

Cost of Living Summary



Young people's Experience of Cost of Living

In 2021 over 3,500 young people from around Australia engaged with **yourtown's** Your Voice Project. The project gave young people (aged 15-24) with the opportunity to voice their experiences, views on how services need to be improved and provide opportunities for them to inform policy.

3,500

Young People participated in Your Voice

66%

of participants said cost of living was an issue

41%

of participants said income support was an issue

44%

of participants said housing was an issue

What young people told us about the Cost of Living:

...it's been a constant struggle to afford rent, bills, money for public transportation, food, medications and appointments that I have to pay out right for...After everything, I'm usually left with \$50 a fortnight.

Young people told us they are struggling to afford daily expenses such as housing, food, clothing, transport, sanitary items and healthcare. Lack of affordable housing leads to couch surfing, rough sleeping and unsafe housing situations.

I'm only left with \$10 after I pay all my bills, so I've got to try and work that out for a whole fortnight.

I could barely afford rent, utilities, petrol, food, etc while working and receiving income support.

...I am often left debating whether to eat and buy my medication or pay rent.

I can't afford to pay rent, buy food or pay for transport. I have to keep asking people for money. If I didn't have those people in my life, I'd already be homeless...This is all very stressful.

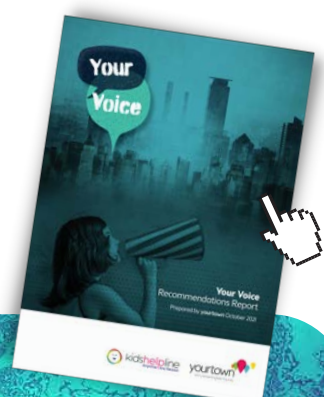
I suffered judgement and I was turned away. "You don't look homeless", "how can you be homeless?" People need to realise ... homelessness doesn't have a look.

Young people need money to live, study and find work without being exposed to unsafe housing conditions. Please help us get the money and housing opportunities.

We need to be safe as we learn and grow.

I am not being paid enough to live on by Centrelink and I am genuinely scared for what will happen now that the COVID-19 supplement has been cut off.

READ THE FULL YOUR VOICE REPORT



Cost of living pressures negatively impact young people's immediate and long term wellbeing. Low payment levels are limiting access to affordable health care, including mental health support, and the ability to work and study.

Accessing support can be difficult due to long wait times, confusing processes and strict eligibility criteria, creating more financial pressure.

Youth Allowance and the Poverty Line



... the claim is taking over a month to process. This means that until it is processed, I have very little source of income.

Currently awaiting my youth allowance claim to be processed. Despite living interstate from my family for 2 years, I have not had enough work to qualify as an independent. This means that finishing my claim hinged on my parents filling in their income details, which left me powerless to fix my income problems until they did so. What if I didn't speak to my parents?

Young people told us that they need more financial support to help them manage their health and mental health, improve their skills and allow them to enter the workforce.

Centrelink youth allowance barely provides enough money for an individual to live off. If I want to pay my rent (a fortnight of youth allowance plus COVID-19 Supplement doesn't cover a fortnight of rent) then I must consider going without food and without medication, before even thinking about covering bills.

The only time I have ever felt financially stable and able to access the supports I needed in the community was when Centrelink payments were briefly doubled. I wish we had that level of financial support on an ongoing basis.

Helping young people through their final years of education, when they are newly independent from their parents, is an important investment in the country's future. Many parents (mine included) don't have the means to financially support their children who need to move away from home for education and to leave these people behind because of this factor is unfair and ensuring less privileged, yet still brilliant, minds are not able to reach their full potential. This could be through either not being able to access further education at all or not being able to make the most of this education due to other stressors. Allowing young people to get on top of and learn healthy coping mechanisms for their mental health, have good quality yet affordable housing and adequate (i.e. ABOVE the poverty line) income for these young adults will allow them to put their all into their studies and become valuable employees in the future.

...the standard rate of job seeker income is a really tight fit and doesn't allow for any excess to be put towards private health services (psychologists, psychiatrists, medications not covered by Medicare, gym memberships etc.)

If Centrelink upped the payment it would allow people to actually get help they need and then get a job.

I had to practically beg for financial assistance from Centrelink to pay rent because I can't get a job, due to my busy study schedule, mental health and Asperger's.

I'm a university student who relies on Youth Allowance as well as two casual jobs to support myself. My studies, which are crucial to my future career, suffer because of my workload. This is on top of my volunteer work, another crucial experience needed to get a job once I've finished my degree. So many of my peers are in this same position, and many cannot rely on financial support from their families. If the government wants graduates who are knowledgeable, fully qualified, and brilliant individuals, greater financial support is necessary.

I can't afford to pay \$100+ a week for years to help me function better.