



**COUNTING THE
COST OF LIVING**
— THE IMPACT OF
FINANCIAL STRESS
ON YOUNG PEOPLE

*Insights from the 2023 Mission
Australia Youth Survey*

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ACKNOWLEDGEMENTS



We acknowledge the traditional custodians of lands throughout Australia and we pay our respects to the Elders past, present and future for they hold the memories, culture and dreams of the Aboriginal and Torres Strait Islander people. We recognise and respect their cultural heritage, beliefs and continual relationship with the land.

This report was developed by Orygen in partnership with Mission Australia. The work was led by Kate Filia, Shu Mei Teo, Jana Menssink, Daniel Gan, David Baker, Vivienne Browne and Caroline Gao from Orygen, and Bronwyn Boon, Naheen Brennan, and Kathryn Di Nicola from Mission Australia. The expert input of other contributors from Orygen and Mission Australia who provided helpful insights, feedback, design and support were instrumental in shaping the work.

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We would like to thank the young people who contributed to this report by sharing their experiences through the 2023 Mission Australia Youth Survey, particularly via their responses regarding financial hardships, concerns, and mental health and wellbeing. The insights from the 19,501 young people across Australia will enable us to advocate more effectively for the needs of all young people living in Australia.

1. EXECUTIVE SUMMARY

This generation of young people around the world are facing unique challenges that significantly impact their futures. Mental health, and overall wellbeing issues such as climate change, global warfare, and economic recessions are pressing concerns.

The *Mission Australia Youth Survey* is a valuable tool for gaining this understanding. The survey of young people aged 15-19 from across the country has been conducted annually since 2002, capturing the evolving experiences, concerns, and challenges of young people over time. The survey covers a wide range of topics related to current issues, mental health, wellbeing, activities, and concerns. In 2023, the *Youth Survey* was completed by 19,501 young people, providing a comprehensive dataset that allows us to gain a deeper understanding of the experiences of young people and identify those who may be more affected by the issues that concern them.



In 2023, there was a notable increase in young people reporting economic and financial matters as one of the most important issues in Australia. The cost-of-living crisis, characterised by inflationary pressures that have increased the costs of goods and services without corresponding salary growth, is a major issue for all Australians not just young people. This crisis has unfolded against a backdrop of increased financial strain and insecurity during the height of the COVID-19 pandemic, global warfare, and economic recessions worldwide.

Young Australians were significantly more affected by underemployment and unemployment due to COVID-19 and the related economic downturns compared to older age groups. It remains uncertain how long young people will continue to be impacted, but data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey indicates that youth employment rates took a decade to return to pre-2008 global financial crisis levels¹.

These factors have the potential to directly and indirectly negatively affect the mental health and wellbeing of young Australians. Research shows that financial stress among emerging adults impacts mental health, relationships, and physical health^{2,3}. During and immediately after the COVID-19 pandemic, young people experienced disproportionate economic instability and mental health impacts such as loneliness and psychological distress compared to older age groups.

Adolescence is a critical period in the lives of young people, where the foundations for future success are laid. To build these foundations, young people need hope, resources, and opportunities. Emerging adults are transitioning towards financial independence during a time of increasing economic inequality, characterised by low wage growth, increased employment insecurity, and housing unaffordability in Australia⁴. It is more important now than ever that young people remain motivated and work towards a brighter future in which they can thrive.

However, young people are largely dependent on others and have limited autonomy over their circumstances. Understanding the impact of financial pressures on them is crucial.

The 2023 *Youth Survey* highlighted significant disparities in financial concerns and hardships among young people. These disparities emphasise the pronounced impact of social and economic disadvantage on wellbeing. A fifth of young people reported having experienced financial stress over the past year. These young people were more likely to face housing instability, poor mental health, and challenges in education and employment. Young women and young people from typically marginalised groups, including those identifying as gender diverse, Indigenous, culturally and linguistically diverse (CALD), and living with disabilities reported higher levels of financial stress and poorer mental health outcomes.

The survey also revealed that financial stress significantly affects young people's perceptions of their future. Many young people experiencing financial hardships or concerns reported feeling less confident about achieving their educational and career goals. They were more likely to perceive barriers such as financial difficulties, mental health issues, and limited opportunities as significant obstacles to their future success. This pessimistic outlook can lead to decreased motivation, lower aspirations, and a greater risk of disengagement from education and employment pathways, further entrenching the cycle of disadvantage.

In addition to this, half of young people who reported financial hardships also reported having needed financial support from family, friends, or charities over the past year. Almost two fifths could not pay bills or car expenses over the past year, and a quarter could not pay rent, or afford school expenses, or were forced to skip meals due to financial pressures.



IN THE WORDS OF A YOUNG PERSON:

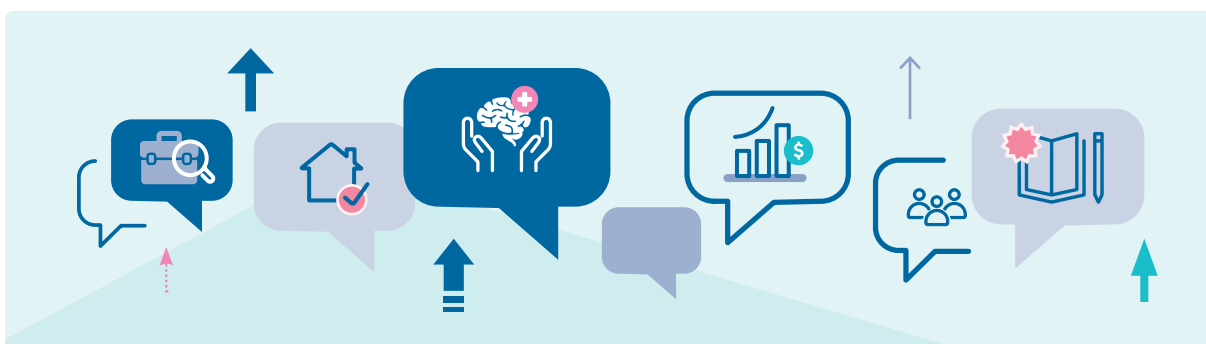
Biggest personal challenge experienced in 2022-2023

“Financial freedom because money may not be the root to happiness but it is definitely the root for survival. And growing with a below average income family have made things tough with parents working all the time and not being able to drop to places and me having to catch the bus or walk. missing out on certain opportunities...” (Male, 16, SA, both financial hardships and concerns)

What do we need to do?

Addressing cost of living concerns and financial stresses faced by young people requires comprehensive and targeted interventions. This report highlights the critical need for policy reforms focused on financial literacy, employment opportunities, and mental health support tailored to the unique needs of young people. Key recommendations include the development of a social transition passport to aid young people in navigating financial requirements and support systems, increasing income support and rent assistance, expanding youth housing options,

and enhancing educational pathways to prevent early school leaving. Additionally, fostering community engagement through affordable participation in sports, arts, and other activities, along with improved access to evidence-based online support, are essential steps. By implementing these policy recommendations, we can create a supportive environment that promotes the long-term wellbeing and success of young Australians, ensuring they have the resources and opportunities needed to thrive in an increasingly complex world.



IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

“More employment opportunities for young people, more residential community units for mental health and AOD support, more support for unemployed young people financially and practically. Applying to Centrelink is very difficult, especially for young people without valid photo identification.” (Gender diverse, 19, VIC, both financial hardships and concerns)

Overall findings of the 2023 Youth Survey have been reported in the *Youth Survey Report 2023* which can be accessed [here](#).

Information related to the questions and variables we have used in this report are provided in the Appendix (Table A1), as well as key characteristics of the sample (presented in Table A2).

Overview of findings and recommendations

1 in 5 young people reported having experienced financial stress (including financial hardships and/or concerns about financial security).



Who is more likely to experience financial stress?

Those identifying as gender diverse, female, Indigenous, culturally and linguistically diverse (CALD), and/or living with disabilities.

The illustration shows a diverse group of young people: a person with a cane and a dog, a person holding a rainbow flag, a person with a map of Australia, a person holding a smartphone with a house icon, a person sitting on the ground with plants growing nearby, and a person with speech bubbles containing characters from different languages. Arrows connect the question to the illustration and then to the text box.

Young people experiencing financial stress reported significantly worse mental health outcomes, including high psychological distress, poor wellbeing, and a negative outlook on the future.

These effects were most pronounced among those with concerns about financial security, who were nearly three times more likely to report poor personal wellbeing.



IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

“Maybe if my family had more financial security that would have helped both me and the people around me be much less stressed every day.”

(Male, 19, VIC, both financial hardships and concerns)

Young people experiencing financial stress reported feeling less confident about achieving their educational and career goals and anticipated more barriers to achieving these goals.



They were more likely to face:

Housing instability

Poor mental health

An increased need to work while studying

Difficulties in accessing supports



Recommendations

The findings highlight the complexity of financial stress for young people, shaped by various social, economic, and structural factors. With a multifaceted approach we can address these challenges, with

policies that focus on removing structural inequities and improving access to education, healthcare, and employment for marginalised groups.



Social transition passport

We call on Services Australia and the Department of Education to develop a youth-focused transition passport app to guide young people through financial and social services as they transition into adulthood.



Increased financial support

- Increase JobSeeker and Youth Allowance to \$80/day.
- Raise the maximum threshold for Commonwealth Rent Assistance by 60% and review other rental subsidies.



