

# Meeting the Cost of Living in NSW

Joanna Quilty, CEO NCOSS

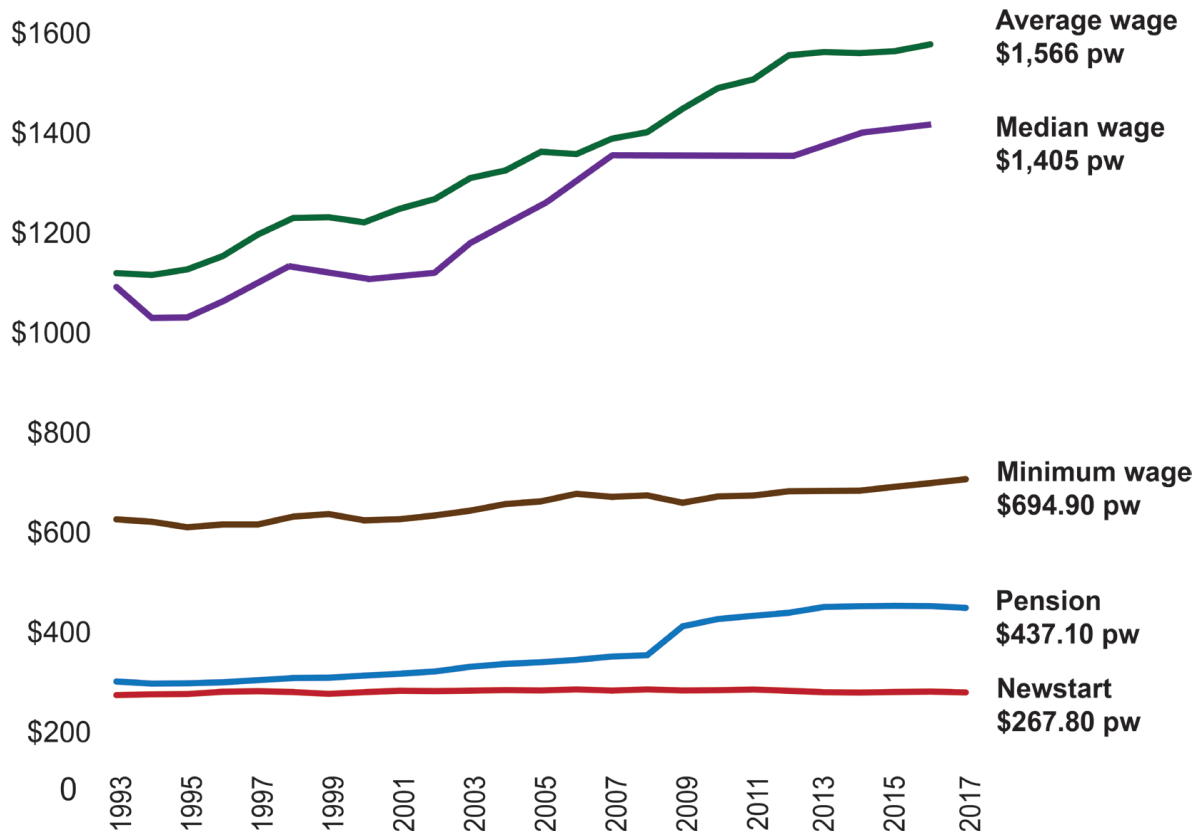
07 August 2019

# Poverty rates in NSW

Demographic	NSW Percent	Sydney Percent	Rest of NSW Percent
Employed full-time	4.96	5.39	3.95
Employed part-time	6.97	6.98	6.95
Unemployed	33.76	31.27	38.59
Aged 15-64 not in labour force	29.30	26.71	34.23
Aged 65+ and not in labour force	11.93	10.66	13.47

# Newstart is inadequate

Newstart versus pensions and wages (\$2017)

