



YWCA  
CANBERRA

# Our Lives: **Women** **in the ACT 2023**

**Thank you to  
Sustineo who  
assisted in the  
development of  
the Our Lives:  
Women in the  
ACT survey.**

# sustineo



YWCA  
CANBERRA

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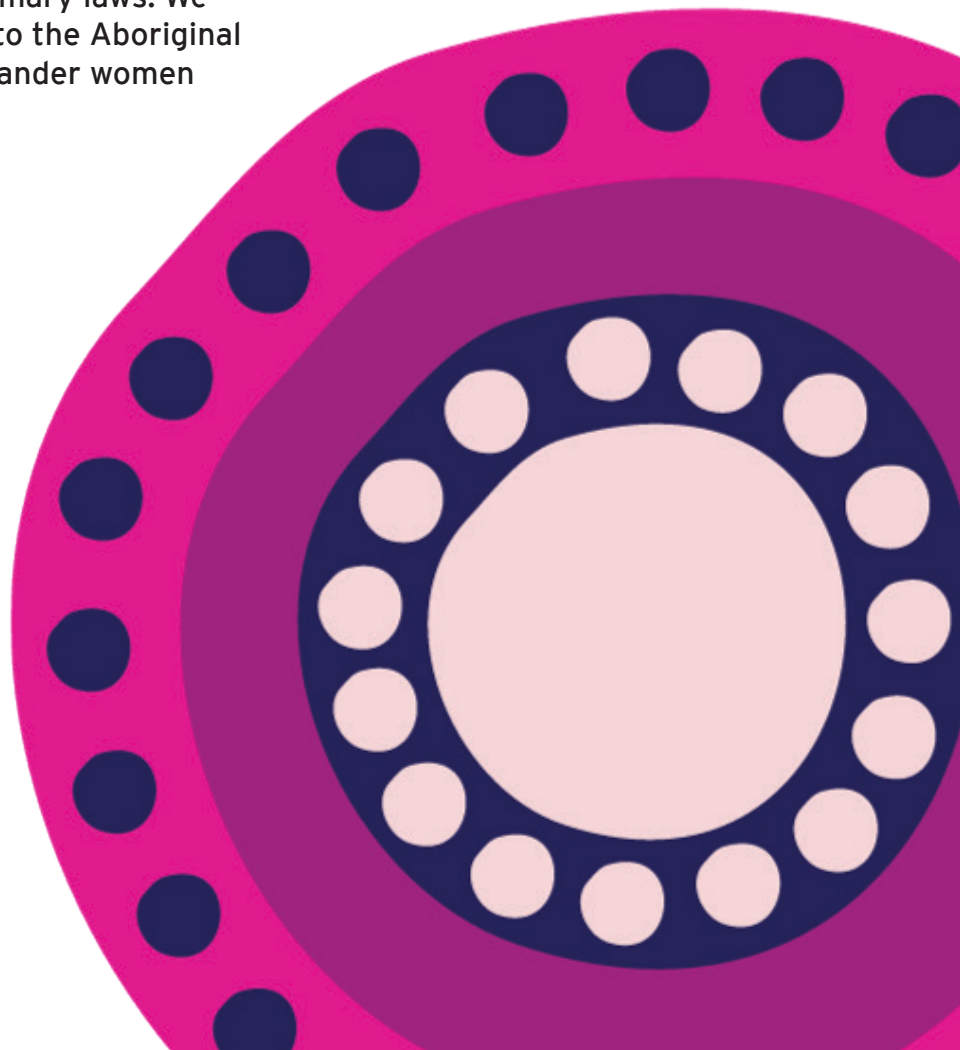
# Acknowledgement of Country

YWCA Canberra proudly recognises the rights of Aboriginal and Torres Strait Islander peoples to own and control their cultures and pays our respect to these rights.

YWCA Canberra acknowledges the need to respect and encourage the diversity of Indigenous cultures and to respect Indigenous world views, lifestyles, and customary laws. We extend our respect to the Aboriginal and Torres Strait Islander women

who for thousands of years have preserved the culture and practices of their communities on country.

This land was never surrendered, and we acknowledge that it always was and will continue to always be Aboriginal land.



# About YWCA Canberra

YWCA Canberra is a feminist not-for-profit organisation that has provided community services and represented women's issues in Canberra since 1929. Our mission is 'Gender equity by strengthening communities and empowering girls and women through our services and advocacy' and our vision is 'Girls and women thriving'.

We provide essential, quality services for women, girls and families in the ACT and surrounding regions. We work in the areas of children's services, community development, homelessness and affordable housing, youth services, personal and professional training, women's leadership and advocacy.

We are externally accredited against the Quality Improvement Council (QIC) Health and Community Service Standards (7th Edition). Accreditation against the QIC standards support us to improve client and community engagement, diversity and cultural appropriateness, management systems, governance and service delivery, while committing to a cycle of continuous quality improvement.

In addition to the QIC standards, we are accredited against the following

external client related service standards for our key areas of work:

- Australian Charities and Not for Profit Commission
- National Quality Standard for Early Childhood Education and Care and School Aged Care
- National Regulatory System for Community Housing
- Registered Training Organisations Standards

Through our national Affiliate Association with YWCA Australia, we are part of the World YWCA network, which connects 120 countries across the globe.



# Executive summary

YWCA Canberra set about the task of drafting the third iteration of the Our Lives survey with the current cost-of-living pressures firmly in mind. The lived reality for many over the past two years has been mixed. Record low interest rates and a local labour market largely resilient to the impact of COVID-19 were eventually offset by crippling inflation compounded by wage stagnation. Workers, renters, and mortgage holders had to endure the impact of 13 interest rate hikes in a little over 18 months and inflation that peaked at 8.4% in December 2022. For those living in Canberra on low or modest wages, these conditions made getting by a lot of tougher.<sup>1</sup>

By the time we commenced the survey in May 2023, many were already facing choices between medicine and fuel. Like other frontline service organisations, we saw this through the increased demand at our food-relief service and our housing support services. For these reasons, the 2023 survey project was framed to deliberately explore the reality of women's lives through housing, financial security, their children's wellbeing, and their futures.

This survey report attempts to build on the previous two surveys and develop a holistic understanding of how Canberrans are managing, what their lived reality is like and the effort some are going to, to make ends meet. Due to the similarity of this report to our survey design in 2021, which looked at the impact of COVID-19, there were some questions which can be directly compared to depict the load many are carrying. Where possible, we have also compared results with the first survey project, conducted in 2019.

The report is presented against four major themes explored throughout the survey: housing, cost of living, safety and perceptions of future wellbeing.

**It is our vision that this survey adds to the evolving understanding of women and non-binary people in Canberra and the experiences of those on low or modest incomes in a city of expanding wealth. As the current economic pressures linger, the cohort who is struggling is growing to include people on modest or average incomes putting immense pressure on households, individual wellbeing and community services.**

<sup>[1]</sup> [https://www.parliament.act.gov.au/\\_data/assets/pdf\\_file/0015/222116/1.-The-final-report-with-all-additional-comments.pdf](https://www.parliament.act.gov.au/_data/assets/pdf_file/0015/222116/1.-The-final-report-with-all-additional-comments.pdf).

**18%** of respondents told us they did not have the savings to cover one cycle of housing payment if they lost their job.

**75%** of respondents described their financial situation as "financially stable".

**60%** of respondents said they did not need to take additional measures (like asking friends for money or selling personal items) to pay for essentials.

**2021**

**32%** of respondents did not have the savings to cover one housing payment if they lost their job.

**58%** of respondents described their financial situation as "financially stable".

**11%** of respondents said they did not need to take additional measures (like asking friends for money or selling personal items) to pay for essentials.

**2023**

Perceptions about the future have remained consistent, with around 2/3rds of respondents saying they felt positive about what their future holds in 2021 and in 2023.