Increased youth housing options

- Develop a national pool of 15,000 social housing youth tenancies.
- Construct ten 40-unit Youth Foyers over the next three years.



Improved educational pathways

Increase funding for services that keep financially disadvantaged students engaged in education and on positive post-school pathways.



Participation in community activities

Prioritise funding for bursaries, scholarships, and fee support to enable young people in financial stress to engage in sports, arts, music, and other community activities.



Connection to support services

Develop accessible, evidence-based online support resources, co-designed with young people, to provide guidance on key issues.



Further research

Investigate the impact of financial stress on youth mental health and well-being to address rising psychological distress observed in the youth population.

2. KEY FINDINGS

In the 2023 Youth Survey, we saw an increase in the number of young people identifying 'the economy and financial matters' as one of the most important issues facing Australia today.

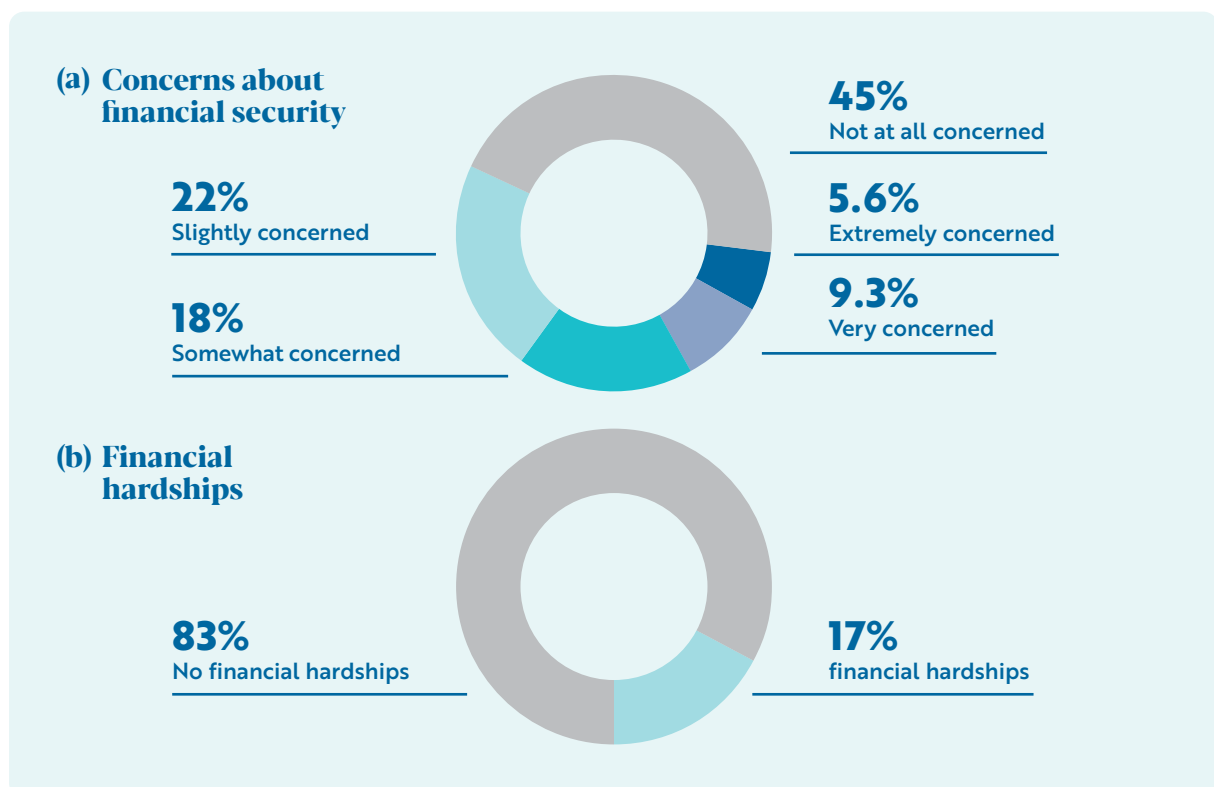
Almost a third (31%) of young people identified 'the economy and financial matters' as one of the most important issues⁵, increasing from 22% in 2022 and 11% in 2021^{6,7}.

Additionally, 17% of young people reported experiencing financial hardships over the past year, and 15% reported feeling personally *extremely* or *very concerned* about financial security (**Figures 1a** and **1b**).

Figure 1.

(a) Extent of concern about financial security over the past year,

(b) Proportion of young people who experienced financial hardship over the past year



What is financial stress & who is experiencing it?

A fifth of young people in the 2023 Youth Survey reported having experienced financial stress over the past year.



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“Finances, juggling college and work along with the stress of the increasing cost of living on the wage of a 17 year old...”

(Unreported gender, 17, TAS, both financial hardships and concerns)

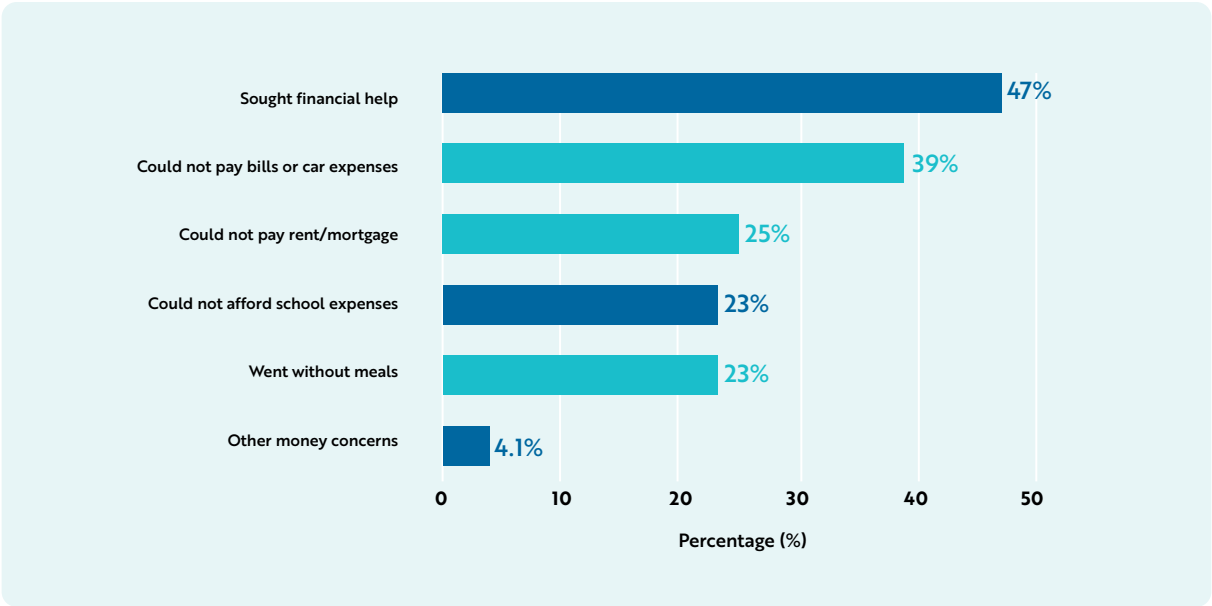
In this report, we have defined **financial stress** as having experienced **financial hardships** and/or concerns about **financial security**.

Concerns about financial security were determined in a question that asked young people to rate their personal concern about various factors over the past year, including 'financial security' (this was in contrast to the question that allowed them to nominate an issue of national concern, whereby 'the economy and financial matters' was identified by 31% of young people). Concern about financial security was rated on a 5-point scale from *not at all* to *extremely concerned* (**Figure 1a**). In this report, we consider young people who reported feeling personally very or *extremely concerned* about *financial security* to be experiencing financial stress.

Financial hardship was determined by young people indicating that they had required assistance from a charity or foundation in the past year, OR had selected one or more items from a multi-choice question that measured indicators of financial strain (see **Figure 2**). Young people who selected one or more item(s) were categorised as experiencing financial hardship and thus financial stress. Among those experiencing financial hardship, findings show that in the past year:

- Close to half of these young people or their families sought financial help from family, friends, or charity (47%)
- Two in five could not pay bills or car expenses (39%)
- A quarter could not pay rent or mortgage (25%)
- Close to a quarter could not afford school supplies or school excursion expenses (23%)
- Close to a quarter went without meals (23%)

