winning the local meat raffle” as she can rarely afford to buy meat from the shops. Elaine has also felt the impact of the recent fuel prices surge and is now having to use her car as little as possible and only for essential reasons. Elaine says that she is unlikely to give up her car as it’s her only means of transportation, however she can now rarely afford to visit friends and family, further exacerbating her isolation.

“I’m not going to sell my car while I’m still able to drive, that’s my way of getting out of the house and of seeing anybody, but I can’t afford to fill up the tank and travel much either. Maybe they’ll give us some form of free transport in the future”

Respondents living in regional areas (90%) were significantly more likely to rely on a car as their main mode of transport. Within Greater Sydney, respondents living in Western Sydney (69%) were also significantly more likely to rely on cars than those living in other parts of Sydney (56%) (see Figure 51).

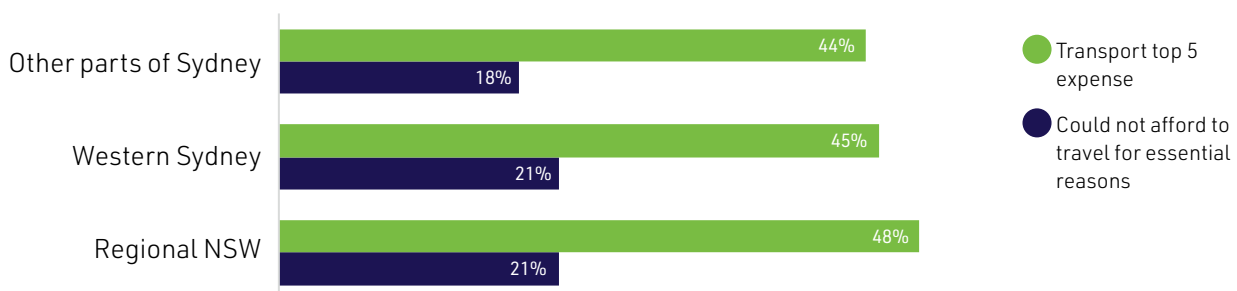
This, however, did not translate into significant differences in terms of the reported affordability of transport in these three broad areas (see Figure 52).

Figure 51: Main mode of transport, by location



Source: IPPG, Q15, total sample n = 1,025

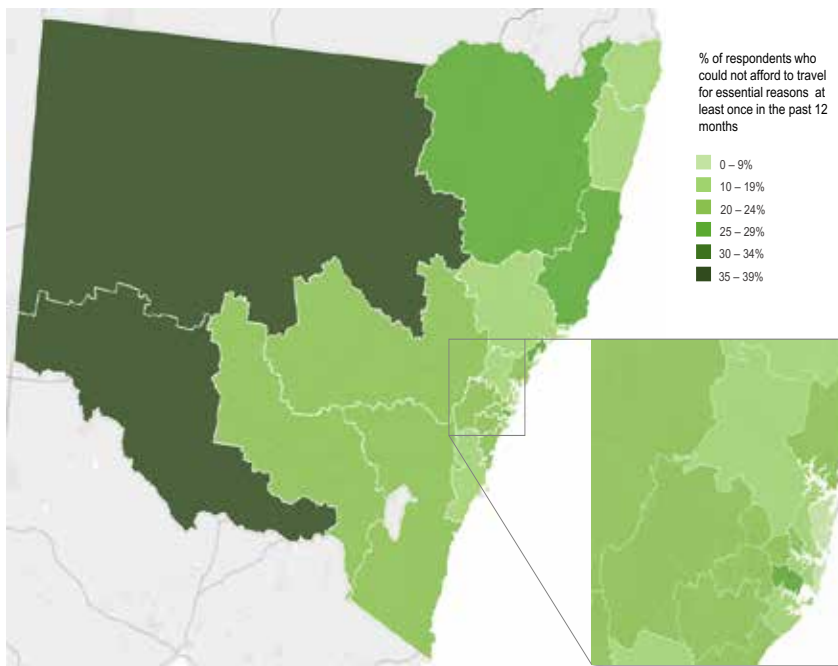
Figure 52: Transport top 5 expense and could not afford essential travel, by location



Source: IPPG, Q12 and Q13, total sample n = 1,025

At the SA4 level, the highest proportion of respondents indicated that transport was a top area of expenditure in the Capital Region (61%), followed by the Hunter Valley excluding Newcastle (56%) and the Southern Highlands – Shoalhaven (56%). More respondents reported having been unable to travel for essential reasons at least once in the past 12 months in the combined SA4 region of Far West – Orana and Murray (37%), followed by Sydney’s Inner South West (27%), and the Mid-North Coast region (26%) (see Figure 53).

Figure 53: Could not afford essential travel, by SA4 region



SA4 region	% could not afford essential travel	SA4 region	% could not afford essential travel
Far West - Orana & Murray	37%	Central Coast	20%
Inner South-West	27%	Ryde	20%
Mid-North Coast	26%	Coffs Harbour and Richmond	19%
Newcastle - Lake Macquarie	25%	City - Inner South	18%
New England - North-West	25%	North Sydney - Hornsby	18%
Parramatta	24%	Inner West	17%
Outer West - Blue Mountains	24%	Hunter Valley exc Newcastle	15%
South-West	21%	Southern Highlands - Shoalhaven	14%
Blacktown	21%	Sutherland	11%
Outer South-West	21%	Baulkham Hills - Hawkesbury	10%
Central West and Riverina	21%	Eastern Suburbs	9%
Illawarra	21%	Northern Beaches	4%
Capital Region	21%		

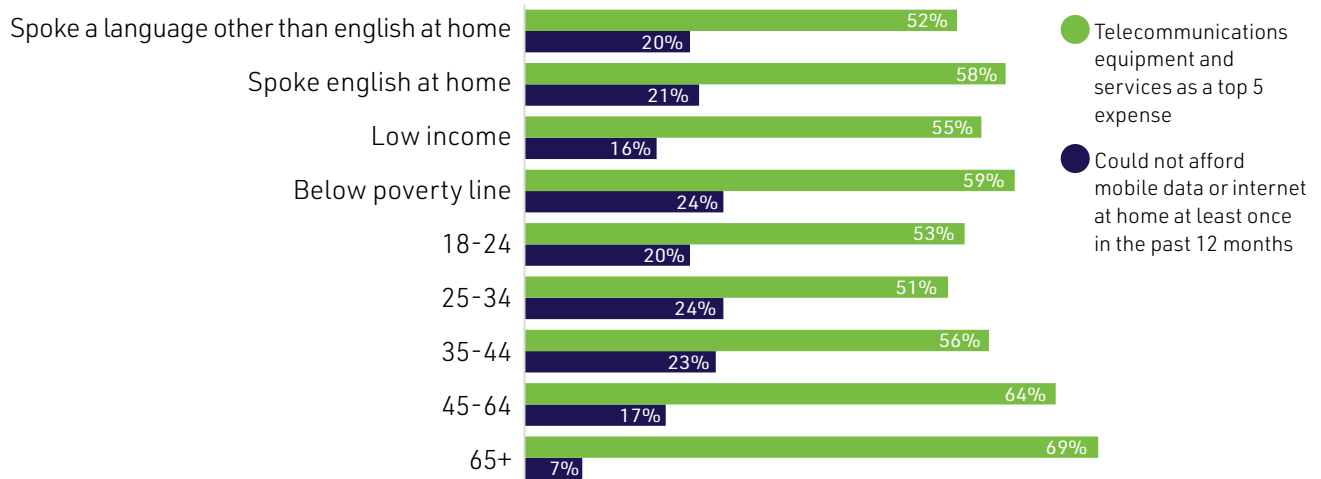
Source: IPPG, Q13, total sample n = 1,025

5.2.7 Telecommunication services and equipment

Respondents below the poverty line were significantly more likely to report going without mobile data and internet at home (24%) than low-income respondents (16%).

Older respondents aged 65+ were the least likely age group to report going without mobile data/internet (7%) while being the most likely age group to identify telecommunications as a top 5 expense (see Figure 54).