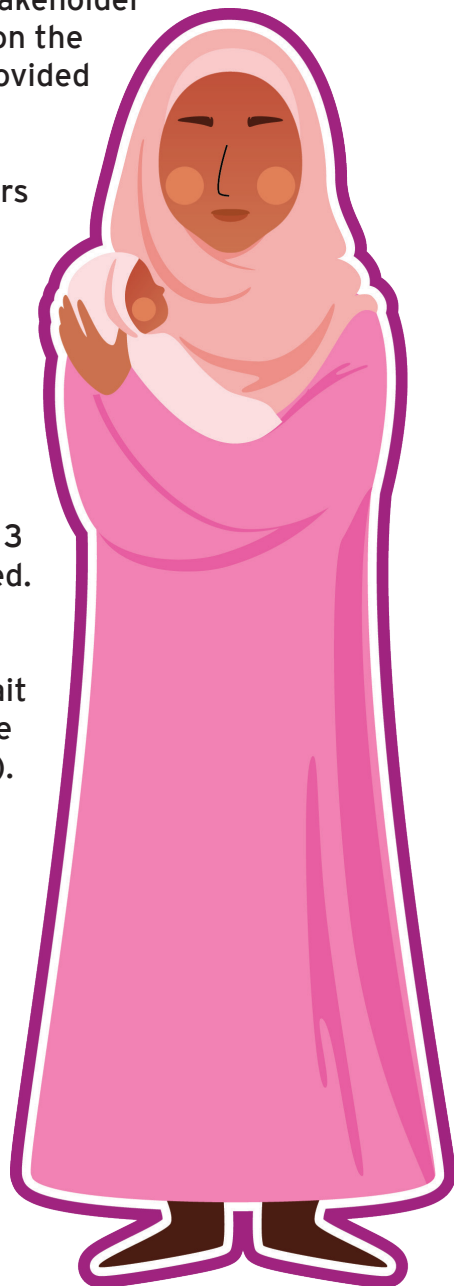
# Methodology

The online survey was developed by YWCA Canberra with assistance from Sustineo and hosted online through Qualtrics. The transition to the Qualtrics platform, from SurveyMonkey, allowed for improved data management and removing responses which abandoned the survey in the early stages. We distributed the survey through our social media and targeted outreach through our membership base, clients, community stakeholder groups, advocacy organisations, and advertisement on the Canberra light rail network. Small incentives were provided to encourage responses.

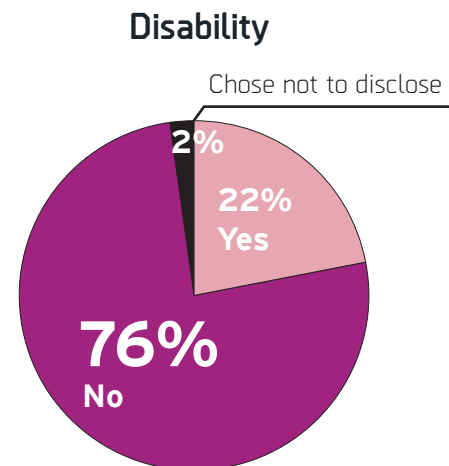
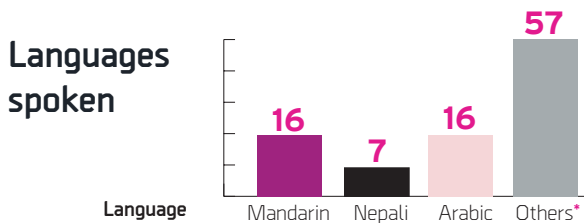
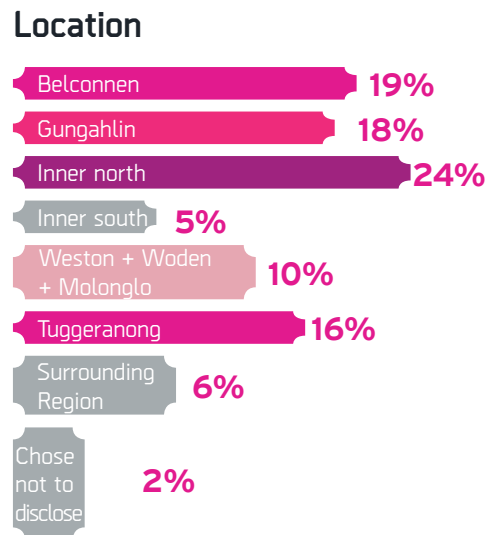
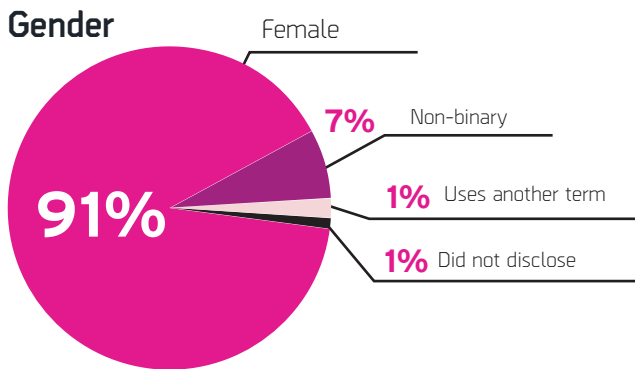
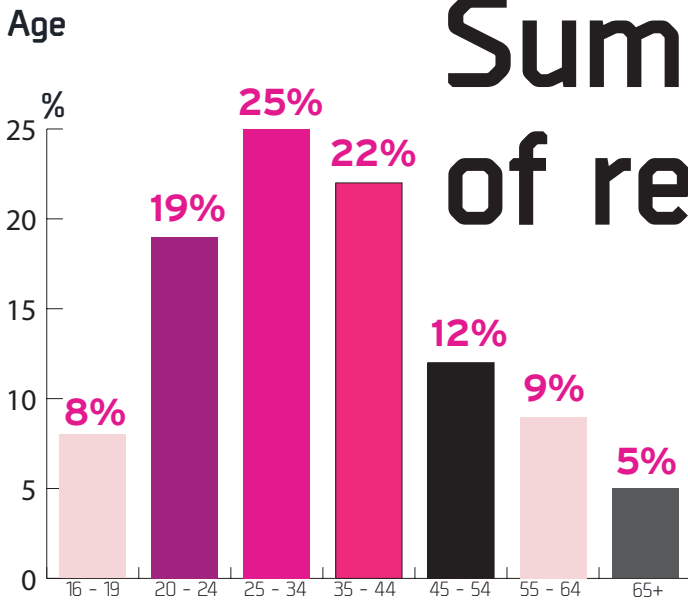
YWCA Canberra promoted the survey among members of our Mura Lanyon Youth and Community Centre Food Hub, by distributing supermarket vouchers to participants. There is a strong cohort of food hub members who speak Arabic as their primary language, and making the survey available in Arabic, Nepalese and Mandarin was a significant improvement to inclusion.

The survey was open from 22 May and closed on the 3 October 2023, with a total of 1049 responses received. Responses were sought from women and non-binary people aged 16 and over. We welcomed the improved number of responses from Aboriginal and Torres Strait Islander women against the 2021 survey, however the overall number of responses remains very low (n=30).

Further, as regional areas often absorb those residents who can no longer afford housing or other services in a metropolitan area, the survey was promoted to people living in the surrounding region for the first time (n=59).



# Summary of responses

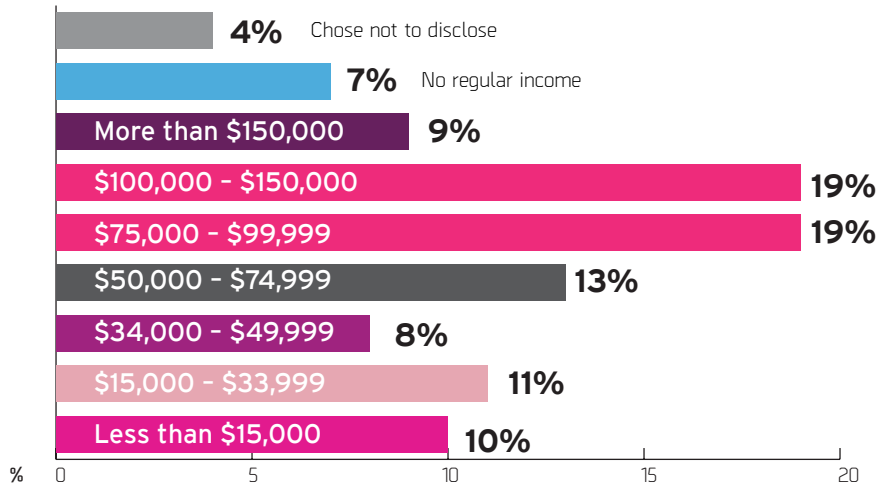


Number of responses (n)

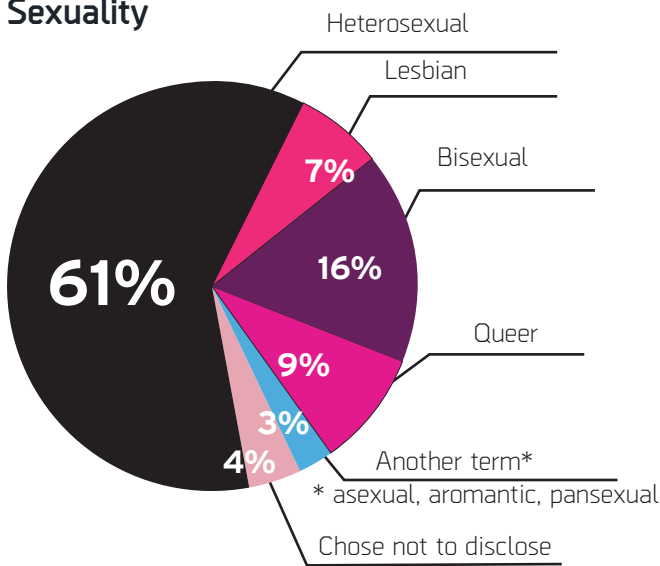
\* Other languages included:

- |         |            |            |
|---------|------------|------------|
| Thai    | Ukrainian  | Dinka      |
| Spanish | Norwegian  | Cantonese  |
| Russian | Maltese    | Auslan     |
| Bisaya  | Indonesian | Bengali    |
| Hindi   | Korean     | Sinhala    |
| French  | Telugu     | Polish     |
|         | Dutch      | Portuguese |

### Income

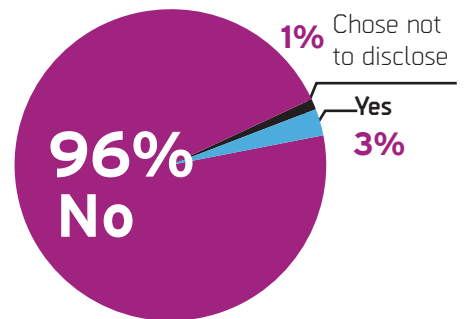


### Sexuality

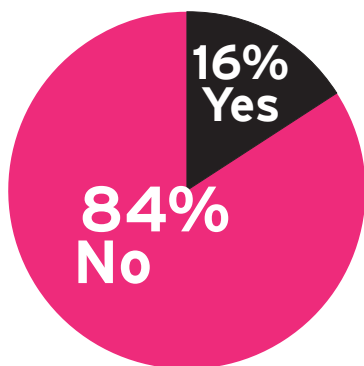


### Aboriginal or Torres Strait Islander \*

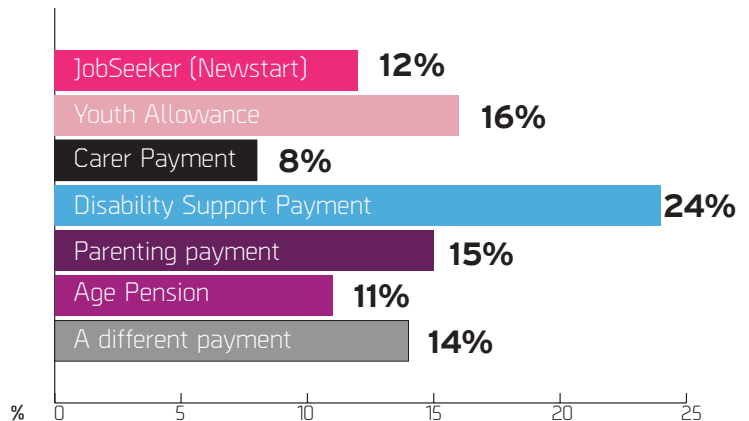
\* 30 responses were received. Caution should be applied to any interpretation of results.



### Receiving income support



Those receiving income support, received the following payments.



# Housing

Increased housing costs are a major contributor to cost of living pressures and close to half of all respondents told us they were spending more than 30% of their income on housing. While the savings buffer many accrued during COVID-19 lockdowns has been a stabilising factor for some who have rents and mortgages<sup>2</sup>, responses to our survey indicate that for many this is running dry, if it hasn't already. The falling savings buffer paints a grim reality for mortgage holders<sup>3</sup> and while many are, reportedly, still well placed to service their debts, this would not be sustainable in the long term if they became unemployed<sup>4</sup>.

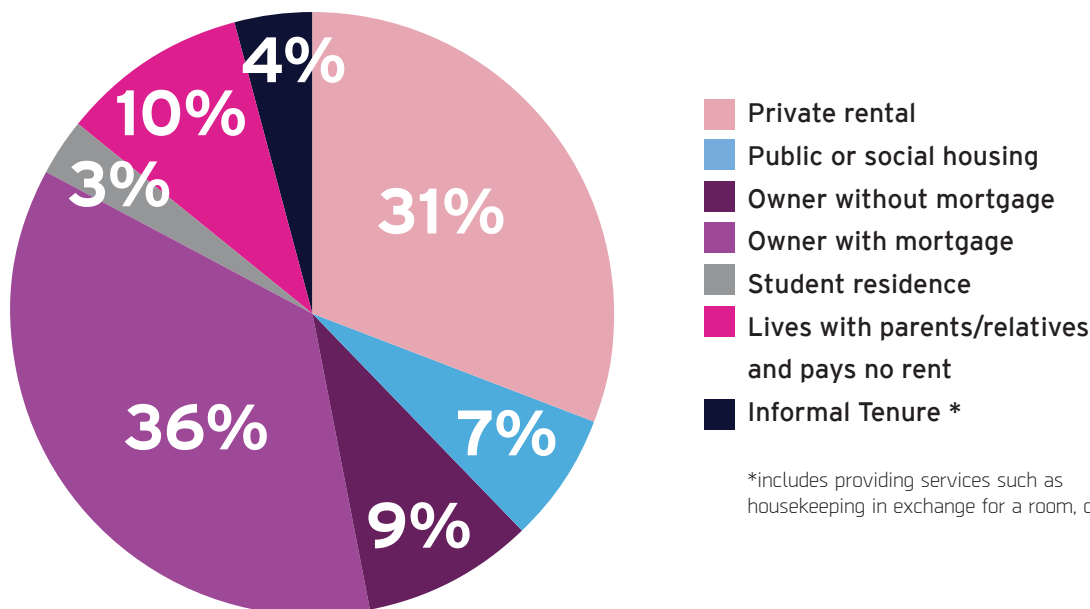
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<sup>[2]</sup> <https://www.rba.gov.au/publications/fsr/2023/oct/pdf/financial-stability-review-2023-10.pdf>.

<sup>[3]</sup> [https://www.illion.com.au/wp-content/uploads/2023/06/Barometer-Credit-Stress-Barometer-June\\_2023.pdf](https://www.illion.com.au/wp-content/uploads/2023/06/Barometer-Credit-Stress-Barometer-June_2023.pdf).

<sup>[4]</sup> <https://www.rba.gov.au/publications/fsr/2023/oct/pdf/financial-stability-review-2023-10.pdf>.

# Housing type



\*includes providing services such as housekeeping in exchange for a room, or 'other'.

“To not run out of savings.  
To not lose my home”.

- respondent with a mortgage on hopes for the future

“It’s really hard to make ends meet our mortgage has almost doubled in the last 12 months it now takes most of both mine and my partner’s pay. It’s hard to save up enough to pay for water and electricity. We barely have enough to afford groceries the idea of ever having savings is laughable. I know we are lucky, but it has been increasingly hard to stay afloat.”

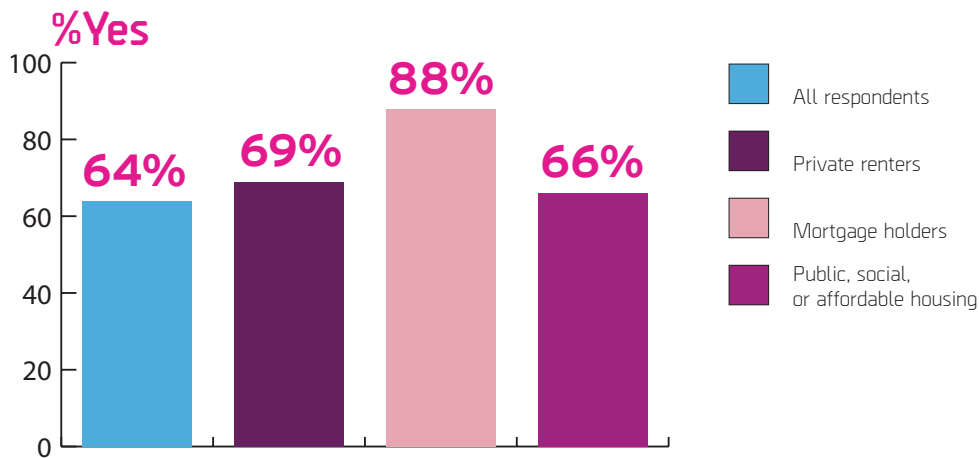
-respondent with mortgage.