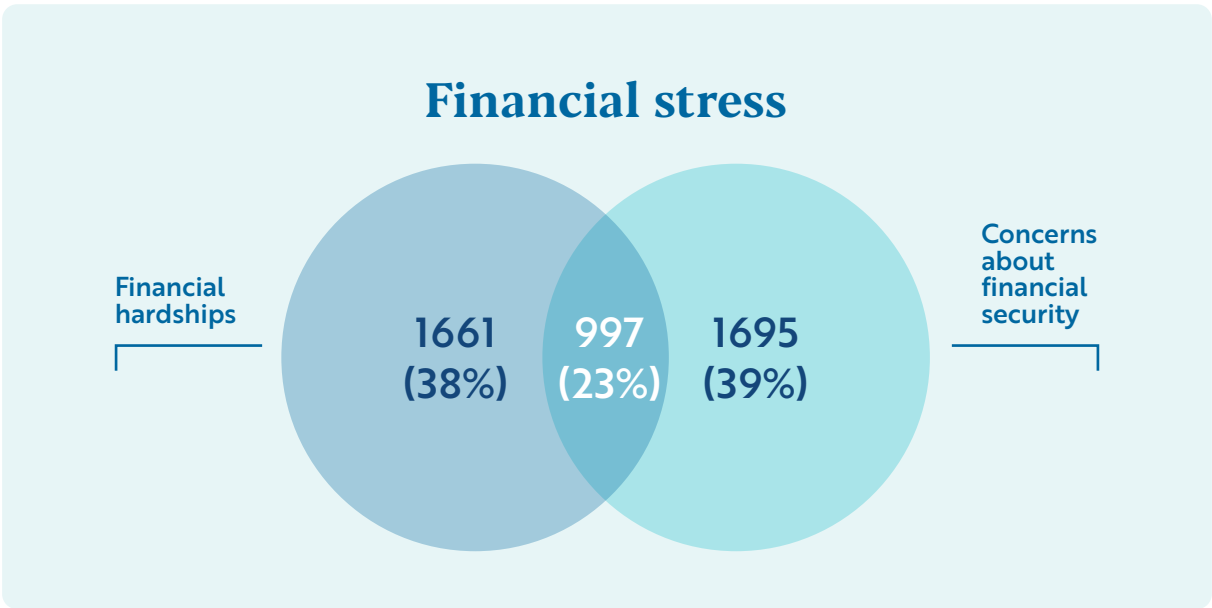
Figure 2. Percentage of young people or their families experiencing financial hardship, by indicators of financial strain



Although there was some overlap between the two groups (those reporting financial hardship and those concerned about financial security), most individuals in each group reported only one of these issues (see **Figure 3**). The precise relationship between these two variables cannot be determined from the collected data. However, it is possible that

young people expressing financial concerns have not yet experienced financial hardship but detect its likelihood in the future; conversely, some young people may be able to report an experience classified here as ‘hardship’ which hasn’t yet translated to a significant concern for them.

Figure 3. Number of young people experiencing financial hardships or financial concerns, showing the overlap between the two



Young people who identified as belonging to typically marginalised or minority populations, were older, or lived in disadvantaged areas, were more likely to report financial stress (see Table A2 in Appendix).



Young people who reported living in areas that commonly experience socioeconomic disadvantage were more likely to report financial stress (either financial hardship or concern), including those who live in **outer regional/remote areas and/or lower socioeconomic areas.**

Young people who identified as belonging to minority or typically marginalised groups, were also more likely to report financial stress. This includes young people identifying as gender diverse or female, as Indigenous, as having a culturally and/or linguistically diverse background, and those who reported experiencing a mental health condition and/or living with a disability.

It is well-known that these population groups experience systemic and social pressures and/or discrimination. These can limit a young person's ability to engage in work, and opportunities for work, exacerbating financial hardships. In addition, specific challenges such as fewer job opportunities and increased cost of living in rural or remote areas can limit opportunities for future economic mobility,

potentially contributing to the concerns of young people regarding their economic futures.

Young people working full-time, not studying, or only studying part-time, and those in the older age bracket (17-19 years compared to 15-16 years) were also more likely to have reported financial hardships.

Older youth (17-19 years) and those working full-time may be more aware of financial pressures as they transition into adulthood and independence, including the reality of low wages and the high cost of living, indicating that even full-time employment does not necessarily equate to financial security for young people in today's economy. Those studying part-time or not at all might face additional financial burdens due to limited access to financial aid and lower earning potential. While beyond the scope of this report, it would be of interest to understand why these young people are not engaged in full time education, and what the circumstances leading them there might have been.



The impact of financial stress on how young people live, study & work



IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

"I think there should be more lenience for younger people. Even though we're legally adults, we are not physically, mentally, emotionally, and certainly not financially ready for the weight of housing and jobs. Paying the same rent, utilities, car maintenance/travel, and competing for jobs, trying to match the ability and skill as other adults who are fully grown and have experience, knowing how all of this bills and taxes stuff works, and having been paid for x years of their lives with savings. We need more assistance and forgiveness." (Gender diverse, 19, QLD, both financial hardships and concerns)

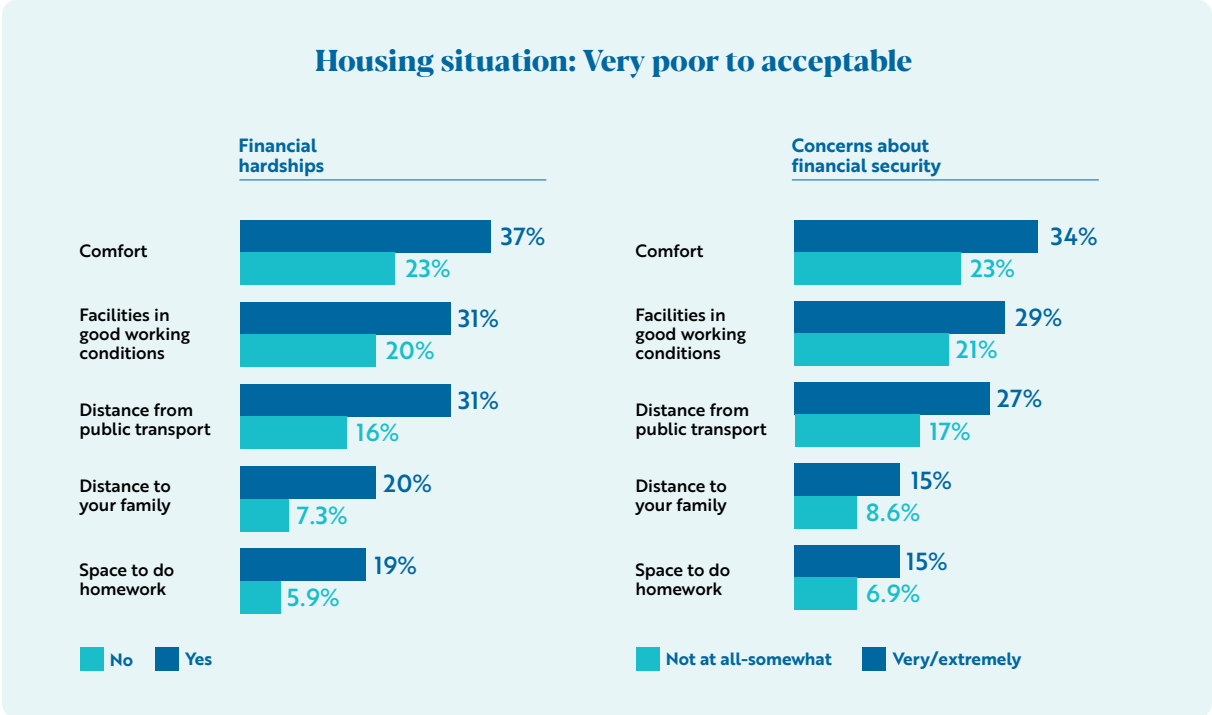
Housing and living situation

Financial stress was reflected in unsatisfactory housing situations.

Young people who reported financial hardships or concerns were more likely to report that their housing situation was very poor, poor or just acceptable (on a five-point scale that also included good and very good) with respect to a number of

factors that influence quality of living circumstances, and a person's ability to engage with family, friends, access services and easily attend school and/or work (see **Figure 4**).

Figure 4. Top 5 housing features reported as very poor to acceptable for young people experiencing financial stress



Experiencing either financial concerns or financial hardships (financial stress) increased the likelihood of living in unstable housing. The combination of both increased it further (see Table 1).



Table 1. Percentages of young people who reported financial stress living in unstable housing

Nature of financial stress	% living in unstable housing*
Concerns about financial security only	21%
Financial hardships only	33%
Both concerns about financial security & hardships	50%

*Unstable housing was defined as having experienced one or more of the following over the past year: having (i) no fixed address, (ii) lived in refuge/transitional accommodation, (iii) spent time away from home due to safety or other concerns, or (iv) ever worried about having a safe place to stay. A more detailed explanation is provided in the Appendix.

The high number of young people experiencing financial stress (either concerns about financial security or hardship), who live in unstable housing is symptomatic of the deepening housing crisis in Australia. A lack of affordable housing, both in the private rental market and social housing, means that many people face uncertainty relating to the long-term stability of their housing situation. The Anglicare Rental Affordability snapshot showed that Australians are facing a rental market that has never been less affordable. In a survey of over 45,000 rental listings, 0.6% of properties were affordable for a person earning a full-time minimum wage, and no properties were affordable for a person on Youth Allowance⁸.

Unstable housing can be a precursor for homelessness, and the impacts of homelessness can be long lasting. Young people aged 12-24 are overrepresented in the homeless population in Australia. Close to a quarter (23%) of those experiencing homelessness are aged 12-24⁹, compared to 16% in the general population¹⁰. These figures are widely acknowledged to be an under-representation of the true number of young people experiencing homelessness due to some forms of homelessness - particularly couch-surfing - being difficult to accurately count in the Census⁹.

Mission Australia's recent report *The Unfair Divide* (also based on 2023 Youth Survey data) explores disparity faced by young people with experience of homelessness, and what can be done to help end youth homelessness in Australia. It can be downloaded [here](#).



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“The biggest challenge for me has been having financial issues within the family. We weren’t able to pay bills, fuel, food, etc. so I picked up extra shifts whenever I could because of this. My pay was used for the above. as well as my parents pay. Finding a work/life balance, I’ve burned myself out and have no energy to focus on schooling or friends and family.”