Figure 54: Telecommunications as top 5 expense and could not afford mobile data or internet, by key demographic groups



Source: IPPG, Q12 and Q13, total sample n = 1,025

Respondents living in regional areas of NSW were slightly more likely to identify telecommunications services and equipment as a top 5 expense (59%) and to have been unable to afford mobile data/internet at home (23%) than respondents living in Greater Sydney (56% and 18% respectively) (see Figure 55).

The combined SA4 region of Far West – Orana and Murray (32%) reported the highest proportion of respondents who had been unable to afford mobile data or internet at home (see Table 6 in Appendix C), closely followed by respondents from Sydney's Inner South-West, and the regional areas of the Central Coast and the combined Central West and Riverina (30%).

Figure 55: Telecommunications as top 5 expense and could not afford mobile data or internet, by location



Source: IPPG, Q12 and Q13, total sample n = 1,025

Perspectives from Aboriginal organisations

Aboriginal Community Controlled Organisations engaged by NCOSS separately from the research provided the following feedback on current experiences of financial hardship:

“We’ve seen a dramatic rise in mob that are working poor. Workers can’t afford petrol, registration, and childcare – we are seeing people quit because they can’t afford to get to work. Especially in our sector as wages are so low. Working people need food assistance, petrol vouchers, and medication subsidies. People can’t afford to fix white goods or replace kids uniforms so they are keeping kids home from school (shame job) – then the kids are at risk of being reported. Everyone is suffering shame, stress and burn out. One of our clients committed suicide last week because he couldn’t put food on the table for his kids”
 (CEO, regional service provider, Aboriginal Community Controlled Organisation)

“Our service provides a sorry business subsidy so people can get to funerals, but our funding ran out due to rising petrol costs, so people can’t get to funerals for their mob. We run a number of playgroups and the mums are desperate for food support – they just can’t afford fresh food anymore.”
 (Executive Manager, regional service provider, Aboriginal Community Controlled Organisation)

“We are worried to talk about loss of jobs, not enough financial resources, skipped meals, sleeping in cars or overcrowded homes because DCJ will be circling. The child protection assessment tools used in NSW can’t screen the difference between poverty and neglect.”
 (Manager, regional service provider, Aboriginal Community Controlled Organisation)

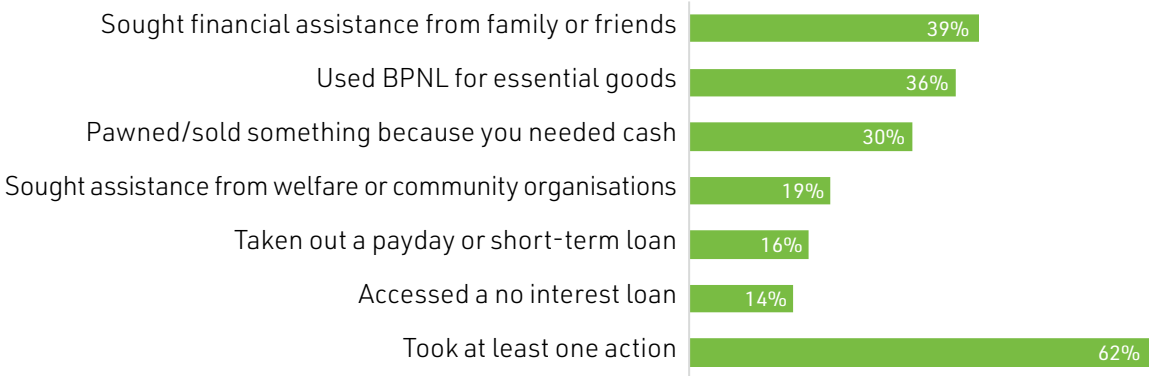
5.3 Indicators of financial hardship

Most respondents (62%) had taken at least one action in the past 12 months in response to financial hardship (see Figure 56).

Over a third had sought assistance from family or friends (39%) or used BNPL at least once to pay for essential goods (36%), while around one in five (19%) had sought assistance from a welfare or community organisation.

Some focus group and interview participants reported having taken out personal loans to cover essential expenses, including housing and utility bills. One explained they did so as they were still “playing catch-up” after being put on JobKeeper.

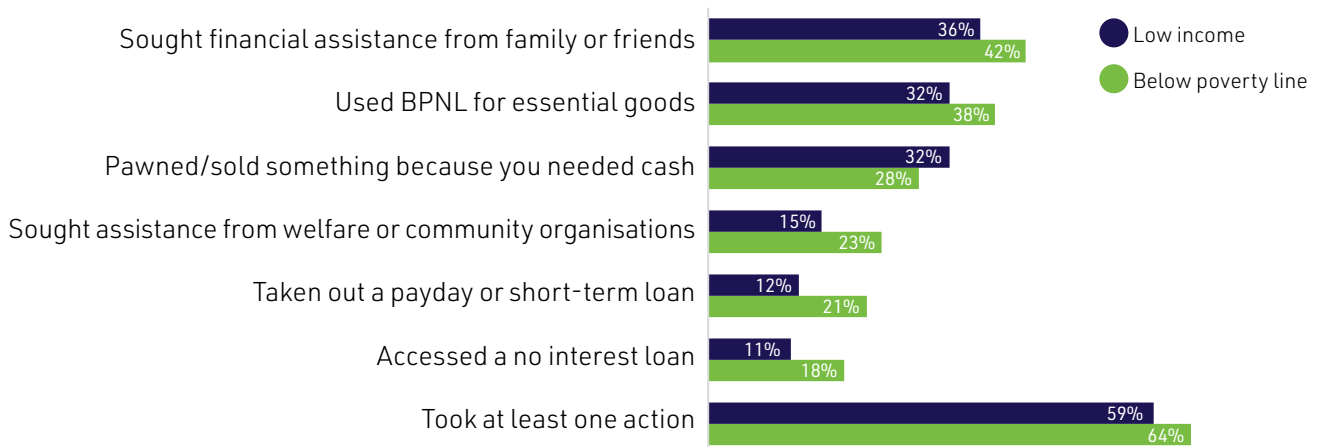
Figure 56: Actions taken in the past 12 months when short of money



Source: IPPG, Q14, total sample n = 1,025

Respondents below the poverty line were significantly more likely to have sought assistance from family or friends (42%) or a welfare/community organisation (23%), or taken out a payday or short-term loan (21%) or a no interest loan (18%), compared to those from low-income households (see Figure 57).

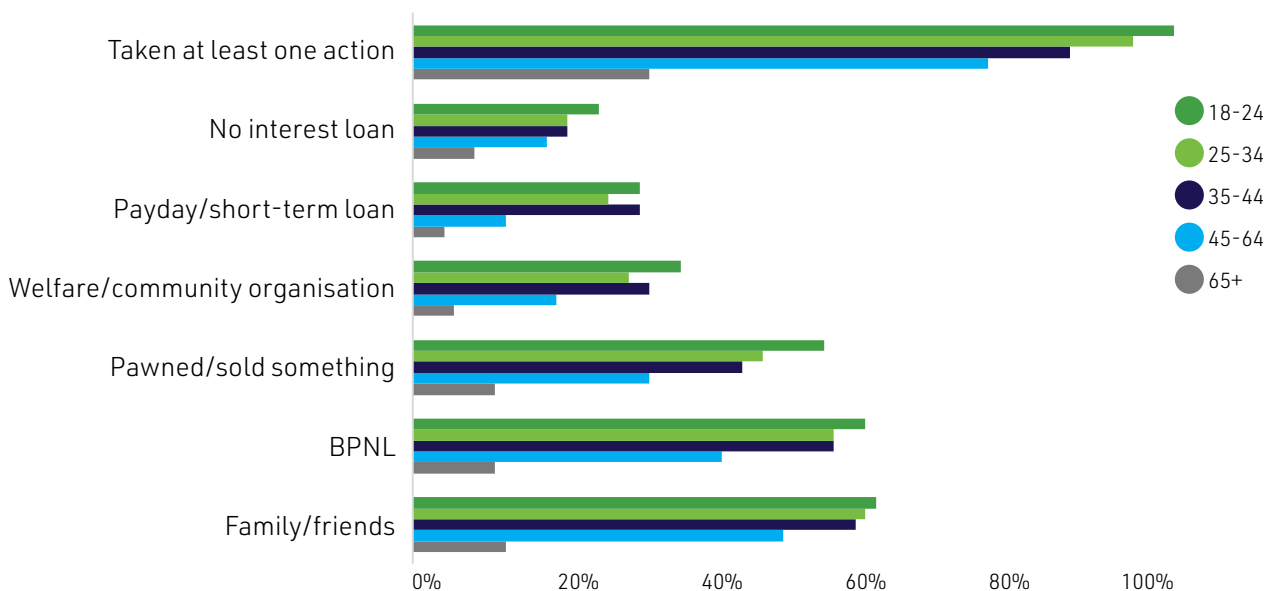
Figure 57: Actions taken in the past 12 months when short of money, by income threshold