“Have had to frequently borrow money from my support network”

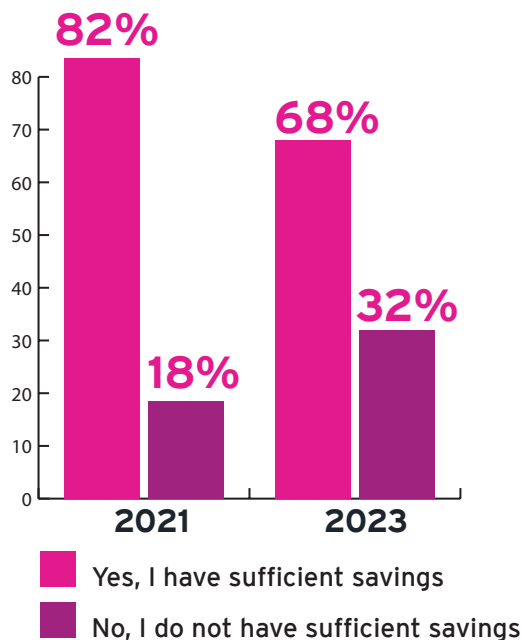
-respondent with mortgage.

## Has the cost of your housing increased in previous 12 months? (2023)



## Sufficient savings to cover one cycle of housing costs (2021-2023)

### All respondents with housing costs

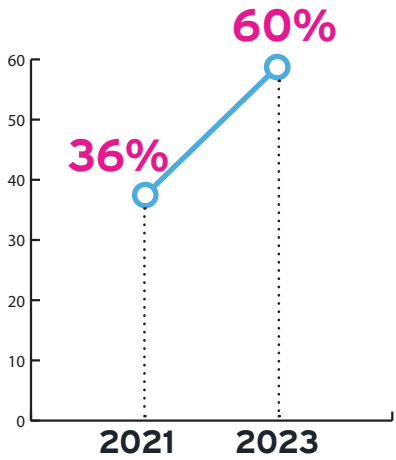


**O**ur findings show that 32% of respondents do not have enough savings to cover one housing payment if they were to lose their income. For single parents who took part in our survey, this proportion is 60%.

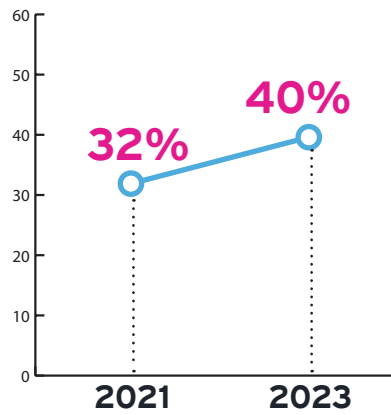
Single parents were less likely to have sufficient savings than the general population of respondents or other demographic cohorts.

■ "No, I do not have sufficient savings"

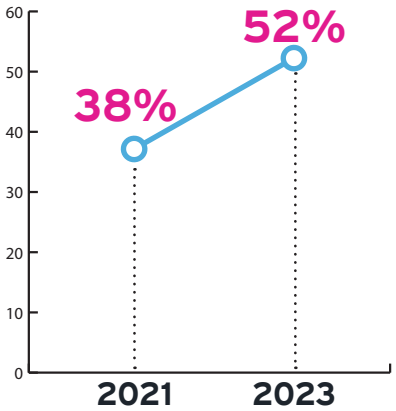
### Single parents with housing costs



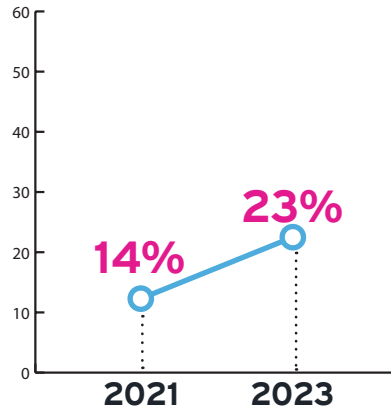
### Respondents with a disability



### Respondents who spoke a language other than English at home

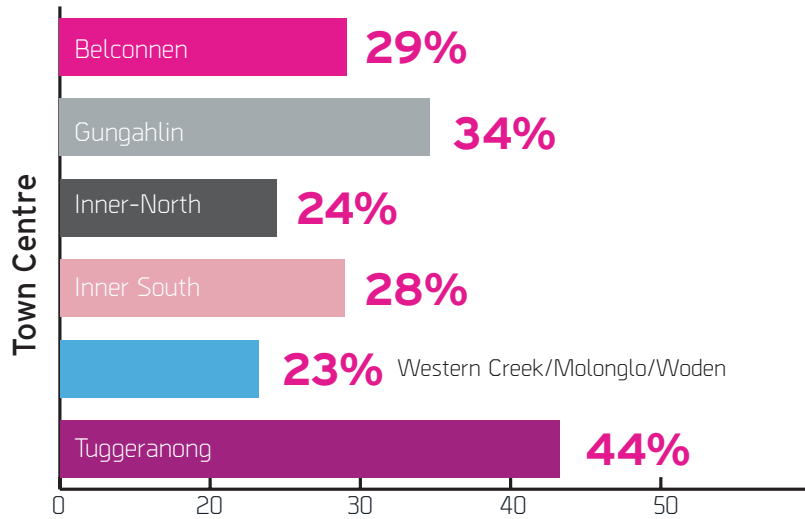


### Mortgage holders





## Insufficient savings to cover housing costs based on location (2023)



## Proportion of income spent on housing costs.

Housing costs as a proportion of income generally followed an inversely proportional trend (the more income earned typically resulted in lower proportional housing costs). For those respondents who were paying 50-70% of their income on meeting their housing costs however, the following were notable findings:

**20%** lived in the inner-north.

**5%** had accessed homelessness services in the last 12 months.

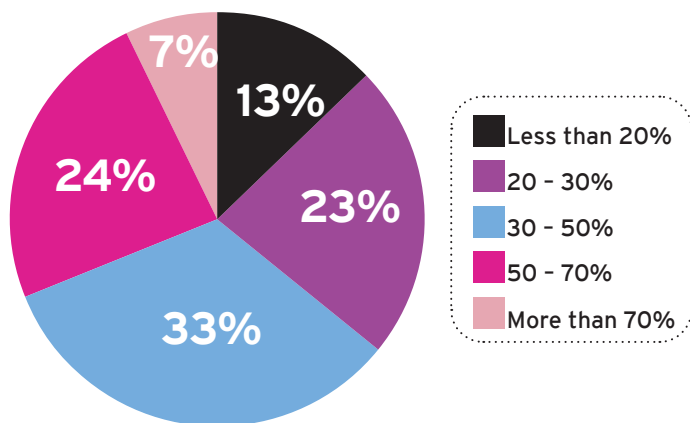
**One in four** were receiving income support payments.

**28%** were aged 35-44

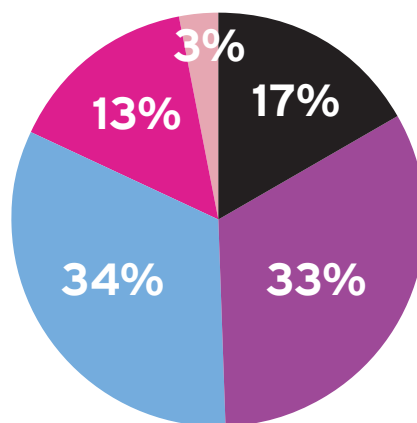
**67%** said they felt less financially stable than 12 months ago.

More than two-thirds of survey respondents who receive income support and pay private rent are earning less than \$50,000/year. The proportion of this cohort's income directed towards their housing costs have significantly increased since 2021.

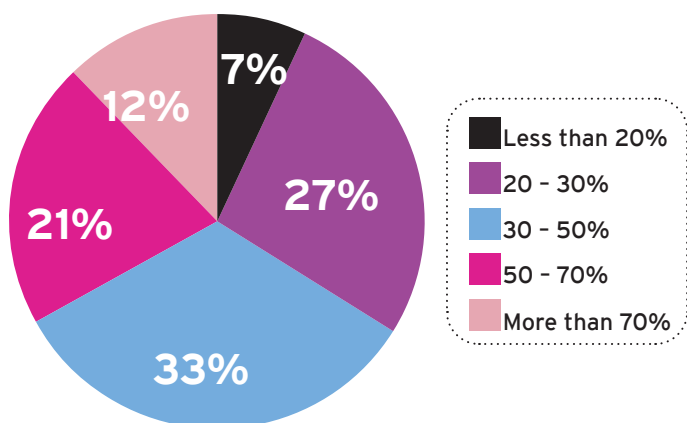
**All respondents earning up to \$74,999/year who pay rent/mortgage (2023)**



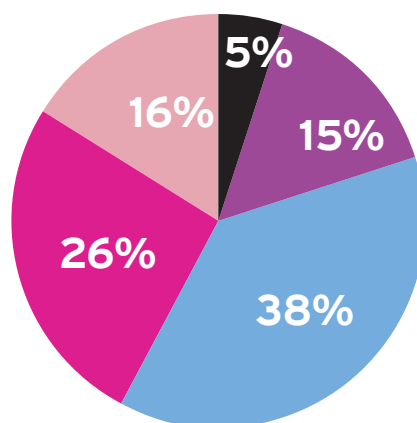
**All respondents earning more than \$100,000 who pay rent/mortgage (2023)**