(Female, 15, ACT, both financial hardships and concerns)



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“Ensuring I have enough money for school, getting there and home.”

(Female, 19, WA, both financial hardships and concerns)

Impact on current study and work involvement

The majority of young people who completed the Youth Survey reported studying in a full-time capacity (83%). Young people with concerns about financial security were slightly more likely to report that they were both studying and working.

Those with no financial stress (no reported hardships or concerns), were more likely to report ‘studying only’ (44%) compared to those with financial stress (39%). This suggests that financial stability allows more focus on education without the need to also work.



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“Financial difficulties - the cost of food and petrol has meant that I have to work more and focus less on school.” *(Female, 18, VIC, both financial hardships and concerns)*

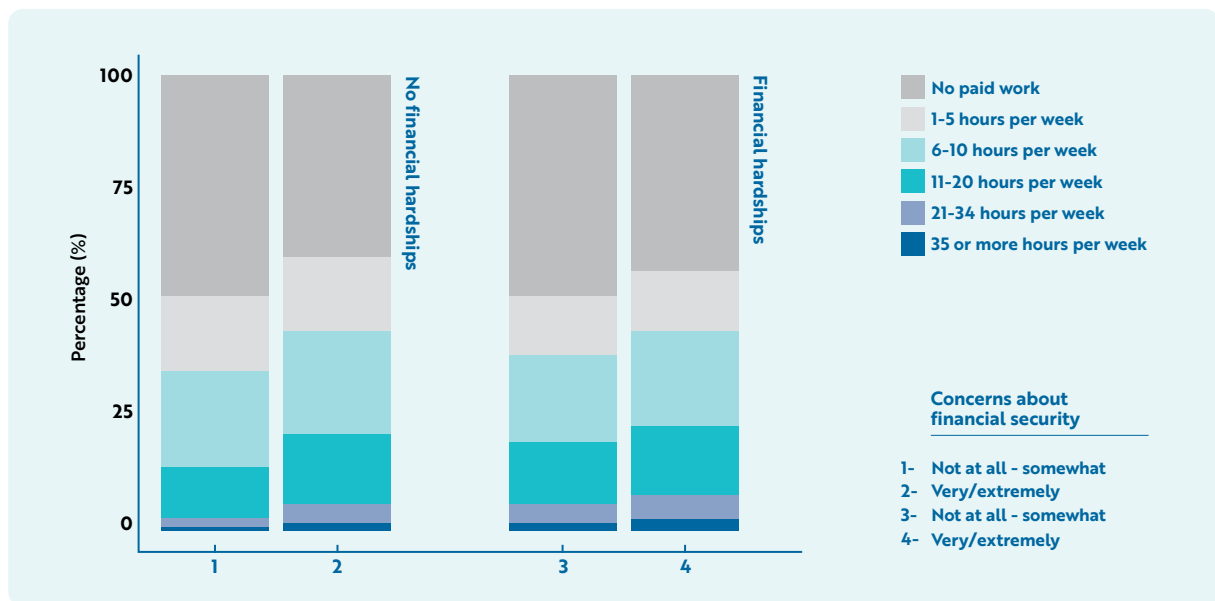
Those experiencing financial stress were more likely to work longer hours:

- Those experiencing financial hardships tended to report working more hours per week than their peers who didn't report any hardships, regardless of their level of concern about financial security (**Figure 5**).
- Young people who were very or extremely concerned about financial security were also more likely to work longer hours, even if they did not report experiencing financial hardships.

Both actual financial need (hardships) and perceived financial insecurity appear to drive young people to engage more in paid work and work longer hours, potentially affecting their study and personal time.



Figure 5. Percentage of young people in paid work by financial hardships and concerns about financial security



IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

“Lowering fees or having special initiatives for families doing it tough. Even considering siblings to be on a special program to help students get into decent schools. It is a shame that many high achieving students aren't able to engage in their education because of external influences, such as financial state.” (Female, 16, VIC, both financial hardships and concerns)

The impact of financial stress on mental health and wellbeing and future aspirations

When young people reported experiencing financial hardships or concerns about financial security, they also reported worse mental health and wellbeing.



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“I have had difficulties dealing with my mental health. It is very expensive and difficult to access a good psychologist...”

(Female, 17, NSW, both financial hardships and concerns)



This included **high psychological distress, poor personal wellbeing, poor subjective mental health, feelings of having little control over their lives, and a negative outlook on the future.**

Twice as many people who reported financial hardships or financial security concerns reported living with mental health conditions compared to those who did not report these hardships or concerns.

As demonstrated in **Figure 6**, young people who experienced financial hardships were 2-3 times more likely to report poor mental health and wellbeing than their peers who had not experienced financial hardships.

For those who reported concerns about financial security, the likelihood of reporting negative outcomes increased significantly. They were almost **three times** more likely to report poorer perceived personal wellbeing, more than **twice** as likely to experience high psychological distress, and nearly **three times** more likely to feel that they had little to no control over their lives compared to peers who did not report financial concerns.

Figure 6. Impact of financial hardships and concerns on mental health and wellbeing for young people

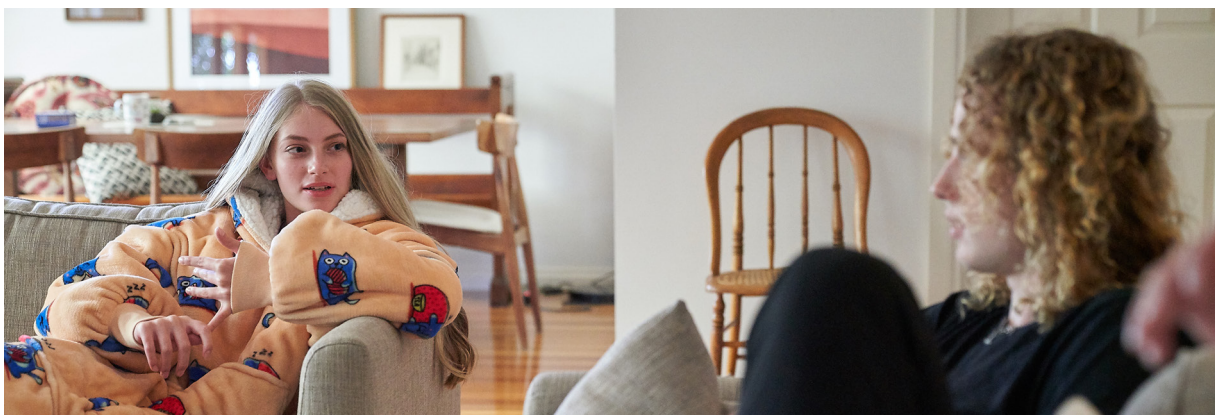


The link between mental health conditions and financial hardship in adulthood is well-documented. Financial stress can exacerbate mental health issues, creating a vicious cycle where poor mental health further limits the ability to achieve financial stability. This relationship is more challenging to understand in adolescence, as young people often lack the autonomy to change their circumstances.

Moreover, young people might worry about long-term financial stability due to economic fluctuations, rising costs of living, and job market uncertainties. They may be concerned about their future financial security, particularly if they anticipate upcoming expenses like

education, housing, or starting a career, which could explain concerns despite not currently experiencing hardships.

Given the cross-sectional nature of the data, it is important to note that anxiety and other mental health issues could cause young people to feel very concerned about financial security even in the absence of actual financial hardships. Therefore, we cannot definitively conclude that financial hardships or concerns directly result in poor mental health, wellbeing, and concerns for the future. However, the data clearly indicate a significant relationship between these factors.



Disparities among marginalised groups

Young people who identify as gender diverse, female and/or living with a disability experienced greater financial stress and lower wellbeing.

The negative relationships between financial concerns, financial hardships, stresses and/or mental health and wellbeing were most significantly pronounced for young people who identified as gender diverse, as well as those who were female and/or living with a mental health condition and/or disability.

These findings highlight the complex interplay between identity, socioeconomic status, and

financial security. Understanding and addressing the unique challenges faced by young gender diverse individuals, young women, and those with disabilities is crucial for fostering a more equitable society. The findings also highlight the need to address systemic inequities that disproportionately affect marginalised groups. This includes advocating for policies that promote equal pay, improved access to employment opportunities, and robust support systems for individuals with disabilities.

Barriers to future study and/or work goals

The most common perceived barriers were financial difficulties and mental health.



IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

“Money - I don’t know how but use it to give teens with low financial or medium financial stability more opportunities. You shouldn’t have to be rich to go to university!”

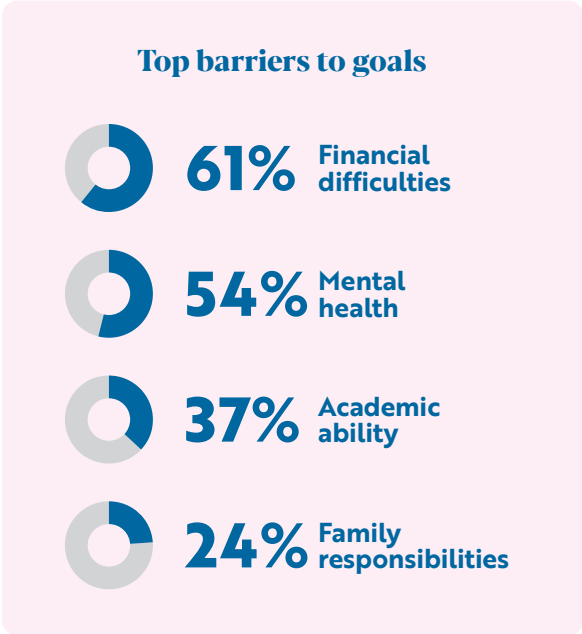
(Female, 17, TAS, concerns about financial security, but no hardships)



We asked young people whether they felt there were any barriers that may impact on them achieving their study/work goals after leaving school (**Figure 7**). The findings revealed significant concerns among young people, particularly among those who

had experienced financial hardships and reported concerns about financial security. Three-quarters (74%) of this group reported perceiving barriers. This was significantly higher than for young people who reported no financial stress (32%).