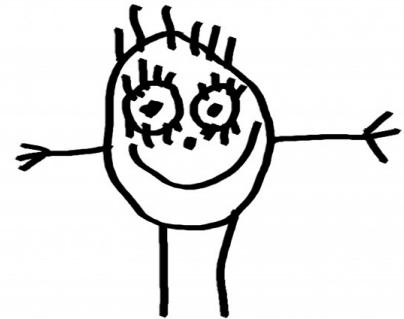


*“There is no room for error”*

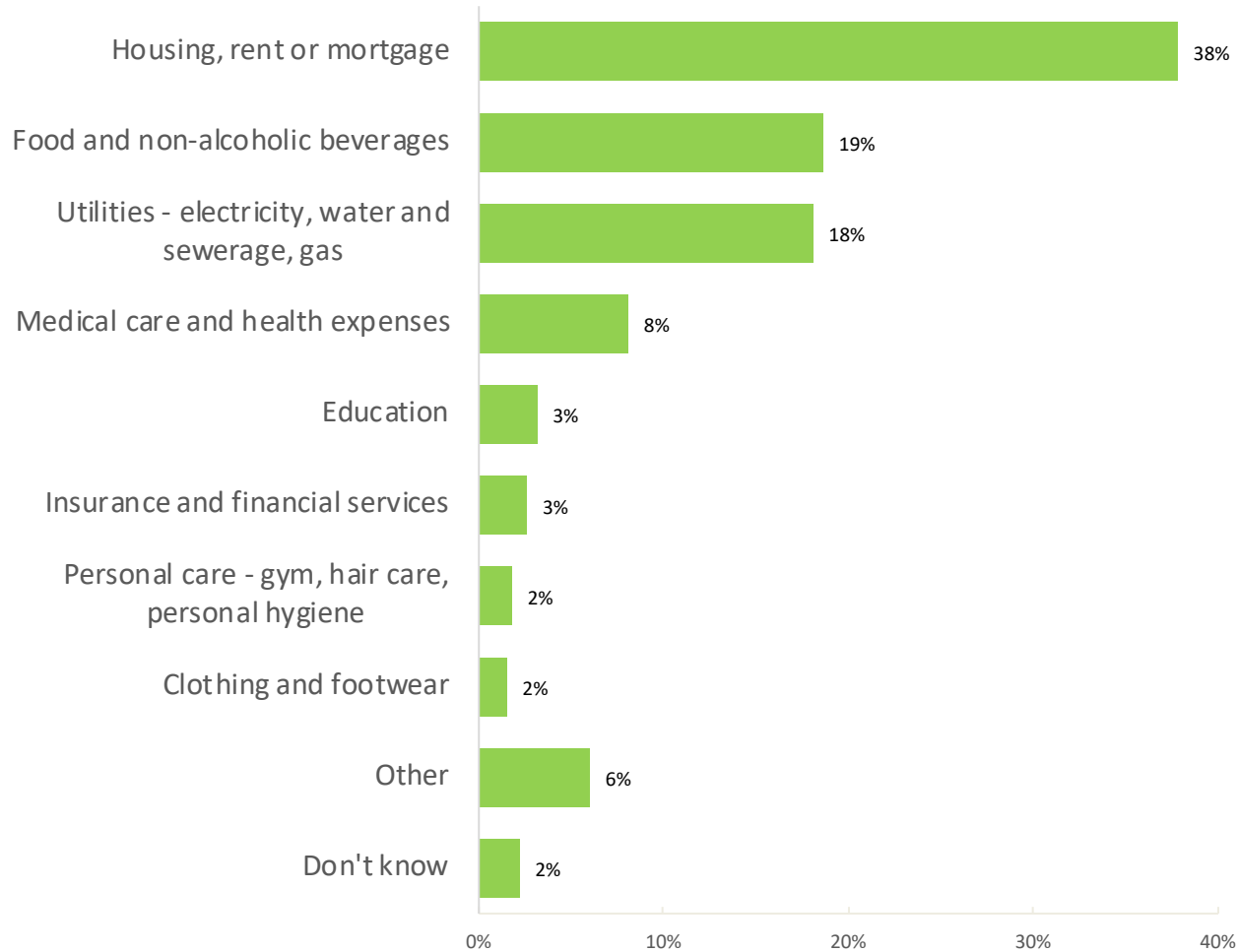
Rent = \$456.45



Newstart = \$555.70



# Prioritizing household expenses



# Struggling to pay the bills

*“I am no longer purchasing food that requires refrigeration, so that I can turn the fridge off.”*

*“I only shower about once a week to save on water and electricity costs.”*

*“I sell personal items to pay the gas bill”.*

*“Turn the electric hot water off every 2nd night”.*

- ACOSS (2019) Survey of People on Newstart and Youth Allowance



CHEESY GORDITA  
CRUNCH  
2 FOR 1.99



# Social Connection

In the last month:

- 32% of respondents visited or were visited by friends or family only once or not at all
- 44% went out with friends and family only once or not at all



# Social Connection

*“Don't go to visit friends or family or join them for meals or activities. Don't go to parties of friends or family as I can't afford to provide food or drink or presents”.*

*“I hardly ever leave the house as it's too expensive”.*

-ACOSS (2019) Survey of People on Newstart and Youth Allowance

# Accessing Credit

In the last year:

- 48% sought financial assistance from friends
- 40% pawned or sold something because they needed the money
- 24% have taken out a payday loan; and
- 24% have accessed a no interest loan

- NCOSS Cost of Living Survey Data, 2019

**RAISE**

**THE RATE**

[www.raisetherate.org.au](http://www.raisetherate.org.au) | [#raisetherate](https://twitter.com/raisetherate)

# Action required

**Invest** in social housing as an economic enabler

**Make** affordable, long term renting more viable

**Recognise** the value of services that build social capital

**Educate** re energy assistance available, and energy efficiency measures

**Legislate** to improve energy performance of private rentals; and upgrade social housing performance

# Action required

Join NCOSS to lend your voice to ensure we are influential, effective and truly representative.

Visit our membership page at:

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