**Income support recipients with rental or mortgage costs (2021)**



**Income support recipients with rental or mortgage costs (2023)**



## What we heard from those paying 50-70% of their income on housing

“Everything is increasing in price forcing us to live much lower than the poverty line”

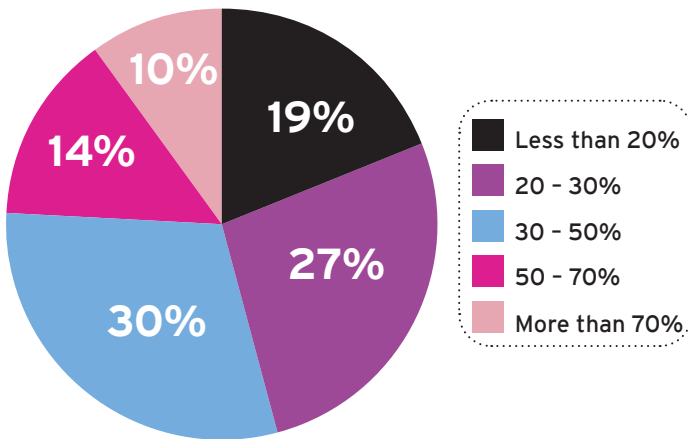
“I ration my diabetes medication “

“I have no money to do basic things that bring happiness”

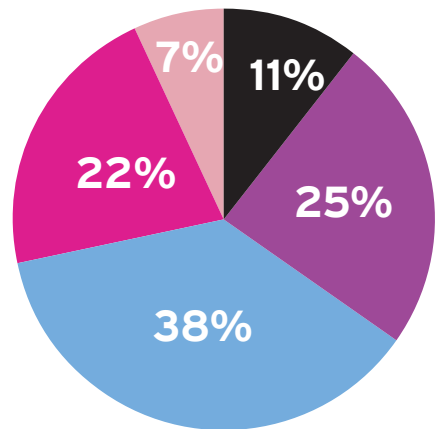


“It means sometimes I have to resort to theft to afford food”

**Respondents with a disability with rental or mortgage costs (2021)**



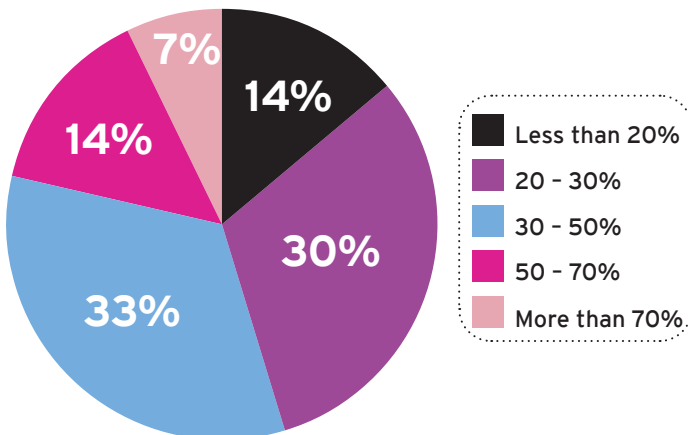
**Respondents with a disability with rental or mortgage costs (2023)**



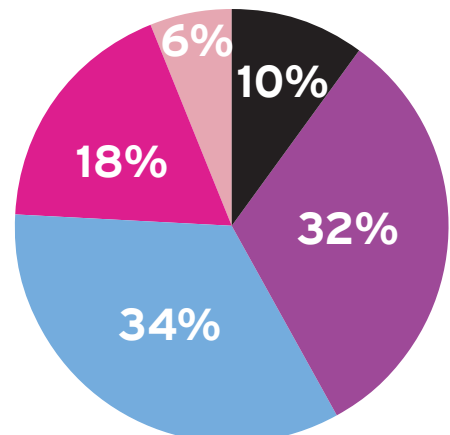
Mortgage holders, particularly those who are younger with new mortgages have been a strong focus of the public conversation around cost-of-living and a looming mortgage cliff. Responses to our survey indicate that across the 2021 and 2023 surveys, there has been a slight upward shift in the proportion of income spent on housing among this cohort putting pressure on household budgets.

Interestingly however, while around 58% of these young mortgage holders were spending more than 30% of their income on housing costs, the cohort saying they did not have sufficient savings to cover one cycle of housing costs was less than 25%. Open field responses indicate that many were comfortable budgeting to preserve their savings buffer and stay up to date with servicing their mortgages.

**Respondents aged 25-44 who have a mortgage (2021)**



**Respondents aged 25-44 who have a mortgage (2023)**



# People who accessed homelessness services

**81%**

The main source of income for the majority of SHS clients was social security payments

**33%**

receive JobSeeker payments

**17%**

receive parenting Payment

**15%**

receive the Disability Support Pension.<sup>5</sup>

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<sup>[5]</sup> AHURI (2023) Poverty and Australian housing: findings from an Investigative Panel. <https://apo.org.au/sites/default/files/resource-files/2023-10/apo-nid324766.pdf>

A small number of respondents told us they had accessed specialist homelessness services in the preceding 12 months (n=37).

Between surveys, we saw a discernible upward tick in those respondents who were in paid employment who accessed

homelessness services. This correlates with our frontline experience and the mushrooming of 'tent cities' which provide temporary homes for working people unable to afford conventional housing costs.<sup>6</sup> For those who accessed homelessness services the following were noted:

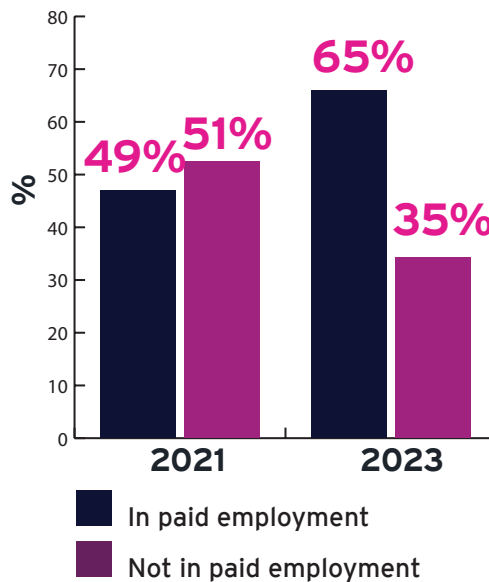
**38%**  
had dependent children

**11%**  
were Aboriginal or Torres Strait Islander

**49%**  
had a disability

**30%**  
were earning between \$50,000 and \$100,000/year

**Employment profile of respondents who accessed homelessness services.**



<sup>[6]</sup> <https://www.theguardian.com/australia-news/2022/jun/26/the-changing-face-of-homelessness-in-regional-nsw-im-working-but-everything-is-unaffordable>.

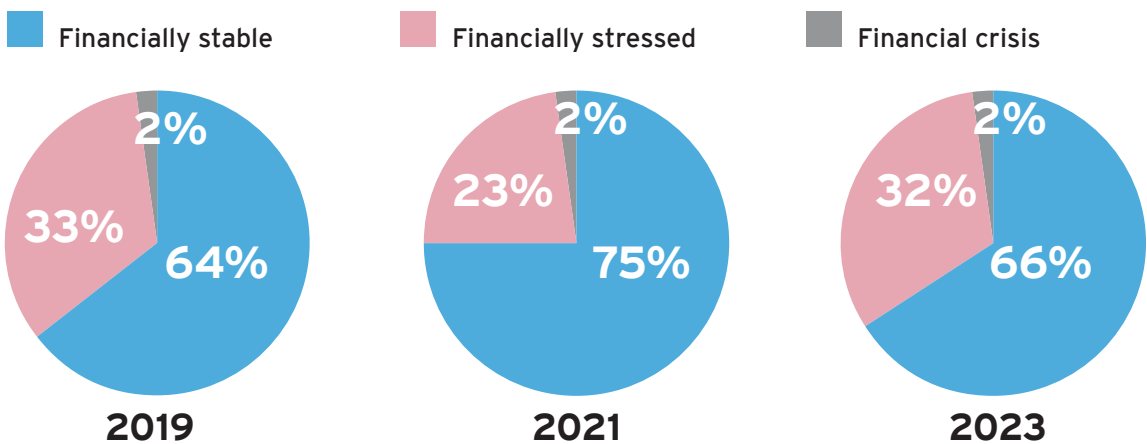
# Cost of Living

# What we heard about Financial Stability

Cost of living has been rated the top most important issue affecting Australians over the last 12 months.<sup>7</sup> Increases in living expenses have been rapid and difficult for many to absorb and a growing number are feeling worse off than they were in the previous 12 months.<sup>8</sup> Food security among households has weakened considerably since 2022, including among employed households and households without children.<sup>9</sup>

The timing of our 2021 survey coincided with the Australian Government's response to COVID-19. Perceptions of financial stability deteriorated among survey respondents between the 2021 and 2023 surveys. Counterintuitively, the COVID-19 pandemic saw poverty and housing stress measurably decrease, due to generous increases in the social welfare net paid to individuals and households.<sup>10</sup>

## Perceptions of financial security (all respondents)



## Age bracket and financial stability

The crisis in cost-of-living is not equally felt between generations, and while people aged 35 and younger are cutting back in their spending, the reverse is true for those aged 55 and over.<sup>11</sup> Given this, we mapped perceptions of financial stability for each age bracket.