Amongst those who reported **financial concerns, hardships AND barriers**, the most commonly noted included:

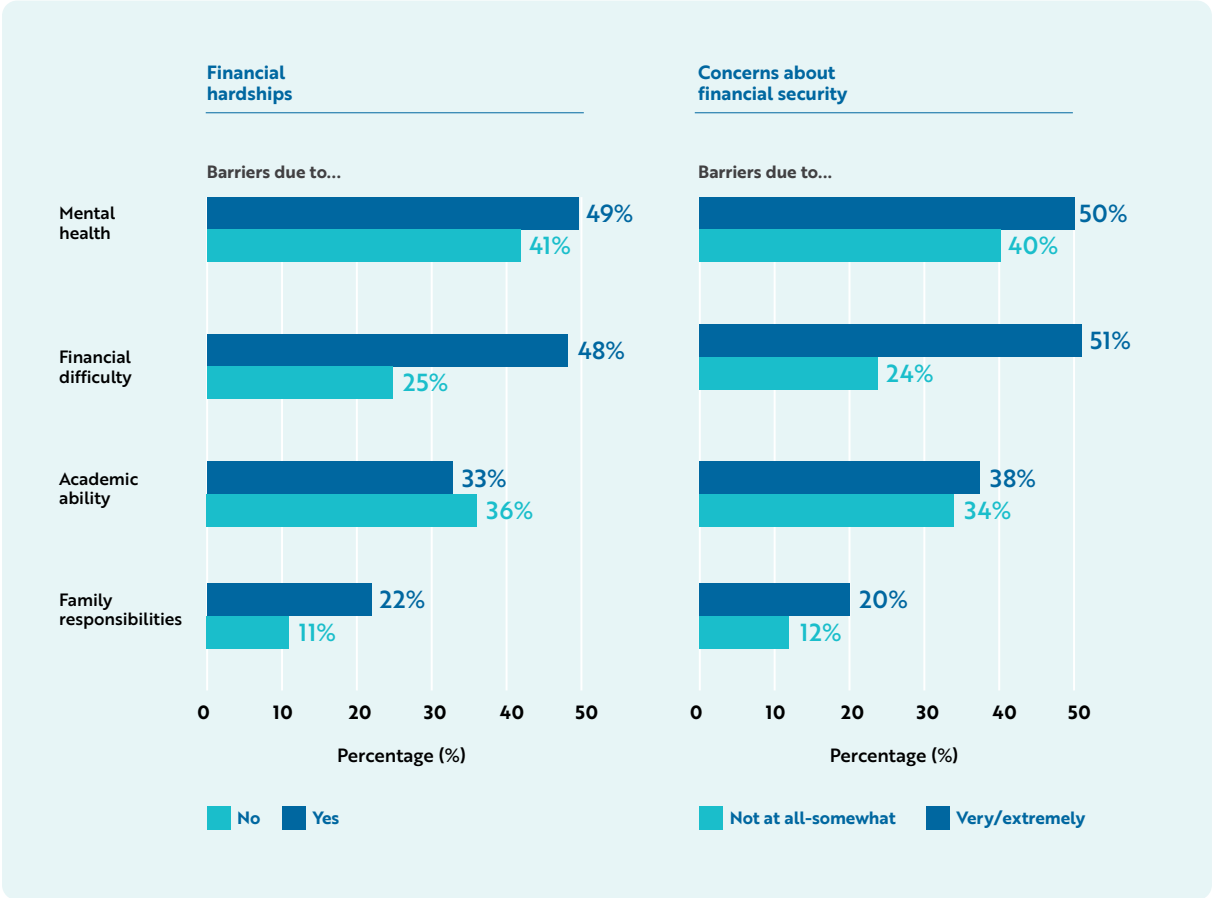


These barriers highlight the complex interplay of financial, mental health, academic, and familial factors that influence young people's perceptions of their future opportunities.

Financial instability can directly impede access to educational resources and opportunities, while mental health challenges, exacerbated by financial stress, can significantly impact motivation and reduce cognitive capacity. Concerns about academic ability and added responsibilities at home may further limit a young person's time and energy for pursuing academic and career goals.

Notably, even young people who did not experience financial hardships but were concerned about financial security reported similar barriers, with over half (54%) reporting at least one anticipated barrier to achieving their future goals. This highlights that financial concerns alone can significantly impact young people's outlook on their future opportunities. To address these multifaceted barriers, comprehensive support systems that provide financial aid, mental health services, academic support, and flexible educational pathways are essential.

Figure 7. Top 4 barriers experienced by young people who had reported financial stress



Future study and/or work plans

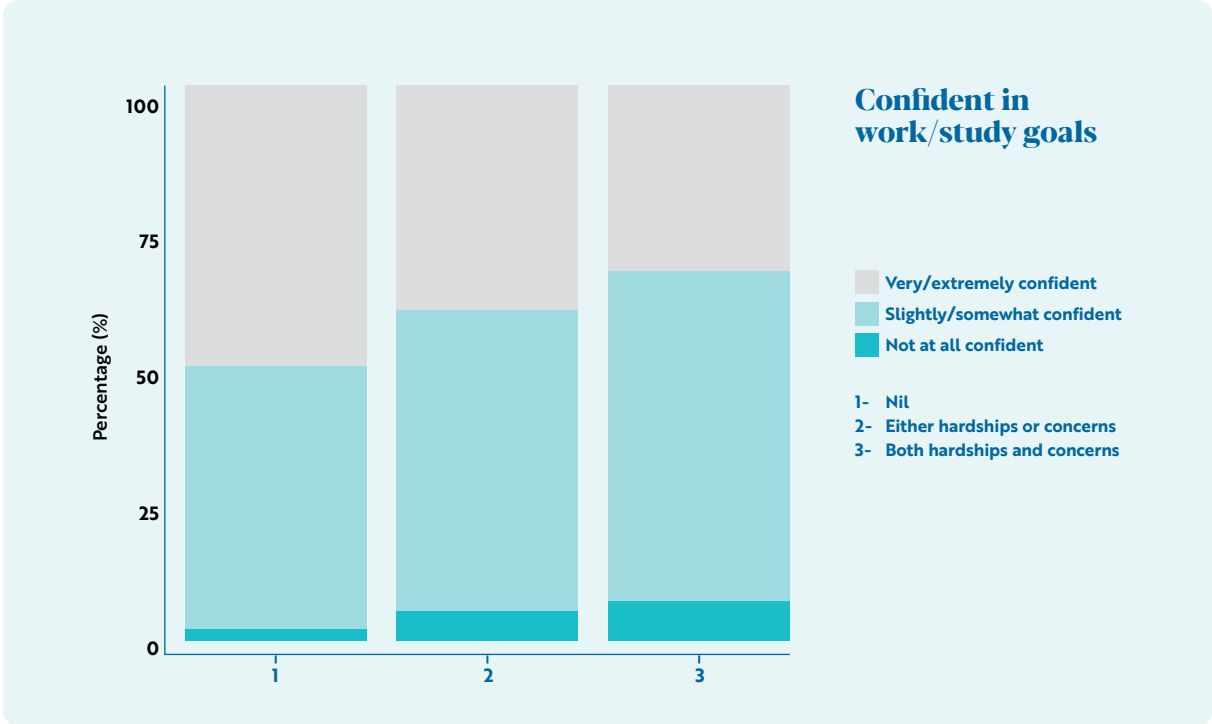
The experience of financial stress can impact a young person’s ambition or vision for the future.



Only 37% of young people who reported financial hardships and 39% of young people who reported concerns about financial security reported being very/ extremely confident in their ability to achieve their study/work goals after leaving school, compared to 50% of young people who had not experienced either hardships or concerns (Figure 8).

More young people who reported both concerns and hardships were not at all confident about their ability to achieve their study/work goals than their peers who did not report any financial stress (7.2% among those with both concerns and hardships, 5.7% and 4.8% for those with either concerns or hardships (respectively), and 1.9% for those with no financial stress).

Figure 8. Confidence in work/study goals among young people facing financial hardships and concerns





IN THE WORDS OF A YOUNG PERSON:

What more could help address your challenge?

“Scholarships/rent subsidies or other forms of income that i can receive regardless of parental income... Alternatively cheaper university accommodation, where the costs are ratioed to be no more than 50% of the maximum current youth allowance would be far preferable to my current rental costs, where my rent is over 90% of my received youth allowance.” (Gender diverse, 19, VIC, both financial hardships and concerns)



Community supports and connections

Those with financial hardship and concerns had lower rates of participation in sports activities.



IN THE WORDS OF A YOUNG PERSON:

Biggest personal challenge experienced in 2022-2023

“Being able to maintain work and school at the same time. School studies are costly and I am helping my mum to pay for my school fees and afterschool activities. My family is not financially stable and it becomes a challenge now and then for home loan or other additional fees.”

