

GOOD SHEPHERD MICROFINANCE COST OF LIVING SURVEY 2018

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| Compared with a year ago, my cost of living has: | NSW |
| Become a lot more expensive - I either can't pay bills or have to borrow money to make ends meet | 5% |
| Increased a lot - I have to go without some essentials | 21% |
| Become a bit more expensive but I'm managing | 61% |
| Not changed | 12% |
| In the past year, my financial situation has meant that I have gone without: | NSW |
| Medical procedures/treatment | 22% |
| Home appliances (e.g. washing machine) | 19% |
| Food | 17% |
| A car | 13% |
| Utilities (e.g. electricity, gas, water, phone) | 11% |
| A pet | 9% |
| The cost I most often struggle to afford is: | NSW |
| Power bill | 31% |
| Repairing or registering a car | 23% |
| Replacing broken white goods | 7% |
| Education cost | 7% |
| Medical bill | 7% |
| Food | 5% |
| Phone bill | 3% |
| Water bill | 2% |
| The hardest part about financial stress is: | NSW |
| Feeling ashamed or embarrassed about my situation | 31% |
| Feeling left out - everyone else seems to be coping | 19% |
| Hiding our struggles from friends and family | 13% |
| Not knowing where I can get help | 7% |
| I will most likely be in a better financial position when I: | NSW |
| Have paid off current debts | 25% |
| I can't see a time when things will get better | 12% |
| Get a job | 12% |
| Get more hours at my current job | 10% |
| No longer need to support children/dependents | 10% |
| Finish studying/training | 7% |

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