<sup>[7]</sup> [https://reports.foodbank.org.au/wp-content/uploads/2023/10/2023\\_Foodbank\\_Hunger\\_Report\\_IPSOS-Report.pdf](https://reports.foodbank.org.au/wp-content/uploads/2023/10/2023_Foodbank_Hunger_Report_IPSOS-Report.pdf)

<sup>[8]</sup> NAB Australian wellbeing survey Q2-2023 <https://business.nab.com.au/wp-content/uploads/2023/07/NAB-Australian-Wellbeing-Survey-Q2-2023.pdf>

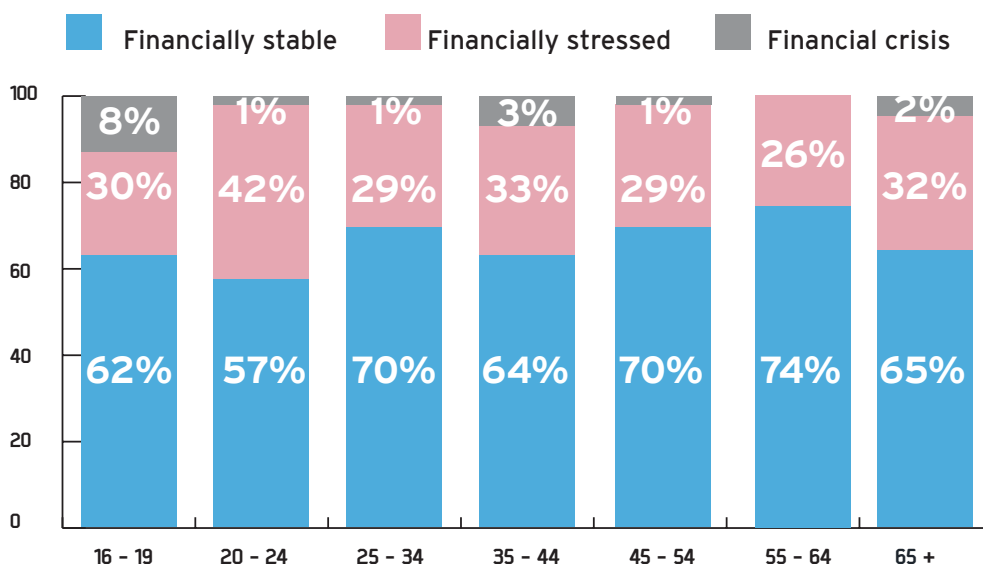
<sup>[9]</sup> [https://reports.foodbank.org.au/wp-content/uploads/2023/10/2023\\_Foodbank\\_Hunger\\_Report\\_IPSOS-Report.pdf](https://reports.foodbank.org.au/wp-content/uploads/2023/10/2023_Foodbank_Hunger_Report_IPSOS-Report.pdf)

<sup>[10]</sup> [https://csrcm.cass.anu.edu.au/sites/default/files/docs/2020/8/Impact\\_of\\_Covid19\\_JobKeeper\\_and\\_Jobseeker\\_measures\\_on\\_Poverty\\_and\\_Financial\\_Stress\\_FINAL.pdf](https://csrcm.cass.anu.edu.au/sites/default/files/docs/2020/8/Impact_of_Covid19_JobKeeper_and_Jobseeker_measures_on_Poverty_and_Financial_Stress_FINAL.pdf)

<sup>[11]</sup> CommBank iQ Cost of living insights report May 2023

<https://www.commbank.com.au/content/dam/caas/newsroom/docs/CommBank%20iQ%20Cost%20of%20Living%20Report%20May%202023.pdf>





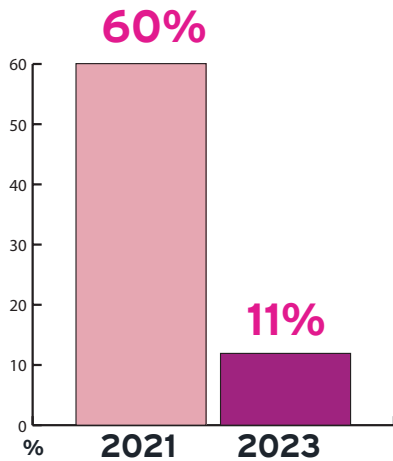
The last two surveys have endeavoured to gauge the steps respondents may take in order to make ends meet, first in the context of COVID-19 and more recently in the cost-of-living crisis.

The options provided in the survey were expanded in 2023, which may explain some of the trends as there was relatively little overall change in the methods people took between 2021 and 2023.

- Cutting back on discretionary spending remained the most common method of adjustment (34% in 2021 and 27% in 2023)
- A largely consistent proportion of respondents were selling personal items to help stay on top of expenses (9% in 2021 and 8% in 2023)

The 2023 survey included resorting to buy-now-pay-later schemes or pay-day lenders as a means to manage. A total of 165 respondents said they had used these schemes.

**F**or those who did not have to take any steps to adjust with cost-of-living pressures (n=250) a near majority spent less than 20% of their income on housing costs, 66% were married or in de facto relationships and 43% were earning more than \$100,000/year.



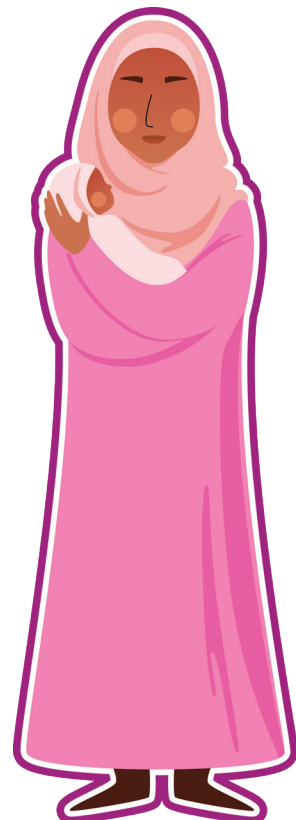
The most significant change however was the drop in the proportion of respondents who did not have to take any measures to keep up with living expenses.

“I’ve considered leaving a job I enjoy to seek higher”

- Respondent on meeting essential costs.

“Used every scrap of savings and a severance package to pay off mortgage”

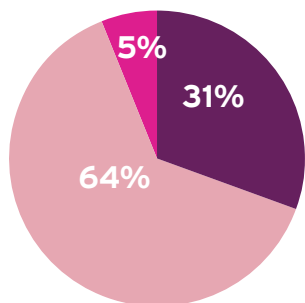
- Respondent on meeting essential costs.



# Meeting costs of parenting

Households with children carry additional cost pressures, and it is estimated that around 1 in 6 children currently live in poverty.<sup>12</sup> Households where parents are on low incomes, receive income support or

are sole-parents are vulnerable to poverty and difficult decisions between a child playing sport or going on an excursion are sadly common.

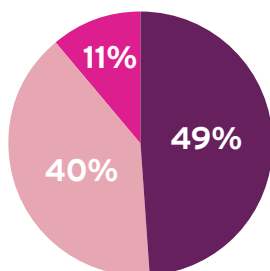


**Difficulty meeting costs of parenting (all respondents with dependent children).**

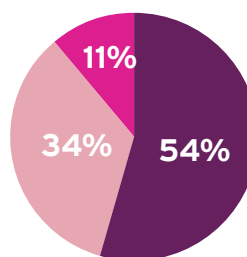


When we looked exclusively at single parents, parents on low incomes or parents not in paid employment, the results tightened significantly.