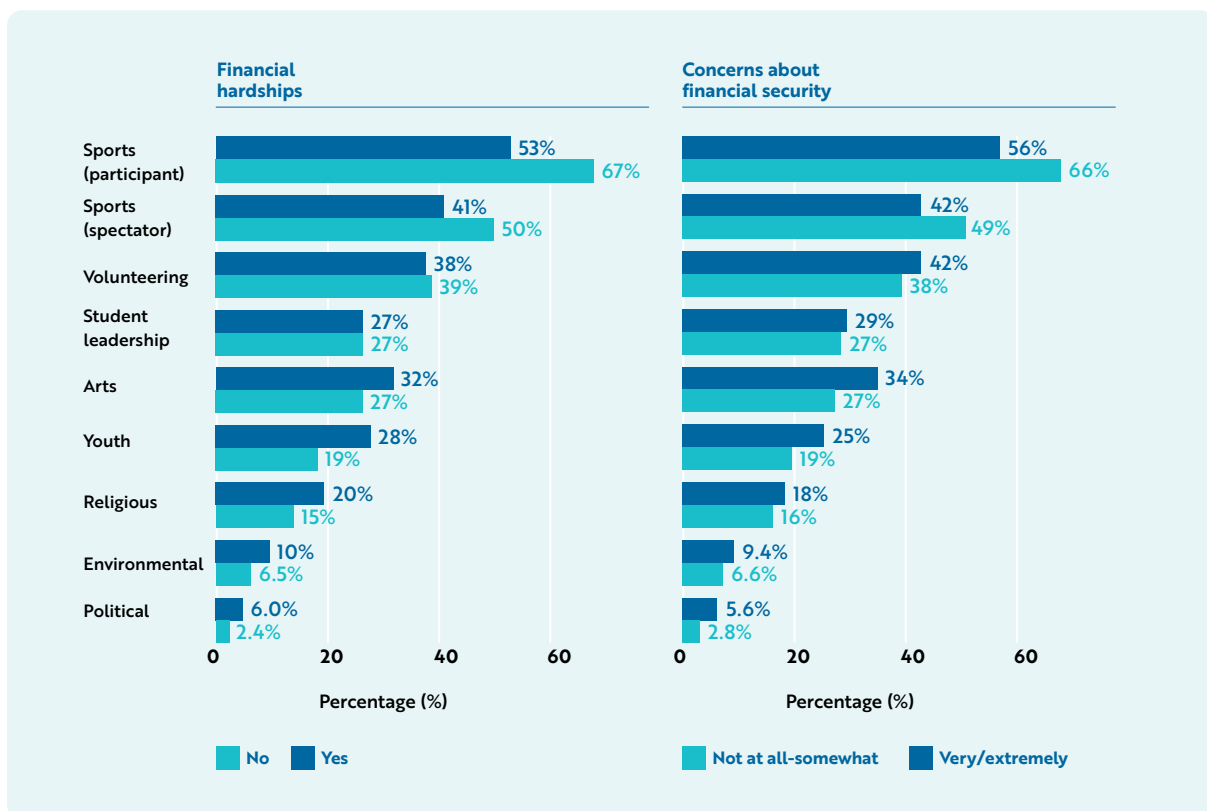
(Prefer not to say, 17, SA, both financial hardships and concerns)

Community supports and connections play a vital role in supporting young people. Involvement in community groups and activities, such as arts/cultural/music groups, environmental groups, political groups, religious groups, sports, student leadership groups, volunteer work, and youth groups can provide young people with a sense of belonging and support. As we have seen in previous *Youth Survey* work¹⁰, young people who have access to good social supports typically have better mental health outcomes, benefitting from peer support, mentorship, and resources that can help them to navigate their financial and personal challenges.

In 2023 results, we noted that young people who experienced financial hardships or concerns about financial security were more likely than those without financial stresses to have engaged in community activities such as arts, environmental, political, religious, and youth activities over the past 12 months (**Figure 9**).

Sports activities, however, were attended more frequently by those *without* financial stresses, likely due to the typically high costs associated with participation and spectating. These findings held true when both hardships and concerns were experienced, and the likelihood of not engaging in these community activities increased under such circumstances.

Figure 9. Participation in activities by experience of financial stress

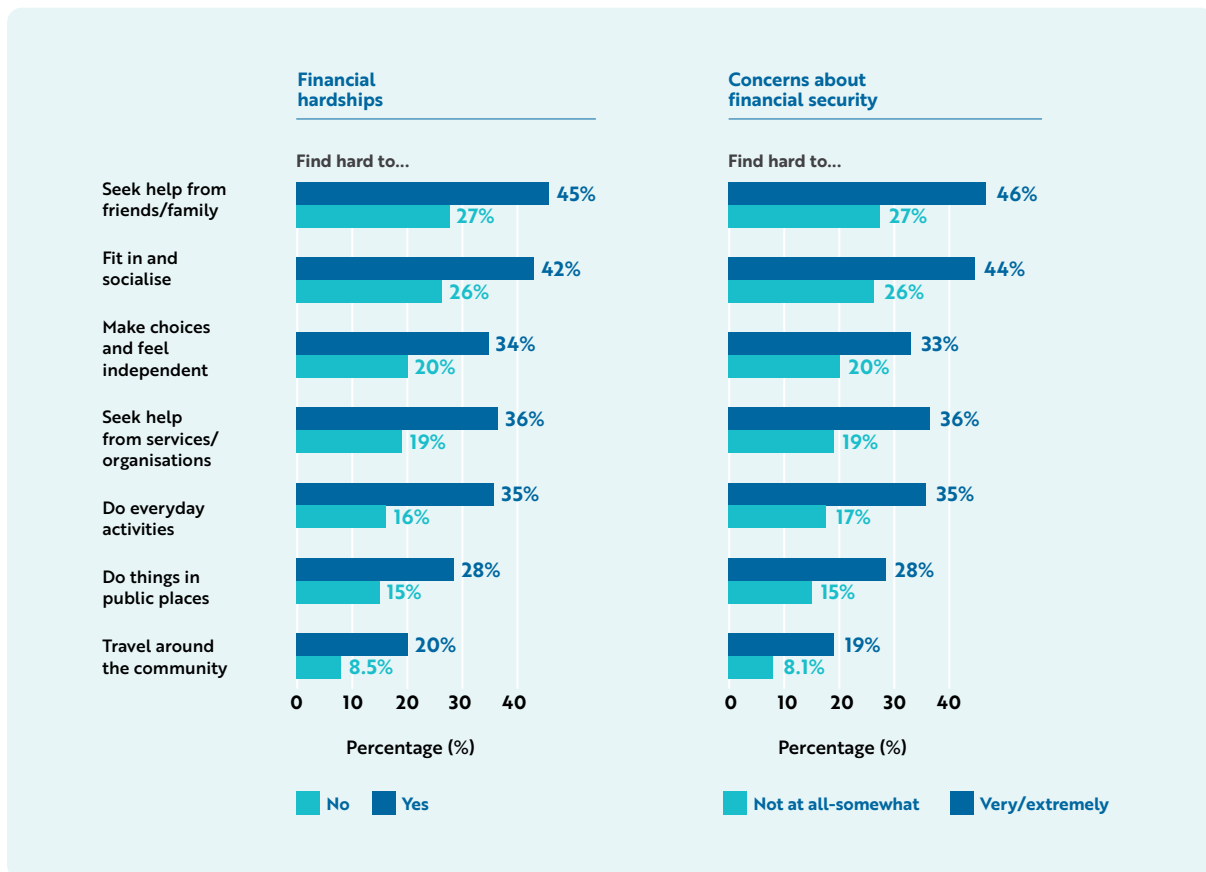


Those facing financial stress were more likely to find it difficult to seek help from friends and family.

Young people in these groups consistently reported finding it hard to do everyday activities that young people their age usually do (**Figure 10**). This includes things like fitting in and socialising with peers, making choices and feeling independent.

Of most concern is that almost 50% of young people who reported financial hardships or concerns (and more than 50% who reported both) also reported finding it hard to turn to friends and family for help, and **more than a third** who reported hardships or concerns (and 45% for both) also reported that they found it hard to turn to services and organisations for help.

Figure 10. Percentage of young people experiencing financial strain who reported 'finding it hard to...'



It is crucial to address this issue by ensuring not only the accessibility of available supports but also actively promoting engagement with them. We need to ensure young people are aware of where they can turn for support and that the people and services they reach out to are equipped to assist them effectively. Cost and practical barriers, such as time and travel

limitations, can be prohibitive factors for young people in accessing supports. Therefore, we must provide opportunities to access supports in low-cost, youth-specific, engaging, and accessible settings. Additionally, it is important to commend young people who, despite facing financial difficulties, continue to participate in community activities.



IN THE WORDS OF A YOUNG PERSON:

What more could have helped them in the future

“More accessible mental health services for regional areas and financial support with mental health services as well. Better mental health services at school and more training about mental health for school staff.”

(Female, 15, VIC, both financial hardships and concerns)

3.

POLICY IMPLICATIONS & RECOMMENDATIONS

The findings paint a complex picture of financial hardship among young people, influenced by a range of social, economic, and structural factors. Addressing these issues requires a multifaceted approach that considers the unique challenges faced by different groups of young people and addressing the structural inequities that are the root causes of financial insecurity. This way, we can better support young people in achieving economic stability and wellbeing.