Source: IPPG, Q14, total sample n = 1,025

Younger respondents aged 18-24 (74%) and 25-34 (70%) were the most likely overall to have reported taking at least one action that indicated financial hardship in the past 12 months than older age groups (see Figure 58).

Figure 58: Actions taken in the past 12 months when short of money, by age



Source: IPPG, Q14, total sample n = 1,025

Overall, women (64%) were slightly more likely than men (59%) to have reported taking at least one action that indicated financial hardship in the past 12 months. The most common actions were seeking assistance from family or friends (42%), using BNPL to pay for essential goods or pawning/selling something for cash (see Figure 59).

Figure 59: Actions taken in the past 12 months when short of money, by gender



Source: IPPG, Q14, total sample n = 1,025

Nearly three-quarters of Aboriginal and Torres Strait Islander respondents (74%) and carers (73%) reported taking at least one action in the past 12 months that indicated financial hardship – significantly higher than for those falling outside these groups (though due to the small sample size of Aboriginal and Torres Strait Islander respondents, this should only be treated as indicative).

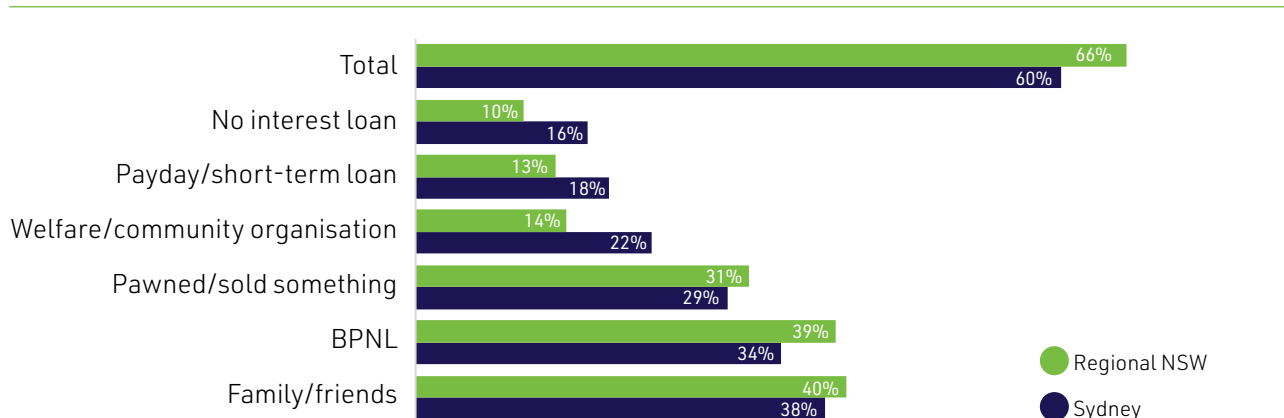
Households with dependent children (69%) were also more likely than those without children (57%) to have taken at least one of these actions in the past 12 months, including seeking assistance from family/friends (44%), using BNPL for essential goods (41%), pawning something (35%) or taking out a payday/short-term loan (22%).

Respondents who spoke a language other than English at home were also more likely than other households to have used BNPL for essential goods (40%), sought assistance from family/friends (47%) or welfare/community organisations (28%), or to have taken out a payday/short-term loan (21%) or no interest loan (20%).

Respondents living in regional areas of NSW (66%) were slightly more likely to report taking at least one of these actions in the past 12 months (see Figure 60), than those living in Greater Sydney (60%). However, respondents from regional areas were less likely to have sought assistance from a welfare/community organisation (14%), and to have taken out a payday/short-term loan (13%) or a no interest loan (10%).

Those living in Newcastle - Lake Macquarie and the combined areas of Central West and Riverina were the most likely (73%) to have taken one of these actions (see Table 7 in Appendix C) while those living in New England - North West (45%) were least likely.

Figure 60: Actions taken in the past 12 months when short of money, by location



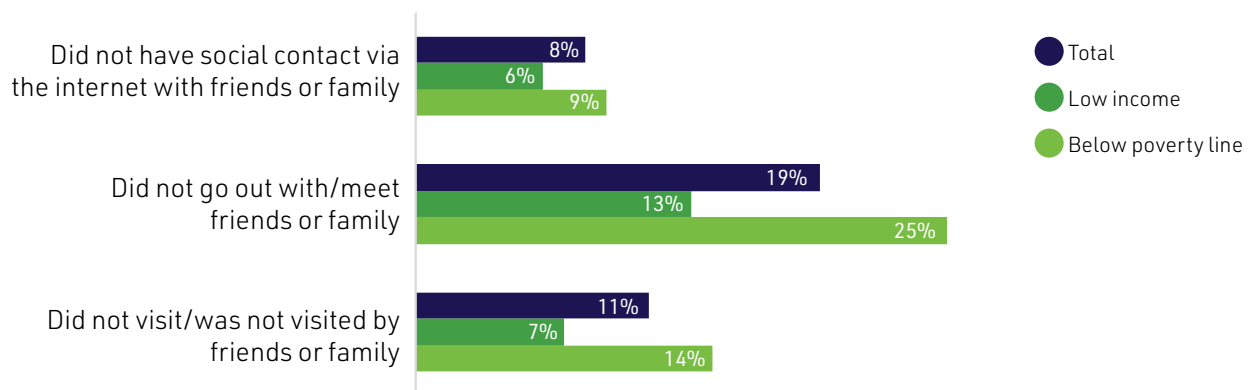
Source: IPPG, Q14, total sample n = 1,025

5.4 Social interaction

Most respondents reported having had social contact with family/friends via the internet (92%), visited/been visited by family and friends (89%), or having gone out with family/friends (81%) at least once in the past 12 months.

Respondents below the poverty line were much more likely to report *not* having gone out with family/friends (25%), visited/been visited by family/friends (14%) or having had social contact with family/friends via the internet (9%) once in the past month than low-income respondents (13%, 7% and 6% respectively) (see *Figure 61*).

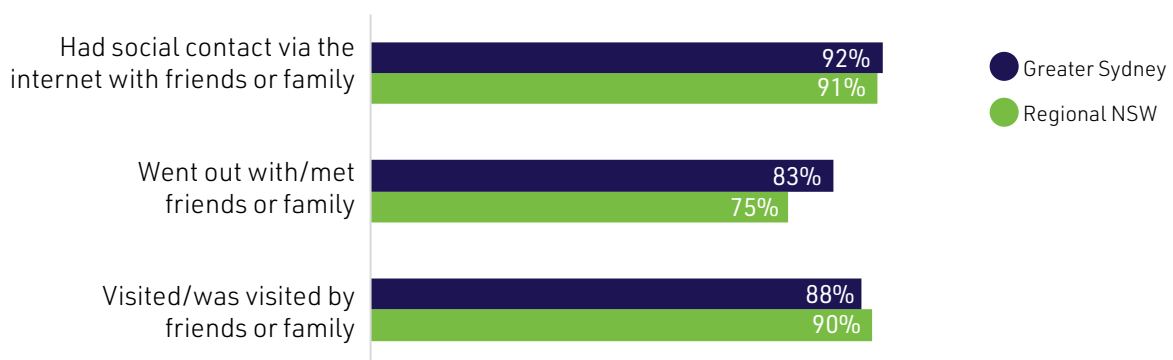
Figure 61: Social interaction in the past month



Source: IPPG, Q17, total sample n = 1,025

Respondents living in regional areas of NSW (23%) were significantly more likely to have *not* gone out with family/friends at least once in the past month (see *Figure 62*), than those in Greater Sydney (16%). There were, however, no significant differences in terms of social contact via the internet or visiting/being visited by family or friends.

