15 May 2026

Senator Barbara Pocock
Chair
Select Committee on Intergenerational Housing Inequity
PO Box 6100
Parliament House
Canberra ACT 2600

Submitted via the Committee website

Dear Senator Pocock

headspace National welcomes the opportunity to provide a submission to the Select Committee on Intergenerational Housing Inequity. Our submission focuses on the relationship between stable housing and mental health, particularly for young people, and the impact of intergenerational inequity on young people.

About headspace

headspace is the National Youth Mental Health Foundation, providing prevention and early intervention mental health and wellbeing services to 12- to 25-year-olds, via a network of 175 centres across Australia. headspace offers in person, online and phone services, and supports young people in school and university settings. Our services are designed around four core streams: mental health, physical health, alcohol and other drugs support, and vocational services.

About our submission

Our submission focuses on the experiences and concerns of young people about housing security and affordability. We have incorporated comments from members of the headspace Youth National Reference Group, hYNRG.

Young people's concerns about housing affordability

Young people consistently report concerns about housing affordability. In headspace's most recent National Youth Mental Health Survey, 34% of young people surveyed rated 'housing affordability' as one of their top five concerns. Similarly, the 'cost of living' was a key concern for young people, with 49% ranking this as one of their top concerns.

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Other recent survey results echo these findings. For example, Mission Australia's Youth Survey has found increasing concern among young people about the cost of living, and continuing concern about housing and homelessness.[1]

For many young people, it can be difficult to find rental accommodation that is affordable, safe and appropriately located for their lives, including participating in study, work and community. As a hYNRG member noted:

> *The experience or threat of being homeless exists as a constant thought for people who are low income or come from a low-income situation.*

Saving to purchase a home can be even more difficult. hYNRG members noted:

> *The idea or goal of 'buying a house' has never been a consideration that I personally have had. It is something that has always felt so far out of reach, that I think I forget it's technically even an option.*
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> *Even when I was working 2 casual jobs and doing pet sitting gigs on the side, I was still not anywhere close to putting anything in savings because it's still pay check to pay check. It isn't something you can budget for at this point, and I fear that it's a common experience for a lot of young people trying to find somewhere to stay.*

Housing and mental health

There are clear links between experiences of housing insecurity, homelessness and poor mental health. Stable housing provides young people with the safety and support to engage in education, work and community life, while housing instability contributes to psychological distress and poor mental health. Housing insecurity also makes it more difficult for young people to engage with mental health supports, creating a cycle that is difficult to break.

A member of hYNRG described the importance of housing to them:

> *Housing influences where you can live, whether you can stay close to study or work, how much of your income is absorbed by rent, and whether you are able to make longer-term decisions with any real sense of certainty. When housing feels insecure or out of reach, it can create the sense that adulthood is constantly being deferred.*

Members of hYNRG noted the impact of their housing situation on their mental health and wellbeing:

> *Housing has, and continues to, greatly impact my mental health and overall wellbeing, on so many different levels. The concept of being able to live in one house, in one location, seems genuinely unachievable at this point. The first time I was homeless, I was 7 or 8 years old and slept on a fold out couch at my mother's boyfriend's place for months before we moved interstate. The second time I was homeless, I was 20 and living in my car because I didn't have anywhere safe to go, and having doors around me that I could lock somehow still felt safer than staying at the social housing accommodation I was in.*

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[1] Mission Australia, 2025, Youth Survey 2025: Summary, Mission Australia Youth Survey - Explore 2025 Insights | Mission Australia.

> *Housing insecurity has affected my sense of mental wellbeing, even if not always in an immediate or dramatic way. One of the hardest parts is that the stress can be constant and low-level, rather than one clear crisis. When safe, secure, and appropriate housing feels difficult to access, it can create an ongoing sense of uncertainty about stability, independence, and what the future will realistically look like. For me, that uncertainty can be mentally exhausting, because housing is such a basic part of feeling settled and able to function well in other areas of life.*

Research among young people accessing headspace centres shows young people who live in unstable conditions (homelessness, short-term or other unstable arrangements, or having somewhere to live but experiencing issues with accommodation) experience the highest rates of suicidality, both at presentation and at any time in their episode of care.[2]

Many young people lack access to secure and affordable housing located appropriately for work, study and participating in their families and communities. In 2021, Census data indicated that young adults aged 19 to 24 years have the highest rate of homelessness of any age group, with 91 people of every 10,000 Australians aged 19 to 24.[3] Further 53 of every 10,000 young people aged 12 to 18 were homeless.

Young people aged under 25 are often studying or working in lower paid jobs, often in casual or part time roles. This places young people at a disadvantage in the housing market compared to people aged 25 or older. As members of hYNRG described, it can be difficult to manage housing on a low income, and to plan with confidence when work is uncertain:

> *I think one of the most overlooked aspects when it comes to young people expressing their concerns about accessing housing, is definitely clarity around their future working lives, which in turn, creates confusion about their future financial situation and ultimately their confidence in purchasing a home.*

For First Nations young people, safe, secure and culturally appropriate housing is foundational to their social and emotional wellbeing, identity and life outcomes. The over-representation of First Nations young people in homelessness is the result of ongoing intergenerational impacts of colonisation, dispossession and exclusion from housing systems that do not meet their needs. Homelessness is a Closing the Gap target, yet First Nations young people continue to experience a disproportionate burden of housing insecurity, reflecting a failure of current policy settings to deliver equity.

Evidence consistently shows that housing outcomes improve when Aboriginal and Torres Strait Islander communities lead the design, delivery and governance of housing responses. Addressing intergenerational housing inequity for First Nations young people requires sustained investment in Aboriginal-led, culturally safe housing and homelessness solutions that support connection to family, community, culture and Country.

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[2] Albrecht, S., Rickwood, D., Telford, N., et al, 2025, Suicidality in primary care youth mental health services: Prevalence, risk factors and implications for practice, *Early Intervention Psychiatry,* 19(2).
[3] AHURI, 2023, What are the real costs of the housing crisis for Australia's young people? https://www.ahuri.edu.au/analysis/brief/what-are-real-costs-housing-crisis-australias-young-people.

Young people's voices are needed

Young people's lives are directly impacted by housing inequity. Yet often, public investment in housing prioritises the health, wellbeing and wealth of older populations. Members of hYNRG expressed frustration at the inequity of the current housing market:

> *It is hard seeing that there are incredibly wealthy people who jump at the chance to buy another property, for the sole purpose of just having it. There is no real monitoring or tracking of how many properties are owned and by who, and no one is addressing the issue, so it's just getting worse and worse.*
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> *I see intergenerational housing inequity as a serious issue because it shapes far more than housing outcomes alone. It affects independence, wellbeing, opportunity, and a young person's sense of what is realistically possible for their future.*

Despite their concern about housing affordability, and the impact on their lives, young people have limited opportunities to have a say and influence housing policy decisions. Government's decisions in this area must be informed by the voices and experiences of young people.

Further details

headspace would welcome the opportunity to discuss these issues with the Select Committee on Intergenerational Housing Inequity in more detail.

Yours sincerely



Jason Trethowan
Chief Executive Officer