Responses will need to address structural inequities, such as through policies aimed at improving access to education, healthcare, and employment opportunities for marginalised groups. Additionally, targeted support services that address the specific needs of these groups can help mitigate financial hardships.

Recommendations

A social transition passport

Young people face a complicated series of actions to transition from school towards independence, which can involve navigating the higher education system, finding employment and managing the associated paperwork (such as getting superannuation), accessing the social security system, becoming an independent user of the health system, and so on.

This report has found that those who are concerned about financial issues and responsibilities are even more likely to experience poor mental health than those facing financial hardship.

Equipping young people with information about financial requirements and available supports as they transition into early adulthood may help alleviate their concerns and stress. While the Services Australia website provides links to resources such as applying for a Medicare card, Tax File Number, and my.gov account, a more youth-friendly engagement mechanism is needed.

A social transition passport app, along with an associated secondary school curriculum module embedded into the existing financial literacy curriculum at the Year 10 level, would provide an engaging platform to support young people through this transition.



Recommendation

Services Australia to work with the Federal Department of Education to codesign, with young people, a transition passport app that prompts and directs students in the senior years of secondary school to where and when (e.g. points in age) they need to connect into

government services and supports related to housing, social connection, education and employment, and finances. This would support service-based connections and provide a reference for additional health and wellbeing supports should they be needed.

Increased financial support

Increased income support for young people, including financial assistance through rental subsidies, is necessary to reduce experiences of financial hardship. Increasing income support payments, including JobSeeker and Youth Allowance, to \$80/day would help to meet the economic needs of young people, whether they are living independently or are financially dependent on parents or carers.

Housing affordability is a specific and widespread concern for young people in financial stress. Immediate cost of living relief would be provided by adjusting the Commonwealth Rent Assistance

(CRA) program to keep pace with steep rent rises across Australia. CRA provides crucial financial assistance to tenants with low incomes, but currently only provides a maximum of \$94 a week for a single person (as at March 2024), which fails to reflect current rent levels and still leaves low-income earners in housing stress. Increasing the maximum rent threshold by 60% would more than double recipients' CRA payments, substantially reducing rental stress. This should be coupled with a review of CRA and other, state-based, rental subsidies to assess their effectiveness and make recommendations for reform.^[i]



Recommendation

The Federal Government to increase income support and improve rental subsidies, including:

- Increase JobSeeker and Youth Allowance to \$80/day;
- Increase the maximum threshold of Commonwealth Rent Assistance by 60% and review it together with other rental subsidies.

Increased youth housing options

Young people need a range of safe, secure, affordable housing options available to them and these should have age-appropriate support services connected to them. The Federal Government, in partnership with states and territories, should develop and maintain a national pool of at least 15,000 dedicated social housing youth tenancies.

In addition, Australian governments should ramp up investment in Youth Foyers, a specific model of supported housing dedicated to working with young people at risk of homelessness so they maintain pathways through education and employment.



Recommendation

The Federal and state/territory governments to increase youth housing options in social housing and private rental, by:

- Developing and maintaining a national pool of at least 15,000 dedicated social housing youth tenancies; and
- Constructing ten 40-unit Youth Foyers over the next three years.

[i] These recommendations are drawn from analysis conducted by the Australian Council of Social Service (ACOSS).

Improved educational pathways

Educational attainment is an important predictor of future employment, welfare and health outcomes. Young people who have achieved Year 12 or higher qualifications are less likely to experience economic disadvantage in later life¹¹. This makes it vital that young people are supported to connect with educational opportunities and achieve their study and work goals.

Some of the ways in which this can be supported include continuous monitoring of warning signs that young people experiencing financial stress or hardship might be at risk of early school leaving, providing individualised support to strengthen school engagement, providing students and their parents/ carers with advice and information about post-school

pathways to work and study, and supporting young people with the development of practical skills they will need to obtain a job, seek post-school support and manage money (including seeking financial support)¹².

Where students disengage from traditional forms of education, alternative education programs can help by addressing the complex issues that drive non-attendance at school, and provide a flexible, safe and supportive learning space that fosters feelings of independence and security among the students.



Recommendation

Governments to increase funding for services that support students who are experiencing financial disadvantage or hardship to remain engaged in education and develop positive post-school pathways.

Participation in community activities

Participation in local community activities provides young people with opportunities for social engagement that benefit their wellbeing and provides contact points with young people for support services.

Crucially, these activities need to be affordable for young people and families experiencing financial stress. In part, this may be addressed through the

financial support measures – such as increasing income support payments and CRA – mentioned above. However, it is also important that supporting young people's engagement in sports, arts, music and community activities is prioritised. Examples include funding for sports uniforms and membership fees, arts supplies and tuition, music and performance arts tuition and technology-focused programs.



Recommendation

Governments to increase and prioritise funding to initiatives that provide bursaries, scholarships and other fee support to young people experiencing financial hardship to participate in arts, sports, technology projects, music and other community activities.

Connection to sources of support

For a large proportion of young people in financial stress it can be hard to connect with family, friends and service organisations as a form of support, for a range of reasons. Other affordable options need to be put in place to ensure that they can access guidance and support on key issues.

Evidence-based sources of online support and information are an important response. Not all young people will want to turn to online sources, but for

those who do it is important that helpful, easy-to-access, age-appropriate resources are available. Access to evidence-based digital resources can reduce barriers to accessing help, including improving access to care in rural and regional areas and for people with mobility challenges or physical disabilities. Involving young people as co-designers of new digital interventions is essential to ensure their appeal, quality and effectiveness.



Recommendation

Develop evidence-based, age-appropriate sources of online support and information for young people.

Further research

One significant finding from this research was that young people who identified as having concerns about financial security were even more likely to have high levels of psychological distress than young people who reported experiencing financial hardships.

Further research is needed to explore young people's concerns about 'financial security' and to determine whether increased perceptions of future financial stressors or risks of financial insecurity (compared to actual experiences of financial hardship or poverty) are impacting their mental health and well-being, contributing to the rising prevalence of mental health conditions and psychological distress.



Recommendation

The Medical Research Future Fund (MRFF) to include a grant round specifically exploring the contemporary social and economic drivers and experiences behind the increase in psychological distress and mental ill-health among Australian young people.

4. APPENDIX

Table A1. Variable definitions and items from the 2023 Youth Survey

Item	Explanation
Financial stress	
Financial hardship	Young people were noted as having experienced financial hardship if they answered in the affirmative (or 'No, but I needed support or assistance') to the following question: <i>In the past year, have you and/or your family received support or assistance from a charity or foundation?</i> ; OR indicated an affirmative response to the question <i>In the past year, have you and/or your family experienced any of the following because of money concerns?</i> Responses included: <i>Could not pay bills or car expenses, Could not pay rent/mortgage, Gone without a meal, Could not afford school supplies or go on school excursions, and/or Sought financial help from family, friends or a charity.</i> This question aligns with the objective indicators of hardship included in the Australia Bureau of Statistic's Household Expenditure Survey ¹³ .
Concerns about financial security	Young people were noted as having concerns about their financial security if they replied <i>Very Concerned</i> or <i>Extremely Concerned</i> to the question: <i>In the past year, how personally concerned have you been about the following – financial security.</i>
Demographics and correlates of financial stress	
Gender	Self-identified gender options included <i>female, male, non-gendered, non-binary gender, transgender, not listed</i> and <i>prefer not to say</i> . <i>Non-gendered, non-binary gender, transgender, and not listed</i> were grouped as "gender diverse".
Cultural and linguistic diversity	Young people were grouped as culturally and linguistically diverse if they replied <i>Yes</i> to <i>Is there a particular cultural or ethnic group that you strongly identify with?</i> and/or <i>Do you speak a language other than English at home?</i>
Indigenous status	Young people were grouped as <i>Indigenous</i> if they replied identifying as <i>Aboriginal</i> and/or <i>Torres Strait Islander</i> .

Table continues

Item	Explanation
Socioeconomic conditions	The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD), a geographical measure of socio-economic status (SES) incorporating various indicators, was obtained from the Australian Bureau of Statistics (ABS) ⁴ and matched to participants' residential postcodes. Deciles 1 to 4 were grouped as "low", deciles 5 to 7 as "medium" and deciles 8 to 10 as "high". Deciles divide the Australian population in 10 groups of relatively equal size.
Remoteness	Remoteness information was obtained from the Australian Bureau of Statistics (ABS) by matching participants' residential postcodes to one of five categories: <i>Major Cities of Australia, Inner Regional Australia, Outer Regional Australia, Remote Australia, and Very Remote Australia</i> . The latter three were combined in our analyses as "Outer regional, remote or very remote" ⁵ .
Disability	Young people were asked: <i>Do you identify as a person with disability?</i> to which they could answer <i>Yes, No or Prefer not to say</i> .
Study Status	Young people were asked: <i>Are you currently studying?</i> to which they could answer <i>Yes (full-time), Yes (part-time), or No (not studying)</i> .
Paid work status	Young people were asked: <i>Do you currently have paid work?</i> to which they could answer <i>Yes (I'm a permanent employee), Yes (I'm a casual), No (but I'm looking for work), or No (and I am NOT looking for work)</i> .
Paid work	Young people who responded <i>Yes</i> to the earlier question <i>Do you currently have paid work?</i> were asked <i>If yes, how many hours do you work in an average week?</i> To respond to this question, they were asked to tick one of five boxes: (i) <i>1-5 hour(s) per week</i> , (ii) <i>6-10 hours per week</i> , (iii) <i>11-20 hours per week</i> , (iv) <i>21-34 hours per week</i> , (v) <i>35 or more hours per week</i> .
Unstable housing	Young people were noted as experiencing housing instability if they answered <i>Yes</i> to any of the following: <i>Have you experienced a time when you had no fixed address or lived in a refuge or transitional accommodation within the last year? Within the last year, have you spent time away from home because you felt you couldn't go back? and/or In the past year, have you ever worried about having a safe place to stay?</i>
Housing situation	Young people were asked: <i>How is your housing situation in relation to the following?</i> For each of 8 possible responses, answers were on a five-point scale from <i>very poor</i> to <i>very good</i> . <i>Very poor, poor, and acceptable</i> were combined in this report.