Figure 62: Social interaction in the past month by location



Source: IPPG, Q17, total sample n = 1,025

In the focus groups and interviews, a number of respondents living in regional areas stated that they could no longer afford to travel to see friends and family due to the rising costs of fuel (as detailed in Section 5.2.6 above). Some individuals with family overseas also despaired that the current cost of air travel prevented them from reuniting with their families, after being legally separated for years due to COVID-19 travel restrictions. One respondent, for example, had not seen his parents for three years, and did not know when he next would.

In addition, one respondent could no longer afford the bus ticket to visit her family in Canberra as regularly as she used to due to the rising costs of other expenditure items and impacts to her income.

“ The fuel price increase [has] limited my ability to go see family and friends” (Female, 25-34, couple with dependent children, Hunter Valley)

Further, respondents raised the costs of dining out and admission to events, as well as the threat of COVID-19 as barriers which prevented them from going out with friends and family as often as they used to.

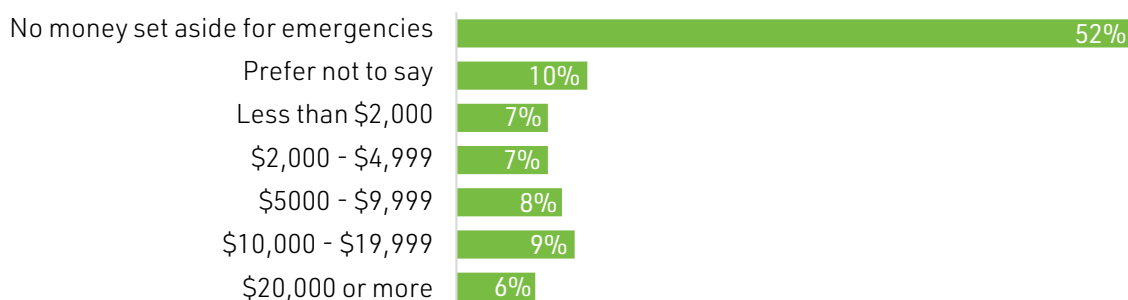
“ It's hard to want to go out and do things when petrol is so highly priced and then if you get COVID you could lose income. If you end up in hospital, due to COVID, you could lose your job and have additional expenses from the hospital. So, you are more inclined to be at home which is affecting people's mental health...” (Female, 18-24, single person with no dependent children, Sutherland)

5.5 Money set aside for emergencies

Over half of respondents (52%) indicated that they had no money set aside for emergencies, while a further 10% indicated they would 'prefer not to say'. Only 15% of respondents had set aside \$10,000 or more, while 14% had less than \$5,000 (see Figure 63).

Most respondents below the poverty line (58%) indicated they had no money set aside for emergencies, compared to 46% of low-income households. Respondents below the poverty line were also much less likely (11%) to report having \$10,000 or more set aside than low-income respondents (20%).

Figure 63: Reported money set aside for emergencies



Source: IPPG. Q8a and Q8b, Re-based to total sample n = 1,025

Carers (58%) and respondents with household disability (59%) were more likely to report having no money set aside for emergencies than non-carers (51%) and those without disability (50%).

Men (57%) were more likely than women (48%) to report they had no money set aside for emergencies. This difference was greater for those below the poverty line, among whom 67% of men, compared to 50% of women, had no money for emergencies.

More than half of respondents aged 45-64 (60%) and 18-24 (53%) reported having no money set aside for emergencies, while other age groups were close to this mark (50% for ages 25-34, 49% for ages 35-44 and 46% for 65+). Among those who did have savings, younger people aged 18-24 (19%) were the most likely to report having set aside \$10,000 or more, followed by those aged 25-34 and 35-44 (both 16%).

For different household types, single parents with dependent children were most likely to have no money set aside for emergencies (63%), followed by couples without dependent children (54%) and single people (53%). Among those who did have savings, multiple family households (22%) and those sharing a home with unrelated adults (21%) were most likely to report having \$10,000 or more. Single people (11%) and single parents (3%) were least likely to have \$10,000 or more set aside.

While 29% were aware of the COVID-19 Early Release Superannuation scheme made available during the pandemic, only 3.5% of respondents (n=36) reported using this. There were no clear trends indicating why some chose to draw from their super. However, one interview participant stated she had been forced to draw on her super during the pandemic to cover the costs of urgent medical care not covered by Medicare, including her own emergency dental bills and her child's speech therapy.

Most focus group and interview participants also reported being unable to save any money after paying for their essential expenses. Those who had managed to save reported easily exhausting their savings to cover the costs associated with emergencies, job loss, illness, moving or other expenses. Many felt lucky just being "able to get by" or "make ends meet", despite living under precarious circumstances and often experiencing instability and uncertainty living under financial stress.

“ I don't have any health insurance and I have no savings. Right now, based on my current financial status, I actually can't afford to die” (Female, 45-64, single person with no dependent children, Ultimo)

“ 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)

Case Study: Rachel

Rachel lives in the City of Sydney in subsidised affordable housing. Rachel worked as a school teacher for over a decade before taking on a job in a local performing arts centre. Despite having a degree and working her whole life, she barely has enough money to get by and rarely manages to set anything aside. Over the past few months, Rachel has experienced a noticeable increase to her household expenditure, particularly in regard to food and utility bills. To cut down on expenses she often must sacrifice seeing friends and family, and questions whether or not she can afford some of the "basic human needs".

“ I don't go out as much, I'm not as social as I used to be. I tend to question whether or not I can afford to see people. My family live in Canberra, and so I don't go to Canberra as much [...] because that's an added extra expense. Quite often I sit down, and I think what can I not spend my money on now, like should I get rid of Netflix? But I think everybody deserves some sort of recreation after work and, at the moment for me streaming services are my only recreation [...] I often question whether or not I'm prepared to reduce that expense and how does that affect my ability to cope with life?! [...] I don't have any health insurance and I have no savings. Right now, based on my current financial status, I actually can't afford to die [...] unless I win \$60 million in Powerball, this is what my life is”

6

Appendix



Appendix A

- Sample profile

Table 1: Demographics of survey respondents

Demographics	n	Demographics	n
Gender		Income group	
Male	475	Below poverty line	502
Female	548	Low income	523
Other/prefer not to say	2	Total:	1,025
Total:	1,025	Location	
Age		Greater Sydney	675
18-24	171	Regional NSW	350
25-34	334	Total:	1,025
35-44	200	Household with disability	
45-64	213	Yes	195
65+	107	No	816
Total:	1,025	Prefer not to say	14
Born overseas		Total:	1,025
Yes	252	Caring for someone at home	
No	773	Yes	203
Total:	1,025	No	812
Speak a language other than English at home		Prefer not to say	10
Yes	220	Total:	1,025
No	805	Aboriginal and Torres Strait Islander	
Total:	1,025	Yes	34
Household type		No	983
Single person without dependent children	154	Prefer not to answer	8
Single parent with dependent children	63	Total:	1,025
Couple without dependent children	258	Multiple-family household	46
Couple with dependent children	381	Shared house of unrelated adults	107
		Other	13
		Prefer not to say	3
		Total:	1,025

