



## Methodology Statement

NSW Council of Social Service (NCOSS) - Voices of Poverty - March 2026

This research complies with the Australian Polling Council Quality Mark standards (see [www.australianpollingcouncil.org/standards](http://www.australianpollingcouncil.org/standards))

Item	Response
Research company	89 Degrees East
Client commissioned research	NSW Council of Social Service (NCOSS)
End client	NSW Council of Social Service (NCOSS)
Fieldwork dates	27 January-25 February 2026
Mode of data collection	Online recruited from a research panel (100%)
Target population	People living below the poverty line in NSW
Sample size	n=1,135
Is voting intention published?	No (not asked)

Item	Response
Effective sample size after weighting applied	n=835
Margin of error associated with effective sample size	Approximately 3.5% at 95% confidence level
Variables used in weighting	Age, gender, region (SA4), Aboriginal and Torres Strait Islander (status), culturally and linguistically diverse (status), and disability (status) for the NSW adult population of people living below the poverty line. Sourced from the NCOSS <a href="#">Mapping Economic Disadvantage in NSW</a> report (2021).
Weighting method used	RIM weighting
Full question text, responses categories and randomisation	See below.

<b>Proportion of landline/mobile completed interviews</b>	N/A
<b>Source of online sample</b>	Pureprofile - commercial permission-based panel
<b>Positioning of voting intention questions in the questionnaire?</b>	N/A – not asked
<b>How were undecided voters handled?</b>	N/A
<b>2PP calculation method</b>	N/A

## Full Text of Published Questions

- S4. In the past 5 years, have you experienced any of the following?** Select all that apply.  
**RANDOMISE ORDER. KEEP 'NONE OF THESE' AND 'PREFER NOT TO SAY' BOTTOM.**

  - Borrowed money or gone into debt to make ends meet.
  - Been unable to afford necessary healthcare (e.g. GP visit, medications, dentist, specialist).
  - Been unable to afford medical procedures or screenings, including necessary elective surgery.
  - Experienced persistent stress or anxiety related to financial hardship.
  - Been unemployed and looking for work for more than 12 months.
  - Been unemployed and not looking for work for more than 12 months.
  - Relied on food banks or charities to access food or other basic necessities.
  - Been at risk of losing housing due to financial hardship.
  - None of these
  - Prefer not to say [Skip to next]
- Which of the following words would you use to describe yourself / would people close to you use to describe you?** Select all that apply.  
**RANDOMISE ORDER**

  - Caring
  - Kind
  - Supportive
  - Thoughtful
  - Respectful
  - Generous
  - Smart
  - Artistic
  - Honest
  - Loyal
  - Strong
  - Resilient
  - Determined
  - Hard-working
  - Resourceful
  - Practical
  - Responsible
- Who do you turn to for support when you are having a hard time?** **MR**

  - Select all that apply.
  - I usually deal with things on my own. [Exclusive select]
  - My neighbours/people in my community.
  - My friends
  - My adult family members
  - My kids

- My work colleagues
  - My support worker / case manager
  - People in my faith community
  - Elders / community leaders
  - Local Council / MPs
  - People working in government services e.g. NDIS, Centrelink, Services NSW
  - People working in charities / community organisations e.g. Salvation Army, Vinnies, foodbanks
- **Who comes to you for support when they are having a hard time? MR**
    - *Select all that apply.*
    - People don't usually come to me for support. [Exclusive select]
    - My neighbours/people in my community.
    - My friends
    - My adult family members
    - My kids
    - My work colleagues
    - People in my faith community
- **Which of the following roles do you play / what do other people look to you for?**  
This could be in your local area, at home, at work, or in your family or community.  
*Select all that apply. RANDOMISE ORDER*
    - **I am ...**
    - Someone who brings people together
    - A leader or Elder
    - Someone who encourages others
    - A carer, looking after people
    - A contributor or helper
    - A problem solver or fixer
    - A good listener
    - Someone who knows a lot about certain things
    - A participant or observer
    - A mentor or role model
    - Someone who stands up for others
    - A peacemaker
    - Someone who makes people laugh
- - **Which of the following describes you?**
    - *Select all that apply.*
    - I grew up in a household or care setting under significant financial stress.
    - I have been under significant financial stress for most of my adult life.
    - I have only been under significant financial stress in the past few years.
    - I go through periods of managing ok, and periods of being under significant financial stress.
    - Prefer not to say [skip to next question]
- - **Which of the following factors do you think have contributed MOST to you being under significant financial stress?**
    - *Select up to five. RANDOMISE ORDER*
    - Not enough work hours / inconsistent work hours
    - Not being paid enough i.e. low wages
    - Limited opportunities for paid work / to get a job
    - Losing employment
    - Restricted work rights and limited access to support due to visa status
    - Being in debt / owing someone money
    - Poor physical health (myself, or someone close to me)
    - Poor mental health (myself, or someone close to me)
    - Addiction (myself, or someone close to me) e.g. alcohol, drugs, gambling
    - The death of someone close to me who provided income
    - A period of homelessness