Mental health and wellbeing

Mental health condition	Young people were asked: <i>Do you identify as a person with a mental health condition?</i> to which they could answer <i>Yes (please specify), No or Prefer not to say</i> .
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Table continues

Item	Explanation
Psychological distress	Psychological distress was assessed using the Kessler Psychological Distress Scale – 6 item version (K6) ¹⁶ . A score of >18 is classified as high psychological distress.
Self-perceived mental health	Young people were asked: <i>In general, how would you rate your mental health and wellbeing?</i> Answers were on a five-point scale from <i>poor</i> to <i>excellent</i> . <i>Poor</i> and <i>fair</i> were combined in this report.
Outlook on the future	Answers to <i>How would you describe your feelings when you think about the future?</i> were presented on a five-point scale from <i>very negative</i> to <i>very positive</i> . <i>Very positive</i> and <i>positive</i> , and <i>Very negative</i> and <i>negative</i> were combined in this report.
Perceived personal wellbeing	Wellbeing was assessed using the School Children version of the Personal Wellbeing Index (PWI-SC) ^{17,18} . The PWI-SC consists of seven items related to how happy the young person feels with respect to various aspects of their life including their health, the things they have, how they get along with others, and how safe they feel. Scores were converted to a 100-point scale and rounded to the nearest integer. Respondents were classified into three groups according to the PWI-SC manual ¹⁹ : <i>Personal wellbeing likely to be challenged</i> (<50), <i>personal wellbeing likely to be compromised</i> (51-69), and <i>likely experiencing a normal level of wellbeing</i> (>70).

Other aspects/impacts

Barriers to work/study goals	Young people were asked to respond <i>Yes</i> or <i>No</i> to <i>Do you feel there are any barriers which impact you achieving your study/work goals after you leave school?</i> If they answered 'Yes', they were directed to a sub-question asking them to tick all that apply from a list of 17 possible responses.
Post-school plans	Young people were asked ' <i>If you are studying at school or equivalent, what are you planning to do after you leave school? (Please tick all that apply)</i> ' They were asked to tick as many from a list of 11 possible responses.
Activities	Young people were asked ' <i>In the past year, have you been involved in the following groups/activities?</i> '. They were instructed to ' <i>Please tick all that apply</i> ' from a list of 9 possible responses.

Table A2. Characteristics of young people according to experiences of financial hardships and financial concerns.

Variable	Financial Hardships		Financial Concerns		Total
	Yes (n=3061)	No (n=15271)	Very/ extremely concerned (n=2851)	Not at all - somewhat concerned (n=16241)	(N=19,501)
Age					
15 - 16 years	65%	67%	60%	68%	67%
17 - 19 years	35%	33%	40%	32%	33%
Gender					
Male	43%	50%	38%	52%	50%
Female	50%	46%	54%	45%	47%
Gender Diverse	7.0%	3.1%	8.1%	3.1%	3.8%
Culturally and Linguistically Diverse (CALD)					
Yes	36%	29%	35%	30%	30%
Indigenous					
Yes	12%	5.1%	8.1%	6.0%	6.4%
Geographic Location					
Metropolitan	51%	52%	50%	52%	52%
Inner Regional	27%	29%	29%	29%	29%
Outer Regional/ Remote/Very Remote	22%	19%	22%	19%	20%
Socioeconomic Status					
Low	49%	38%	43%	39%	40%
Medium	28%	26%	29%	26%	26%
High	24%	37%	28%	35%	34%
Disability					
Yes	13%	6.8%	12%	7.2%	7.8%
No	79%	89%	83%	89%	88%
Prefer not to say	7.8%	4.0%	5.9%	4.3%	4.6%
Mental health condition					
Yes	29%	14%	30%	14%	17%
No	53%	75%	53%	75%	71%
Prefer not to say	18%	11%	17%	11%	12%

Table continues

Variable	Financial Hardships		Financial Concerns		Total
	Yes (n=3061)	No (n=15271)	Very/ extremely concerned (n=2851)	Not at all - somewhat concerned (n=16241)	(N=19,501)
Study status					
Yes, full-time	80%	84%	84%	83%	83%
Yes, part-time	11%	8.5%	9.0%	9.0%	9.0%
No, not studying	9.0%	7.3%	6.7%	7.9%	8.0%
Paid work					
Yes, I'm a permanent employee	6.3%	4.4%	5.9%	4.5%	4.7%
Yes, I'm a casual	47%	48%	54%	47%	48%
No, but I am looking for work	32%	27%	28%	28%	28%
No, and I am NOT looking for work	15%	21%	13%	21%	20%

Differences between experience of financial hardship and nil, and financial concerns vs nil/somewhat concerned were all significant at $p < .001$, except for study status, where there were no significant differences.



Statistical methods

Participants and Procedures

19,501 young people between 15 to 19 years of age took part in the Mission Australia Youth Survey. Young people came from all states and territories in Australia. They were recruited through various channels including schools, local governments, Mission Australia's services, and other community-based organisations. Following an informed consent script, young persons completed either an online or

a paper copy of the survey between 30 March and 25 August 2023. No reimbursement was provided for survey completion. Ethics approval for the study was obtained from the University of Melbourne Human Research Ethics Committee (#2023-22721-37099-6), and from the various State and Territory Education Departments and Catholic Education Offices.

Measures

Since its inception in 2002, the Mission Australia *Youth Survey* has been the largest annual survey of young people aged 15 to 19 in Australia. The *Youth Survey* consists of a diverse range of question sets aimed at gaining broad insights into the challenges, concerns, and lived experiences of adolescents residing in Australia. Each iteration of the *Youth Survey* consists of a core set of questions and supplementary questions are revised each year to align with evolving issues, concerns, and realities that are pertinent to this age group. The 2023 edition of the *Youth Survey* included various metrics relating to a young person's employment and academic situation, personal and national concerns, involvement in activities, personal and community supports, their health and wellbeing, housing and financial situation, experiences of discrimination, and a range of demographic characteristics. A description of variables relevant to this report are provided in Table A1. For further details on the survey methodology please see the Mission Australia *Youth Survey 2023 national report*²⁰.

Data Analysis

All analyses were performed in R version 4.3.2 (2023-10-31). Descriptive analyses and a variety of graphical visualisations were employed to summarise the demographic characteristics of participants, and to explore differences in participant profiles in relation to levels of financial hardship or financial security.

The analysis of *Youth Survey* data was weighted to make the sample representative of 15- to 19-year-olds by gender, location (state/territory), and the Australian Bureau of Statistics (ABS) developed Socio-Economic Indexes for Areas (SEIFA)¹⁴. Gender and location correspond to the ABS' Estimated Residential Population statistics (ERP)²¹, as it provides year on year figures. Random iterative method (RIM) weighting is utilised. This balances the marginal distributions of each weighting element one after the other, repeating until all factors are within a reasonable margin of the target.

Who is Mission Australia?

Mission Australia is a national Christian charity motivated by a shared vision of an Australia where everyone has a safe home and can thrive.

Since 1859, we've been standing alongside people and communities in need across Australia, offering real hope that has lasting impact. Backed by our supporters, churches, partners and funders, we work together for the long-term wellbeing of anyone who needs us by collaborating with them to tackle the root causes of their challenges.

Every day we deliver homelessness crisis and prevention services, provide social and affordable housing, assist struggling families and children, address mental health issues, fight substance dependencies, support people with disability and much more.

We measure our impact, collecting evidence of what works to inform our service design and delivery, and to advocate for change.

Mission Australia believes a person's circumstances shouldn't define their future and that given the right support, everyone can reach their full potential.

That's why we stand together with Australians in need, for as long as they need us.

Who is Orygen?

Leading the revolution in youth mental health

At Orygen, we believe that every young person deserves to grow into adulthood with optimal mental health. Everything we do is focused on delivering this outcome.

Orygen is Australia's centre of excellence in youth mental health and the world's leading research and knowledge translation organisation focused on mental ill-health in young people.

We believe in treating early and focusing on recovery. Pioneering reform to deliver real-world practical solutions.

Our research is world-leading, impactful and creates change. Working directly with young people, their families and friends, we pioneer new, positive approaches to the prevention and treatment of mental disorders.

We advocate to make sure that policy makers understand the need and cost of mental ill-health in young people.

And educate to ensure our research and evidence-based practice is used to develop innovative training programs and resources.

Our goal is to see all young people with mental ill-health get well and stay well.

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If you are a young person and need
someone to talk with, you can contact

Kids Helpline: 1800 55 1800 (24/7)

Kidshelpline.com.au