Table 2: Demographics of focus group and interview respondents

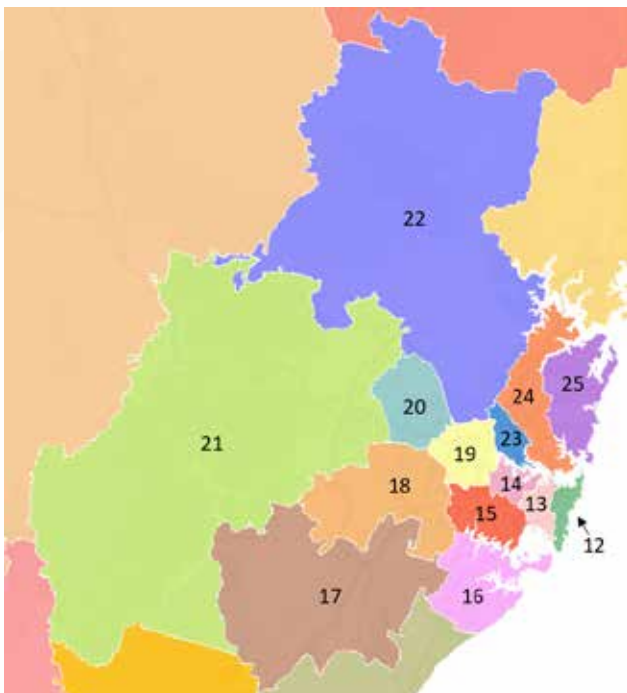
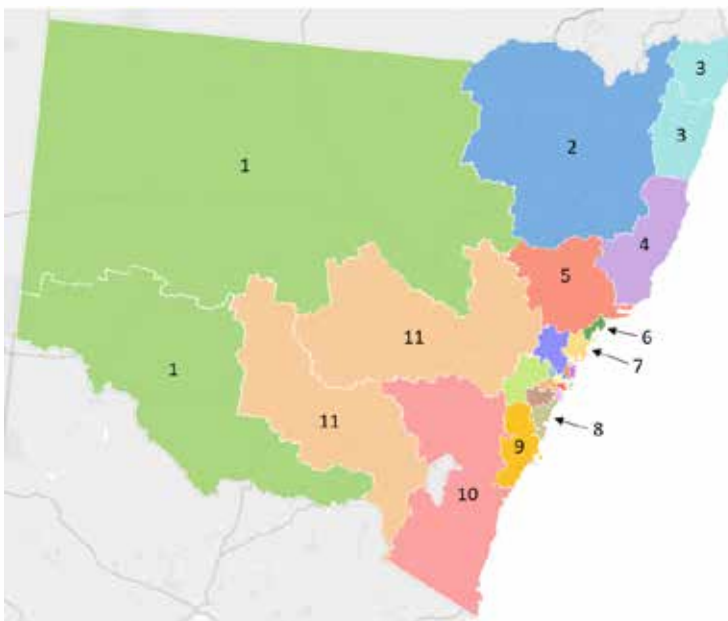
Gender		Income group	
	n		n
Male	6	Below the poverty line	14
Female	16	Low income	8
Total	22	Total	22
Age group		Household composition	
	n		n
18 - 24	1	Couple without dependent children	3
25 - 34	5	Couple with dependent children	10
35 - 44	5	Single parent with dependent children	3
45 - 64	10	Single person without dependent children	5
65+	1	Living with parents	1
Total	22	Total	22
Location			n
Sydney (Inner South West, North, Inner West, City - Inner South)			7
Western Sydney (Parramatta, Outer South West)			8
Regional NSW (Central Coast, Illawarra, Newcastle - Lake Macquarie, Hunter Valley excl. Newcastle, New England - North West, Southern Highlands - Shoalhaven)			7
Total			22

Appendix B

- Breakdown of SA4 regions

As indicated in the maps and table below, some adjacent SA4 regions were combined for the purposes of analysis due to small sample sizes: including (1) Far West – Orana and Murray, (3) Coffs Harbour and Richmond, and (11) Central West and Riverina.

Figure 64: Map of SA4 regions



	SA4 Region	n =
Regional NSW		
1	Far West - Orana and Murray*	19
	Far West - Orana	14
	Murray	5
2	New England - North-West	20
3	Coffs Harbour and Richmond*	32
	Coffs Harbour	12
	Richmond	20
4	Mid North-Coast	23
5	Hunter Valley exc Newcastle	54
6	Newcastle - Lake Macquarie	40
7	Central Coast	54
8	Illawarra	29
9	Southern Highlands - Shoalhaven	22
10	Capital Region	24
11	Central West and Riverina*	33
	Central West	23
	Riverina	10
Greater Sydney		
12	Eastern Suburbs	22
13	City - Inner South	68
14	Inner West	58
15	Inner South-West	67
16	Sutherland	28
17	Outer South-West	43
18	South-West	61
19	Parramatta	84
20	Blacktown	56
21	Outer-West - Blue Mountains	45
22	Baulkham Hills - Hawkesbury	39
23	Ryde	30
24	North Sydney - Hornsby	50
25	Northern Beaches	24

* SA4 regions combined for the purposes of analysis due to limited sample sizes for individual SA4 regions

Appendix C - SA4 tables

Table 3: Proportion who owned their home outright - SA4 region ranked order

SA4 region	Broad Region	Total sample	% who owned their home outright	
			n	%
Coffs Harbour and Richmond	Regional	32	11	34%
New England - North-West	Regional	20	6	30%
Mid North-Coast	Regional	23	6	26%
Southern Highlands - Shoalhaven	Regional	22	5	23%
Outer South-West	Western Sydney	43	9	21%
Sutherland	Sydney	28	5	18%
Eastern Suburbs	Sydney	22	4	18%
Ryde	Sydney	30	5	17%
Northern Beaches	Sydney	24	4	17%
Capital Region	Regional	24	4	17%
Hunter Valley exc Newcastle	Regional	54	8	15%
Baulkham Hills - Hawkesbury	Western Sydney	39	6	15%
Central West and Riverina	Regional	33	5	15%
Illawarra	Regional	29	4	14%
Blacktown	Western Sydney	56	7	13%
Outer West - Blue Mountains	Western Sydney	45	6	13%
Newcastle - Lake Macquarie	Regional	40	5	13%
Parramatta	Western Sydney	84	9	11%
Central Coast	Regional	54	6	11%
Far West - Orana and Murray	Regional	19	2	11%
South-West	Western Sydney	61	5	8%
City - Inner South	Sydney	68	5	7%
Inner West	Sydney	58	4	7%
North Sydney - Hornsby	Sydney	50	1	2%

Table 4: Proportion paying a mortgage - SA4 region ranked order

SA4 region	Broad Region	Total sample	% who were paying a mortgage on the home that they live in	
			n	%
South-West	Western Sydney	61	31	51%
Blacktown	Western Sydney	56	28	50%
Baulkham Hills - Hawkesbury	Western Sydney	39	18	46%
Northern Beaches	Sydney	24	11	46%
North Sydney - Hornsby	Sydney	50	19	38%
Hunter Valley exc Newcastle	Regional	54	20	37%
Ryde	Sydney	30	11	37%
Parramatta	Western Sydney	84	30	36%
Inner South-West	Western Sydney	67	24	36%
Outer West - Blue Mountains	Western Sydney	45	15	33%
Eastern Suburbs	Sydney	22	7	32%
Central Coast	Regional	54	17	31%
Illawarra	Regional	29	9	31%
Outer South-West	Western Sydney	43	13	30%
Sutherland	Sydney	28	8	29%
Capital Region	Regional	24	7	29%
City - Inner South	Sydney	68	19	28%
Newcastle - Lake Macquarie	Regional	40	11	28%
Southern Highlands - Shoalhaven	Regional	22	6	27%
Central West and Riverina	Regional	33	8	24%
Far West - Orana and Murray	Regional	19	4	21%
New England - North-West	Regional	20	4	20%
Inner West	Sydney	58	10	17%
Mid North-Coast	Regional	23	4	17%
Coffs Harbour and Richmond	Regional	32	5	16%