- The situation I was born into
  - The area I grew up in
  - Rising cost of living e.g. housing, food, bills
  - Having a child/children
  - Unpaid care responsibilities e.g. having to look after kids, elderly family members
  - Relationship breakdown(s)
  - Domestic or family violence situation(s)
  - Retiring
  - Lack of opportunities for education or training to develop skills
  - Leaving school early and/or not completing a qualification
  - High costs of health care e.g. GP visits, mental health appointments, medication
  - Impacts of extreme weather events e.g. floods, bushfires
  - Lack of support from family
  - Difficulty accessing support from government and community services
  - Difficulty accessing government income support payments
  - Government income support payments are too low
  - Discrimination (e.g. because of my race, gender, sexuality, disability)
  - Other [box to type]
  - Prefer not to say [Skip to next]
- - **Have any of the following events or opportunities reduced the financial stress on your household (in the short term and/or long term)?**  
Select all that apply.
    - Having a stable job with fair pay
    - Paying off debt
    - Receiving an inheritance
    - A new relationship/partner
    - Making friends
    - Moving to a different area
    - Connecting with my community
    - Connecting with my culture
    - Belonging to a religious group
    - Accessing government income support
    - Help from charities and community organisations.
    - Help from government services e.g. Centrelink, Services NSW, public housing
    - Access to affordable (or free) childcare
    - Access to affordable (or free) education and training
    - Improved health (my own or someone close to me) e.g. recovery from illness or injury
    - Access to affordable (or free) care to improve my physical health e.g. GP, medication
    - Access to affordable (or free) care to improve my mental health e.g. psychologist, medication
    - Moving to a more affordable housing situation
    - Legal or financial support - resolving housing or income issues
    - None of these have reduced the financial stress on my household. [Exclusive select]
    - Other [box to type]
    - Prefer not to say [Skip to next]
  - **Which is CLOSEST to your experience? Choose one.**  
**RANDOMISE ORDER**
    - Financial stress comes in waves — sometimes it improves for a bit, then it gets harder again.  
OR
    - Financial stress is constant — it never improves.
    - Prefer not to say [Skip to next]
  - **Is there anyone in your life living in poverty (in New South Wales specifically)?**  
Select all that apply.
    - Yes, myself.
    - Yes, a close friend/family member.
    - Yes, someone else I know (i.e. colleague, neighbour, someone in my community)

- No, no one.
  - Prefer not to say [Skip to next]
- **What words would you use to describe your experience of financial stress?**
- **How strongly do you agree or disagree with the following statements?**  
**5 PT SCALE: Strongly disagree, Disagree, Neither agree nor disagree, Agree, Strongly agree**  
**RANDOMISE ORDER**
    - Whether someone is experiencing poverty or not is out of their control.
    - A regular, well-paid job on its own is not enough to get people out of poverty.
    - The shame and stigma society puts on people experiencing poverty stops them from seeking help.
    - We should work together as a community to make sure every person has access to the things they need to live well.
- **Which of the following do you think contribute MOST to ongoing poverty in New South Wales?**
    - Select all that apply.
    - Show 50% of sample top to bottom and 50% of sample bottom to top, keep order.
    - Poor choices made by individuals.
    - People relying on welfare payments.
    - Bad luck.
    - Lack of support from family.
    - Not having a job.
    - Lack of education or opportunities to develop skills.
    - The situation that you were born into, including family trauma.
    - Living with chronic illness and/or disability.
    - Low wages and/or lack of secure work.
    - Lack of government support for people in need.
    - Decisions made by governments and politicians.
    - Decisions made by large corporations and businesses.
    - Discrimination (e.g. on the basis of race, gender, sexuality, disability)
    - An unfair system designed to advantage wealthy people.
- **Do you have any experiences or thoughts about poverty that you'd like to share?** This could be your opinion and/or personal stories. Reminder: Your responses are anonymous.
- **In the past 12 months, have you experienced any of the following?**  
**5-pt scale - Never, rarely, sometimes, often, always + Don't know/not applicable**
    - Taken on an additional job or increased my hours to make ends meet.
    - Felt pressure to put work before family and friends because of my financial situation.
    - Felt unsafe or uncomfortable around the people I live with.
    - Felt unsafe or uncomfortable in the area where I live.
    - Found it hard to build and maintain friendships and/or relationships because of my financial stress.
    - Felt shame and/or self-loathing for being under significant financial stress.
    - Felt isolated because of my financial situation.
- **If a major appliance in your house, such as a fridge or washing machine, broke suddenly, would you be able to replace it? SR**  
**Select one.**
    - Yes, I could buy a new or second-hand major appliance outright.
    - Yes, I could dip into my savings.
    - Yes, I could borrow money from someone.
    - Yes, I could take out an advance payment.
    - No, I wouldn't be able to replace it.
    - Prefer not to say [Skip to next]
- **In the past 12 months, how often has each of the following occurred because you were short of money?**  
**5-pt scale - Never - a few times - monthly - weekly - most days - every day - prefer not to say**
    - Went without meals (didn't eat)
    - Could not afford the same quality of meals (e.g., less fresh vegetables)