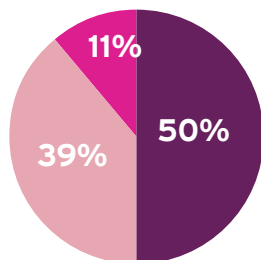
**Difficulty meeting costs of parenting (single parents).**



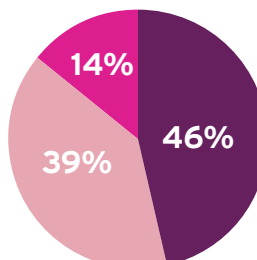
**Difficulty meeting costs of parenting (very low income up to \$33,999/year)**



**Difficult meeting costs of child (not in paid employment) \***



**Difficult meeting costs of child (language other than English)**



(\* 72% of these parents are on income support)

<sup>12</sup> ACOSS (2023) Poverty in Australia 2023: Who is affected? [https://povertyandinequality.acoss.org.au/wp-content/uploads/2023/03/Poverty-in-Australia-2023\\_Who-is-affected.pdf](https://povertyandinequality.acoss.org.au/wp-content/uploads/2023/03/Poverty-in-Australia-2023_Who-is-affected.pdf)



“I have organised direct debits for school and sport activities so that I could afford groceries and rent. I have sold personal items to be able to afford extras. Family have supported me to buy groceries.”

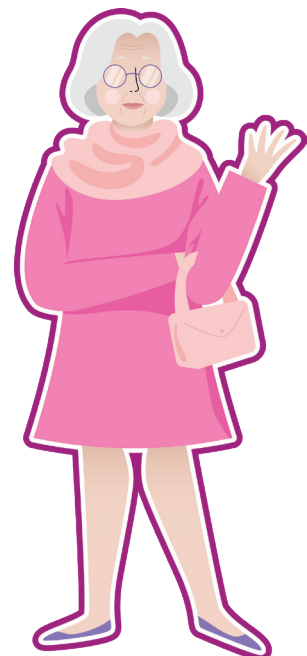
“I have considered moving my child from their catholic school to a public school because of the fees.”



“I have not been able to put him in after school activities as I can't afford it and he really wants to do dance I applied to the act education equity fund.”

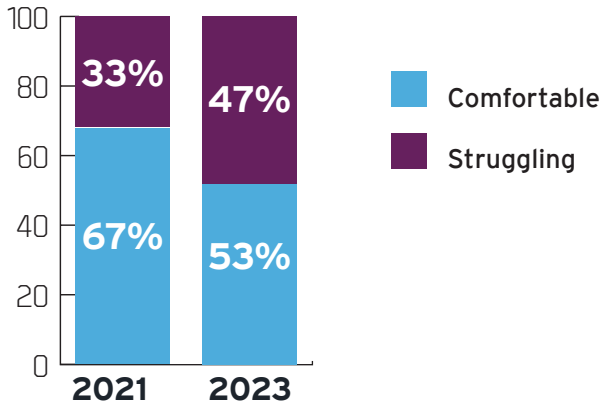


“I use Afterpay to buy work clothes so I could purchase uniforms for my daughter and pay for our car repairs.”

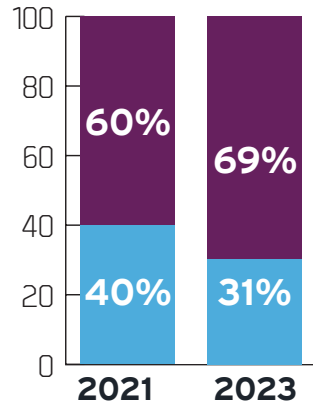


# Retirement expectations

**Retirement expectations (all respondents)**



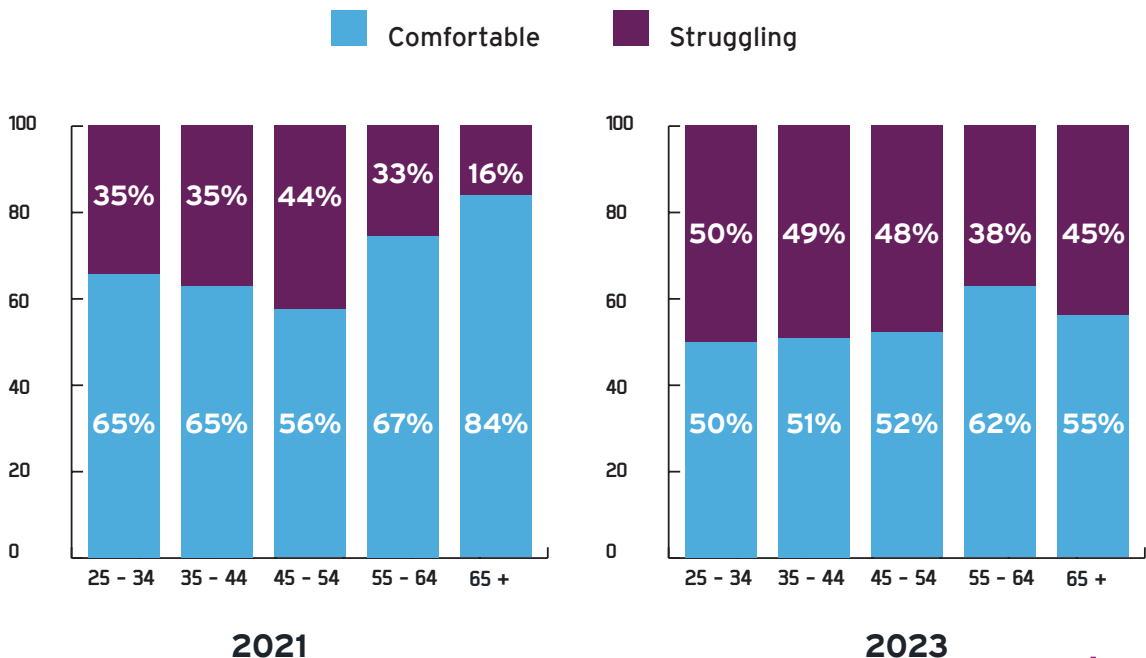
**Retirement expectations (persons with a disability)**



We gauged retirement expectations over the 2021 and 2023 surveys, and a discernible drop in expected financial comfort at retirement is observed.

## Age based retirement expectations between 2021 and 2023.

There is a noticeable drop in confidence in the 20-24 and 35-44 age bracket between the 2021 and 2023 surveys. Concerningly, confidence in having a comfortable retirement drops significantly in the 65+ bracket.



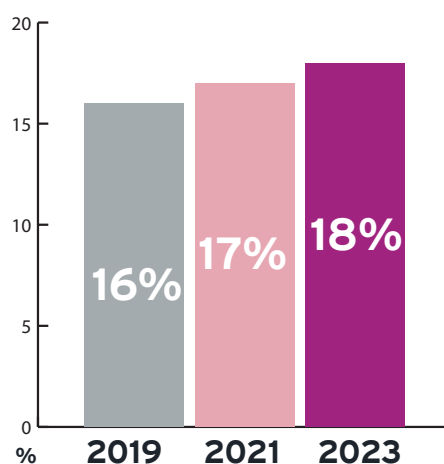
# Personal safety and wellbeing

The image features a dark blue background. In the bottom right corner, there is a bright blue triangle that points towards the center of the page. The text 'Personal safety and wellbeing' is written in a bright blue, sans-serif font, positioned in the upper left quadrant of the page.

Questions relating to interpersonal violence and perceptions of public safety have been consistently asked over the three survey projects. Responses indicate that the proportion of all respondents experiencing interpersonal violence remains consistent.

**I**n 2022–2023, there was an average of 11 family or domestic violence related incidents per day in the ACT. 44 per cent of all assaults reported to police were related to family or domestic violence.<sup>13</sup>

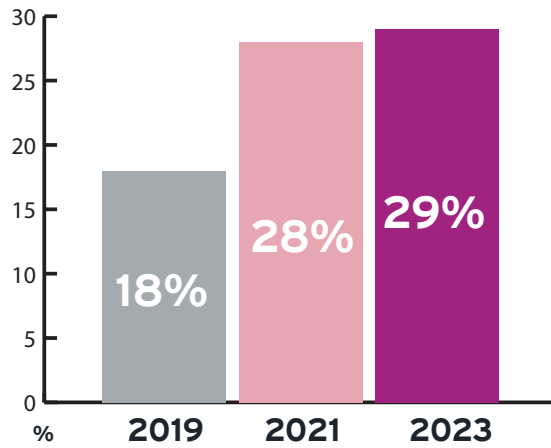
Abuse in interpersonal relationships in the last 12 months (all respondents)



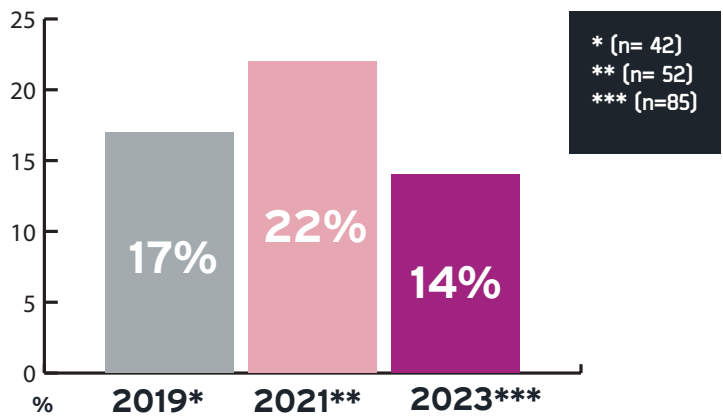
<sup>13</sup> <https://www.police.act.gov.au/sites/default/files/Reports/actp-ar-2022-2023.pdf>

Responses among those who had disabilities, were Aboriginal or Torres Strait Islander, single parents or gender non-conforming however, demonstrate a much higher rate of exposure to interpersonal violence.