Table 5: Proportion who lived in a private rental – SA4 region ranked order

SA4 region	Broad Region	Total sample	% who were living in a private rental	
			n	%
Inner West	Sydney	58	39	67%
Far West – Orana and Murray	Regional	19	12	63%
City – Inner South	Sydney	68	37	54%
Newcastle – Lake Macquarie	Regional	40	21	53%
North Sydney – Hornsby	Sydney	50	26	52%
Central Coast	Regional	54	27	50%
Inner South-West	Western Sydney	67	32	48%
Central West and Riverina	Regional	33	16	48%
Mid North-Coast	Regional	23	10	43%
Outer West – Blue Mountains	Western Sydney	45	19	42%
Capital Region	Regional	24	10	42%
Hunter Valley exc Newcastle	Regional	54	22	41%
Illawarra	Regional	29	12	41%
New England – North-West	Regional	20	8	40%
Parramatta	Western Sydney	84	33	39%
Sutherland	Sydney	28	11	39%
Ryde	Sydney	30	11	37%
South-West	Western Sydney	61	22	36%
Outer South-West	Western Sydney	43	15	35%
Eastern Suburbs	Sydney	22	7	32%
Southern Highlands – Shoalhaven	Regional	22	7	32%
Coffs Harbour and Richmond	Regional	32	10	31%
Northern Beaches	Sydney	24	7	29%
Blacktown	Western Sydney	56	15	27%
Baulkham Hills – Hawkesbury	Western Sydney	39	10	26%

Table 6: Proportion who lived in public/community housing – SA4 region ranked order

SA4 region	Broad Region	Total sample	% who were living in public/ community housing	
			n	%
Southern Highlands – Shoalhaven	Regional	22	3	14%
Capital Region	Regional	24	3	13%
Outer South-West	Western Sydney	43	4	9%
Parramatta	Western Sydney	84	6	7%
Illawarra	Regional	29	2	7%
City – Inner South	Sydney	68	4	6%
Blacktown	Western Sydney	56	3	5%
New England – North-West	Regional	20	1	5%
Eastern Suburbs	Sydney	22	1	5%
Inner South-West	Western Sydney	67	3	4%
North Sydney – Hornsby	Sydney	50	2	4%
Outer-West – Blue Mountains	Western Sydney	45	2	4%
Central Coast	Regional	54	2	4%
Mid North-Coast	Regional	23	1	4%
South-West	Western Sydney	61	2	3%
Newcastle – Lake Macquarie	Regional	40	1	3%
Inner West	Sydney	58	1	2%
Hunter Valley exc Newcastle	Regional	54	1	2%
Baulkham Hills – Hawkesbury	Western Sydney	39	0	0%
Central West and Riverina	Regional	33	0	0%
Coffs Harbour and Richmond	Regional	32	0	0%
Ryde	Sydney	30	0	0%
Sutherland	Sydney	28	0	0%
Northern Beaches	Sydney	24	0	0%
Far West – Orana and Murray	Regional	19	0	0%

Table 7: Agree that home is overcrowded by location – SA4 region ranked order

SA4 region	Broad Region	Total sample	% who agreed or strongly agreed that their home was overcrowded	
			n	%
Outer West – Blue Mountains	Western Sydney	45	13	30%
Ryde	Sydney	30	8	29%
Outer South-West	Western Sydney	43	10	24%
Central West and Riverina	Regional	33	8	24%
Inner South-West	Western Sydney	67	15	23%
Parramatta	Western Sydney	84	18	22%
South-West	Western Sydney	61	13	22%
Inner West	Sydney	58	12	21%
Blacktown	Western Sydney	56	11	21%
Sutherland	Sydney	28	6	21%
Newcastle – Lake Macquarie	Regional	40	8	20%
North Sydney – Hornsby	Sydney	50	9	18%
Central Coast	Regional	54	9	17%
Illawarra	Regional	29	5	17%
Baulkham Hills – Hawkesbury	Western Sydney	39	6	16%
Coffs Harbour and Richmond	Regional	32	5	16%
City – Inner South	Sydney	68	9	15%
Hunter Valley exc Newcastle	Regional	54	7	13%
Capital Region	Regional	24	3	13%
New England – North-West	Regional	20	2	11%
Far West – Orana and Murray	Regional	19	2	11%
Mid North-Coast	Regional	23	2	9%
Eastern Suburbs	Sydney	22	2	9%
Southern Highlands – Shoalhaven	Sydney	22	2	9%
Northern Beaches	Sydney	24	1	5%

Table 8: Difficulty paying for household expenditure items – SA4 region ranked order

SA4 region	Broad Region	Total sample	% who have gone without/been unable to afford at least one expenditure item in the past 12 months	
			n	%
Far West – Orana and Murray	Regional	19	15	79%
Central West and Riverina	Regional	33	25	76%
Capital Region	Regional	24	17	71%
Inner South-West	Western Sydney	67	46	69%
Central Coast	Regional	54	37	69%
Mid North-Coast	Regional	23	15	65%
South-West	Western Sydney	61	39	64%
Sutherland	Sydney	28	18	64%
Inner West	Sydney	58	36	62%
Parramatta	Western Sydney	84	50	60%
Outer West – Blue Mountains	Western Sydney	45	27	60%
Hunter Valley exc Newcastle	Regional	54	32	59%
Coffs Harbour and Richmond	Regional	32	19	59%
City – Inner South	Sydney	68	39	57%
Blacktown	Western Sydney	56	32	57%
Southern Highlands – Shoalhaven	Regional	22	12	55%
Newcastle – Lake Macquarie	Regional	40	21	53%
Illawarra	Regional	29	15	52%
Outer South-West	Western Sydney	43	20	47%
Baulkham Hills – Hawkesbury	Western Sydney	39	18	46%
Northern Beaches	Sydney	24	11	46%
Eastern Sydney	Sydney	22	10	45%
New England – North-West	Regional	20	9	45%
North Sydney – Hornsby	Sydney	50	22	44%
Ryde	Sydney	30	13	43%

Table 9: Could not afford mobile data or internet at home – ranked order by SA4 region

SA4 region	Broad Region	Total sample	% who could not afford mobile data/internet at home	
			n	%
Far West – Orana and Murray	Regional	19	6	32%
Inner South-West	Western Sydney	67	20	30%
Central Coast	Regional	54	16	30%
Central West and Riverina	Regional	33	10	30%
Outer South-West	Western Sydney	43	11	26%
Illawarra	Regional	29	7	24%
South-West	Western Sydney	61	14	23%
Southern Highlands – Shoalhaven	Regional	22	5	23%
Coffs Harbour and Richmond	Regional	32	7	22%
Mid North-Coast	Regional	23	5	22%
Parramatta	Western Sydney	84	18	21%
Sutherland	Sydney	28	6	21%
Newcastle – Lake Macquarie	Regional	40	8	20%
New England – North-West	Regional	20	4	20%
Hunter Valley exc Newcastle	Regional	54	10	19%
Blacktown	Western Sydney	56	10	18%
Baulkham Hills – Hawkesbury	Western Sydney	39	7	18%
Capital Region	Regional	24	4	17%
Inner West	Sydney	58	8	14%
North Sydney – Hornsby	Sydney	50	7	14%
City – Inner South	Sydney	68	9	13%
Ryde	Sydney	30	4	13%
Outer West – Blue Mountains	Western Sydney	45	5	11%
Northern Beaches	Sydney	24	2	8%
Eastern Suburbs	Sydney	22	1	5%

Table 10: Actions taken in the past 12 months when short of money - ranked order by SA4 region

SA4 region	Broad Region	Total sample	% who had taken at least one action indicating financial hardship in the past 12 months	
			n	%
Newcastle – Lake Macquarie	Regional	40	29	73%
Central West and Riverina	Regional	33	24	73%
South-West	Western Sydney	61	43	70%
Hunter Valley exc Newcastle	Regional	54	38	70%
Central Coast	Regional	54	37	69%
Coffs Harbour and Richmond	Regional	32	22	69%
Far West – Orana and Murray	Regional	19	13	68%
Parramatta	Western Sydney	84	55	65%
Inner South-West	Western Sydney	67	43	64%
Inner West	Sydney	58	37	64%
Outer West – Blue Mountains	Western Sydney	45	29	64%
City – Inner South	Sydney	68	43	63%
Illawarra	Regional	29	18	62%
Sutherland	Sydney	28	17	61%
Mid North-Coast	Regional	23	14	61%
Southern Highlands – Shoalhaven	Regional	22	13	59%
Ryde	Sydney	30	17	57%
North Sydney – Hornsby	Sydney	50	27	54%
Baulkham Hills – Hawkesbury	Western Sydney	39	21	54%
Capital Region	Regional	24	13	54%
Outer South-West	Western Sydney	43	22	51%
Northern Beaches	Sydney	24	12	50%
Eastern Suburbs	Sydney	22	11	50%
Blacktown	Western Sydney	56	26	46%
New England – North-West	Regional	20	9	45%

Appendix D - Survey

This section provides the questions included in the online survey. Please note that some survey questions included randomised options or were only asked of certain respondents depending on their responses to preceding questions. However, details of the survey logic and programming have been removed.