- Went without essential hygiene items (e.g. toothpaste, soap)
  - Didn't have a safe place to sleep (e.g. couch surfing, sleeping rough, crisis accommodation)
- **In the past 12 months, how often has each of the following occurred because you were short of money?**  
5-pt scale - Never, rarely, sometimes, often, always + Don't know/not applicable
    - Went without essential sanitary items (e.g., tampons, pads)
    - Went without personal care services (e.g., hairdressers, barbers, beauty services)
    - Could not pay utility bills on time (e.g. electricity, gas,)
    - Was unable to pay for mobile data or internet at home
    - Had to say no to someone in my household who needed something
    - Could not celebrate a special occasion e.g. could not afford birthday presents
    - Turned down a social invitation e.g. could not afford dinner or tickets to an event
    - Could not pay mortgage or rent on time
    - Could not afford to travel for essential reasons (i.e., work, to attend education, healthcare etc.)
    - Could not make minimum payment on credit card
    - Went without care or prescribed medication for my physical health e.g. GP visit, dentist
    - Went without care or prescribed medication for my mental health e.g. counsellor, psychologist
    - Prefer not to say. [Place option bottom of grid, exclusive select to allow participants to skip to next]
- **In the past 12 months, how often have you done each of the following because you were short of money?**  
5-pt scale - Never, rarely, sometimes, often, always + Don't know/not applicable
    - Pawned or sold something because you needed cash
    - Used 'buy now pay later' to pay for essential goods (e.g., food, essential clothing)
    - Taken out a short-term loan
    - Accessed a no-interest loan scheme
    - Borrowed money from family/friends
    - Accessed a pay day advance
    - Accessed a Centrelink advance payment
    - Sought assistance from welfare or community organisations
    - Prefer not to say. [Place option bottom of grid, exclusive select to allow participants to skip to next]
- **Thinking about the last month, how often have you participated in the following social activities?**  
Never, once, twice, three times, four times or more + Don't know/not applicable
    - Visited or was visited by friends and family
    - 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)
    - Had social contact with friends or family via the internet (e.g. social media, email, WhatsApp, etc.)
    - Went to an organised community event where I can meet and interact with people in my area (e.g. free music events, free craft workshops, local cultural events).
    - Put myself in an environment or situation so I could be around people e.g. went to the shops, sat in a public park, went for a walk around my local area
- **In the past 12 months, how often have you engaged with any of the following services?**  
This includes activities such as reaching out, getting advice, or receiving practical support from the service. Never, rarely, a few times a year, monthly, weekly or more often, + prefer not to say
    - **RANDOMISE ORDER**
    - Centrelink
    - Services NSW
    - National Disability Insurance Scheme (NDIS)
    - Homes NSW
    - GP Access
    - Department of Communities and Justice (formerly DOCS)
    - National Debt Helpline
    - A large not-for-profit service provider e.g. a large charity providing support
    - A local community centre or hub
    - **If you needed help from government services (e.g. Centrelink, Services NSW, Department of Communities and Justice), how confident are you that you would get the support you needed? SR**