Section 1: Screening

S1. Where do you live?

S2. What is your age?

1	Under 18
2	18-24
3	25-34
4	35-44
5	45-54
6	55-64
7	65-74
8	75+
9	Prefer not to say

S3. What is your gender?

1	Male
2	Female
3	Non-binary / gender fluid
4	Other
5	Prefer not to answer

S4. Which of the following best describes your household?

1	Single person without dependent children
2	Single parent with dependent children
3	Couple without dependent children
4	Couple with dependent children
5	Multiple-family household
6	Shared house of unrelated adults
7	Other (please specify)
8	Prefer not to say

S5A. Including yourself, how many people aged 16 years or more live in your household?

S5B. And how many children aged 15 years and under live in your household?

S6. What is the total income (after tax) including any Government pensions and allowances, which your household receives?

S7. What is the cost of housing for your household? (e.g., rent, mortgage.)

*Please note this **does not** include utility or insurance costs (e.g. electricity, gas, or internet.)*

Section 2: Housing

Q1. Which of the following best describes your current housing arrangement?

1	Living in my own home (no mortgage)
2	Living in my own home (paying mortgage)
3	Renting (private rental)
4	Renting (public or community housing)
5	Involved in a rent to buy scheme
6	Living rent free
7	Other (please specify)
8	Prefer not to answer

Q2a. And in the last 12 months, have you experienced a change to your housing arrangement?

Please note, this includes things like moving house, increased or decreased rent, homelessness etc.

1	Yes
2	No
3	Prefer not to answer

Q2b. In which, if any, of the following ways has your housing arrangement changed in the last 12 months?

		Yes	No
A	Experienced a rent increase	1	2
B	Experienced a rent decrease	1	2
C	Purchased a new home	1	2
D	Moved house due to cost (e.g. could not afford mortgage or rent payments)	1	2
E	Had a rental lease terminated or not renewed by a landlord or property manager	1	2
F	Had your home severely damaged by natural disaster	1	2
G	Experienced a period of homelessness (e.g. couch surfing, sleeping in a vehicle, staying at a shelter, sleeping rough)	1	2
H	Moved in with family or friends due to cost	1	2
I	Moved into public housing	1	2
J	Other (please specify)	1	2

Q3. Thinking about the home you live in, to what extent do you agree or disagree with each of the following statements?

		Strongly agree	Agree	Disagree	Strongly disagree	Not applicable
A	The property is in good condition	4	3	2	1	99
B	The home is suitable for my needs	4	3	2	1	99
C	I feel safe in the home	4	3	2	1	99
D	There is space in my home to relax	4	3	2	1	99
E	My home is overcrowded	4	3	2	1	99

Q4. How many bedrooms are there in this dwelling?

Please enter the number of bedrooms.

Section 3: Employment and work

Q5. Which of the following statements describe you?

Please select all that apply

1	Employed full-time
2	Employed part-time
3	Employed on a casual basis
4	Unemployed - seeking employment
5	Not working - not seeking employment
6	Full time unpaid domestic and/or carer duties
7	Retired
8	Student
9	Volunteer (unpaid)
10	On maternity/ paternity/ other extended leave
11	Other (please specify)

Q6. How many paid jobs do you currently hold?

1	One
2	Two
3	Three or more
99	Prefer not answer

Q7. And how many hours do you usually work for pay (on a weekly basis)?

1	10 hours or less
2	11-20 hours
3	21-30 hours
4	31-40 hours
5	More than 40 hours
99	Prefer not answer

Q8. Over the last 12 months have you experienced any of the following changes to your employment?

		Yes	No	Don't know
1	Decreased hours of paid work	1	2	99
2	Increased hours of paid work	1	2	99
3	Lost employment (e.g. redundancy, termination)	1	2	99
4	Gained employment (e.g. started a new job)	1	2	99
5	Less job security	1	2	99
6	More job security	1	2	99

Section 4: Income

ASK ALL

Q9a. What is your main source of household income?

1	Full-time work
2	Part-time work
3	Regular casual or contract work
4	Irregular casual or contract work
5	Government support payments
6	Full-time work AND government payments
7	Part-time work AND government payments
8	Casual or contract work AND government payments
9	Other (please specify)
97	Don't know / not sure
99	Prefer not to answer

Q9b. Which government payments does your household receive?

1	Age pension
2	Service pension
3	Disability support pension
4	Carer allowance
5	Austudy/Abstudy
6	JobSeeker
7	Youth allowance
8	Parenting payment
9	Other (please specify)
97	Don't know / not sure
99	Prefer not to answer

Q10a. Are you aware of the NSW Government's Cost-of-living program?

1	Yes
2	No
3	Don't know / not sure

Q10b. Have you received any rebates or savings from the NSW Governments Cost-of-living program available through Service NSW?

1	Yes
2	No
3	Don't know / can't recall

Q11a. Which, if any, of the following cost-of-living support schemes have you heard of?

Please select all that apply

1	Rent Choice subsidies
2	Energy Accounts Payment Assistance (EAPA) vouchers
3	Family Energy Rebate
4	Seniors Energy Rebate
5	Low Income Household Rebate
6	COVID-19 Test and Isolate support payment
7	Dine & Discover vouchers
8	Parents NSW vouchers
9	Active Kids, Creative Kids or First Lap vouchers
10	Before and after school care voucher

11	Toll Relief
12	COVID-19 Early Release Superannuation support package
13	Other (please specify)
99	None of these

Q11b. Which, if any, of the following have you accessed in the last 12 months?

Please select all that apply

	[ONLY SHOW OPTIONS SELECTED AT Q11a]
1	Rent Choice subsidies
2	Energy Accounts Payment Assistance (EAPA) vouchers
3	Family Energy Rebate
4	Seniors Energy Rebate
5	Low Income Household Rebate
6	COVID-19 Test and Isolate support payment
7	Dine & Discover vouchers
8	Parents NSW vouchers
9	Active Kids, Creative Kids or First Lap vouchers
10	Before and after school care voucher
11	Toll Relief
12	COVID-19 Early Release Superannuation support package
13	Other (please specify) – from Q11a
98	Don't know/ can't remember
99	None of these

Section 5: Living Costs

ASK ALL

Q12. What are the **five** most significant items of **weekly** household expenditure for you/your household?

Please rank them in order of importance.

1	Telecommunication equipment and services (e.g., mobile phones, computers, Internet, mobile data)
2	Housing, rent or mortgage
3	Food and non-alcoholic beverages
4	Utilities – electricity, water and sewerage, gas
5	Clothing and footwear
6	Household furnishing and equipment

8	Transport
9	Medical care and health expenses
10	Recreation and culture
11	Education
12	Personal care - gym, hair care, personal hygiene
13	Insurance and financial services
14	Childcare
15	Other (please specify)
99	Don't know

Q13. In the last 12 months, how often has each of the following occurred because you were short of money?