- **Very confident** – Government services would fully meet my needs.
  - **Somewhat confident** – Government services may help, but I might also need support from other sources.
  - **Not very confident** – I doubt government services would meet my needs, and I'd need to seek support elsewhere.
  - **Not confident at all** – Government services wouldn't help me, I'd need support from other sources.
  - **Not applicable** - I wouldn't need support from any services.
  - **Don't know**
- **If you needed help from (non-government) not-for-profit services run by community organisations and charities (e.g. homelessness services, refuges, case support programs), how confident are you that you would get the support you needed? SR**
- **Very confident** – Not-for-profit service providers would fully meet my needs.
  - **Somewhat confident** – Not-for-profit service providers may help, but I might also need support from other sources.
  - **Not very confident** – I doubt not-for-profit service providers would meet my needs, and I'd need to seek support elsewhere.
  - **Not confident at all** – Not-for-profit service providers wouldn't help me, I'd need support from other sources.
  - **Not applicable** - I wouldn't need support from any service providers.
  - **Don't know**
- **How strongly do you agree or disagree with the following statements?**  
5 PT SCALE: Strongly disagree, Disagree, Neither agree nor disagree, Agree, Strongly agree + Don't know/not applicable  
RANDOMISE ORDER
    - I have been turned away from a government service because I did not qualify for support.
    - I would approach a government service for support before turning to a charity or community organisation.
    - I have turned to community organisations and charities for support because I can't get the support I need from government services.
    - Community organisations and charities provide essential support for people in financial stress and often fill gaps left by government services.
    - I have been sent in circles by services — told to go to one service, only to be sent back or redirected somewhere else.
    - I often have to contact government services multiple times before I get what I need.
    - It's hard to figure out what services and support are out there.
    - There are no services in my local area to support people under significant financial stress, which makes it hard to get help.
    - I worry that people might judge me if they find out I am accessing support.
    - I don't know how to get referred to a service that could help me.
    - Government services need to improve their communication and coordination with each other; it's unfair to ask people to keep explaining their situation.
    - Government services like Centrelink and public housing are mainly for people in poverty, not for people in my situation.
    - I wouldn't feel comfortable accessing a foodbank or other food relief service.
  - **How strongly do you agree or disagree with the following statements?**  
5 PT SCALE: Strongly disagree, Disagree, Neither agree nor disagree, Agree, Strongly agree  
RANDOMISE ORDER
    - I have a person/people in my life who I trust and talk to regularly.
    - I have someone I could borrow money from if I needed to.
    - If I needed somewhere to stay, I have someone I could go to.
    - I have a person/people in my life who help me with practical things, e.g. giving me a lift, picking up something at the shops, looking after my kids.
  - **In your view, what is one thing that would make life easier for people living below the poverty line in NSW? [Select one]**
  - **How strongly do you agree or disagree with the following?**  
5-PT SCALE: STRONGLY DISAGREE-DISAGREE-NEITHER AGREE NOR DISAGREE -AGREE-STRONGLY AGREE.

**RANDOMISE ORDER.**

**We can make it easier for people in NSW to move out of poverty by ...**

- ...increasing government income support payments (e.g. JobSeeker, Youth Allowance, Rent Assistance).
- ...restoring bulk-billing to make it easier to see a GP.
- ...improving access to affordable childcare.
- ...providing more discounts and concessions for people on low incomes (e.g. free grocery delivery, discounted event tickets).
- ...organising more free community events (e.g. music, arts, sports).
- ... changing energy rebates so they match people's real energy costs, instead of giving everyone the same lump sum.
- ...supporting programs and services that help people who are under significant financial stress to get back on their feet.
- ...listening to people with lived experience of poverty about what they need to improve their situation.
- ...making sure everyone has a safe and stable place to live by improving access to safe, affordable housing.
- ...ensuring everyone can afford essentials, like nutritious food, no matter their circumstances.
- ...addressing racism, sexism and other forms of discrimination that block people from accessing support and opportunities.
- ...making it easier for people to build social connections and feel part of a community.
  
- **In the past 12 months, has your housing arrangement changed in any of the following ways? Select all that apply.**
  - Experienced a rent increase
  - Purchased a new home
  - Moved house due to cost (e.g., could not afford mortgage or rent payments)
  - Had a rental lease terminated or not renewed by a landlord or property manager
  - Had your home severely damaged by natural disaster or extreme weather event
  - Experienced a period of homelessness (e.g. couch surfing, sleeping in a vehicle, staying at a shelter, sleeping rough)
  - Moved in with family or friends due to cost
  - Moved into public housing
  - Other (please specify)
  - Prefer not to say