		Always	Often	Sometimes	Rarely	Never	Don't know
A	Went without meals	5	4	3	2	1	99
B	Went without essential hygiene items (e.g., sanitary products, toiletry products)	5	4	3	2	1	99
C	Went without personal care services (e.g., hairdressers, barbers, beauty services)	5	4	3	2	1	99
D	Could not pay utility bills on time (e.g., electricity, gas,)	5	4	3	2	1	99
E	Was unable to pay for mobile data or internet at home	5	4	3	2	1	99
F	Could not pay mortgage or rent on time	5	4	3	2	1	99
G	Could not afford to travel for essential reasons (i.e., work, to attend education, healthcare etc.)	5	4	3	2	1	99
H	Could not make minimum payment on credit card	5	4	3	2	1	99
I	Went without prescribed medication or healthcare	5	4	3	2	1	99

Q14. And in the last 12 months, how often have you done any of the following because you were short of money?

		4 times or more	3 times	Twice	Once	Never	Don't know
A	Pawned or sold something because you needed cash	5	4	3	2	1	99
B	Used 'buy now pay later' to pay for essential goods (define - e.g., food, transport etc.)	5	4	3	2	1	99
C	Taken out a payday or short-term loan	5	4	3	2	1	99
D	Accessed a no interest loan	5	4	3	2	1	99
E	Sought financial assistance from friends or family	5	4	3	2	1	99
F	Sought assistance from welfare or community organisations	5	4	3	2	1	99

Q15. Thinking about your day-to-day travel, what is your main mode of transport?

1	Car
2	Public transport - Bus
3	Public transport - Train
4	Other public transport - light rail, ferry
5	Taxi or ride-share service (e.g., Uber)
6	Walk
7	Bicycle
8	Other (please specify)

Q16. On average, how much money do you spend on the following per week?

		\$0	\$1-\$25	\$26-\$50	\$51-\$100	Over \$100	Don't know / not sure
A	Petrol / diesel	1	2	3	4	5	99
B	Road tolls	1	2	3	4	5	99
C	Public transport	1	2	3	4	5	99

Q17. Thinking about the last month, how often have you participated in the following social activities?

		4 times or more	3 times	Twice	Once	Never	Don't know
A	Visited or was visited by friends and family	5	4	3	2	1	97
B	Went out with or met friends and family to do indoor or outdoor activities (e.g., dinner, movies, play sport, do craft, go to a party)	5	4	3	2	1	97
C	Had social contact with friends or family via the internet (e.g., social media, email, WhatsApp, etc.)	5	4	3	2	1	97

Q18. Do you have money set aside for an emergency (e.g., Job loss or a stint of unemployment, Illness or medical emergencies, Carer duties or being unfit to work or Natural disaster)?

1	Yes (please specify approximate amount)
2	No
3	Prefer not to say

Section 6: Other COVID-19 Impacts

Q19. Which **three** areas of your household expenditure would you say have been put under most pressure because of the Covid-19 pandemic?

1	Increased healthcare costs/ Medical care and health expenses
2	Childcare costs
3	Food and non-alcoholic beverages
4	Utilities – electricity, water and sewerage, gas
5	Telecommunication (including internet/ NBN)
6	Transport
7	Education
8	Insurance and financial services
9	Other (please specify)
97	Don't know
99	None of these

Q20. What was the most significant financial impact experienced by you or your household during or as a result of the pandemic and/or other recent disasters (e.g., flooding or fire)?

Please tell use as much detail as possible

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Section 7: Demographics

And finally, a few questions to help analyse the data...

ASK ALL

D1. Do you care (not professionally/ unpaid) for someone who has a disability, mental illness, drug or alcohol dependency, chronic condition, dementia, terminal or serious illness, or who needs care due to ageing?

1	Yes
2	No
3	Prefer not to say

ASK ALL

D2. Do you, or anyone in the household, have a disability?

1	Yes
2	No
3	Prefer not to say

D3. Are you of Aboriginal and Torres Strait Islander origin?

1	Yes, Aboriginal
2	Yes, Torres Strait Islander
3	Yes, both Aboriginal and Torres Strait Islander
4	No
5	Prefer not to answer

D4. Were you born overseas?

1	Yes
2	No
3	Prefer not to say

D5. Do you speak a language other than English at home?

1	Yes
2	No
3	Prefer not to say

Appendix E

- Focus group/interview questions

The focus groups and interviews were conducted as semi-structured discussions. These used discussion guides to provide a consistent, repeatable structure for focus groups and interviews to ensure that questions focused on the key issues and evidence relevant to the research, while allowing flexibility to explore relevant threads of discussion according to topics raised by participants.

The key themes and questions that formed the basis of the discussion guides are detailed below:

Housing

- What is your current housing situation?
 - Can you describe your living arrangements? (e.g., own home, mortgage, private rental, social housing etc.)
 - Can you describe who else lives with you?
 - What do you like about your current living arrangements?
 - What would you say is the negative side/ challenge of your current housing situation? How do you think this could be improved/ overcome?
- When you think of your weekly income (after tax), how much would you say you spend on housing (e.g., a quarter, half etc.)? Does this include rent/ mortgage, bills etc.?
- Have your housing conditions changed over the last 12 months?
 - If yes, how so? (e.g., moved between houses, moved in with family/ friends, lost house, experienced homelessness etc.)?
 - Are your current housing conditions better or worse than before? Please explain.
 - Did you experience any changes to your housing costs (e.g., rent, mortgage, bills etc.)?
 - Did you experience any challenges? (e.g., isolate, study or work from home during the lockdowns)

Employment and income

- What is your main source of income?
- If employed – What do you do? What sector do you work in?
 - How long have you been in your current employment?
 - Are you working FT, PT, casual?
 - How long have you been working in the sector?

- Depending on the sector – were you able to work remotely during the pandemic?
 - If yes - How did your employer support, you to do that?
 - If no – Why?
- How has the COVID-19 pandemic impacted your work? (e.g., hours of work, income, job security, ability to access work etc.)
 - Can you please explain why? Give examples – e.g.,
 - *For Regional NSW – have you been impacted by travel restrictions?*
 - *For Western NSW – were you living in one of the LGAs of concern during the pandemic? How has that impacted your work?*
 - *For Rest of Sydney – has the 5km radius travel restriction impacted your work?*
 - Were you able to access Rapid Antigen Tests (RATs) if/ when you needed them? If there were any barriers/ challenges, please explain what those were.
 - If employed, has your employer supported you during the pandemic? If so, how?
 - What was the biggest change to your work (if any) that you've experienced during the COVID-19 pandemic?
 - Are there other events (e.g., floods, bushfires) that have impacted your job (or housing) situation recently?
- During the COVID-19 pandemic, have you accessed any government support programs? E.g.:
 - Rent Choice subsidies
 - Energy Accounts Payment Assistance (EAPA) vouchers
 - Low Income Household Rebate
 - COVID-19 Test and Isolate support payment
 - Dine and Discover vouchers
 - Parents NSW vouchers (including Active Kids, First Lap, Creative Kids)
 - Before and After School Care vouchers
 - COVID-19 Early Release Superannuation support package
- If no, why?
- If yes, how did you find the process? (e.g., was it easy to access support?)
- For those of you who used the Dine and Discover vouchers, can you remember what you used them for?

Living costs

- What are your/ your household's biggest expenses?
 - How much (or what portion of your income) do you spend on them (on a weekly/ monthly basis)?
 - How much do you have left after paying for these expenses?
 - Are you able to save/put any money aside after covering for your essential expenses? If yes, how much?
 - Have these changed over the past 12 months? If yes, how so? What has been the impact of these changes on you/ your household?
- What were the most significant changes to your household expenses that you observed/ experienced during the Covid-19 pandemic and/or recent natural disasters (e.g., bushfires, floods etc.)?
- What was the biggest financial stress/ pressure that you/ your household experienced during the past 12 months?
 - Why is that?
 - How did that impact you/ your household?
 - How did you overcome it (if at all)?
 - How did these changes impact your household spending decisions?

Final Inputs

- Are there any final comments about your experience and financial pressures that you would like to share?



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