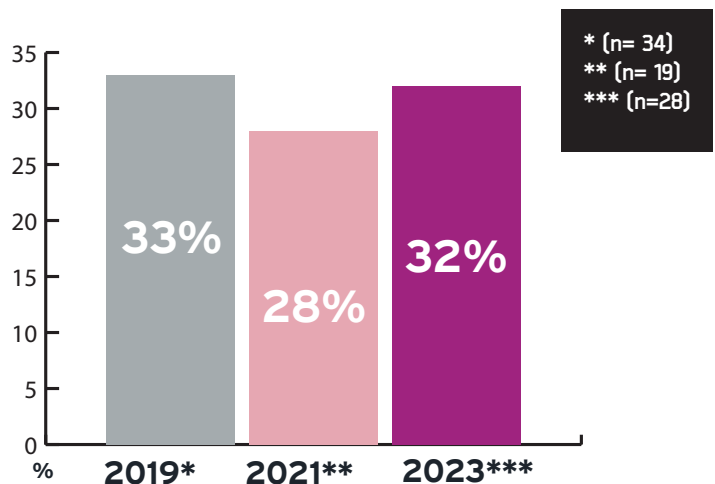
**Abuse in an interpersonal relationship in the last 12 months (respondents with a disability)**



**Abuse in an interpersonal relationship (language other than English)**

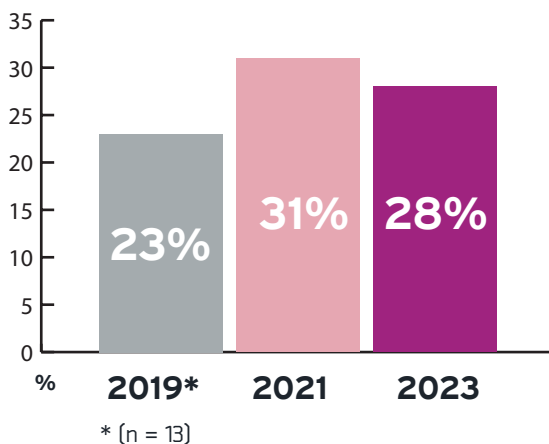


**Abuse in an interpersonal relationship (Aboriginal and Torres Strait Islander respondents)**





**Abuse in an interpersonal relationship (gender non-conforming respondents)**



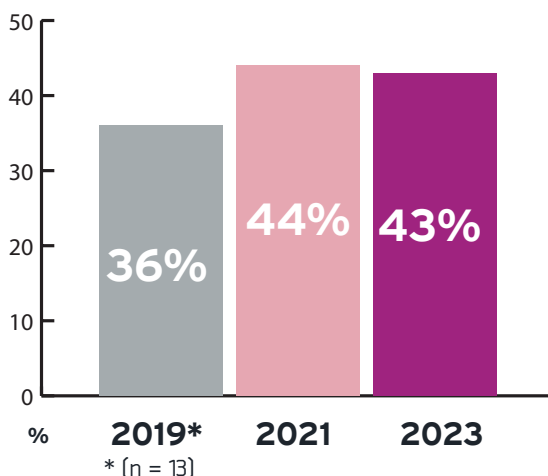
87 responses were received in the 2023 survey by people who were gender non-conforming. This is a significant increase in the number of responses received in the 2019 survey (n=13). A strong proportion of gender non-conforming respondents (52%) also stated that they had a disability.

Nearly three quarters of gender non-conforming respondents described

their relationship as “never married” or “single”. Further around 25% indicated that they were living with parents or other relatives.

**It is a reasonable inference that for a strong number of gender non-conforming respondents, the violence they experienced occurred inside the family unit.**

**Abuse in an interpersonal relationship (single parent respondents)**

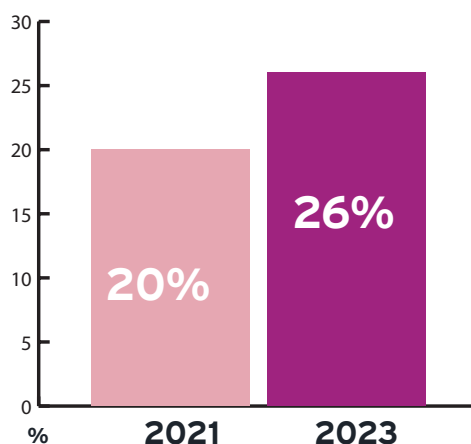


# Sexual harassment

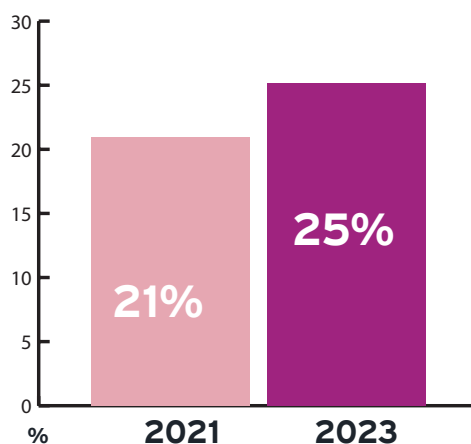
The survey has sought insight into rates of sexual harassment and location since 2021. There is a noticeable uptick in sexual harassment reporting between the

2021 and 2023 survey. The 2023 survey included the definition of sexual harassment, which may go some way to accounting for the upward trend.

## Sexual harassment in the past 12 months (all respondents)

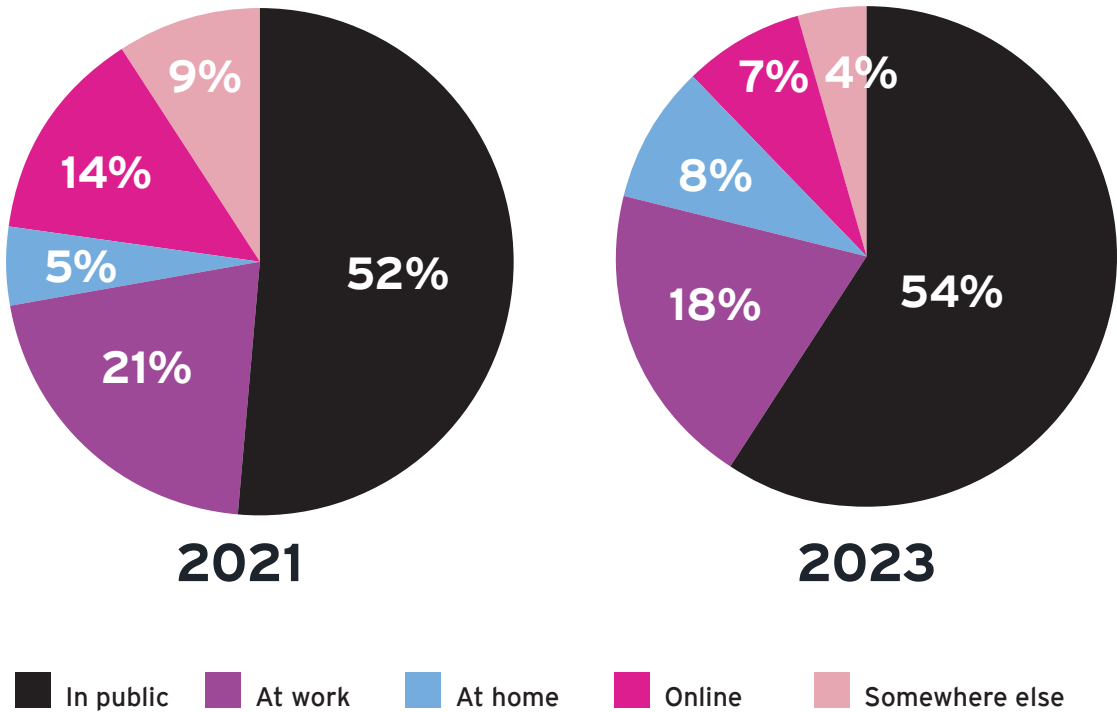


## Sexual harassment in the past 12 months (language other than English)



A public setting remains the primary location for sexual harassment. The 2023 survey was expanded to include “my place of study” (school or university) as possible locations for sexual harassment. In total, 4% of those who said they were sexually harassed in the preceding 12 months said it took place at an educational location.

Location of sexual harassment

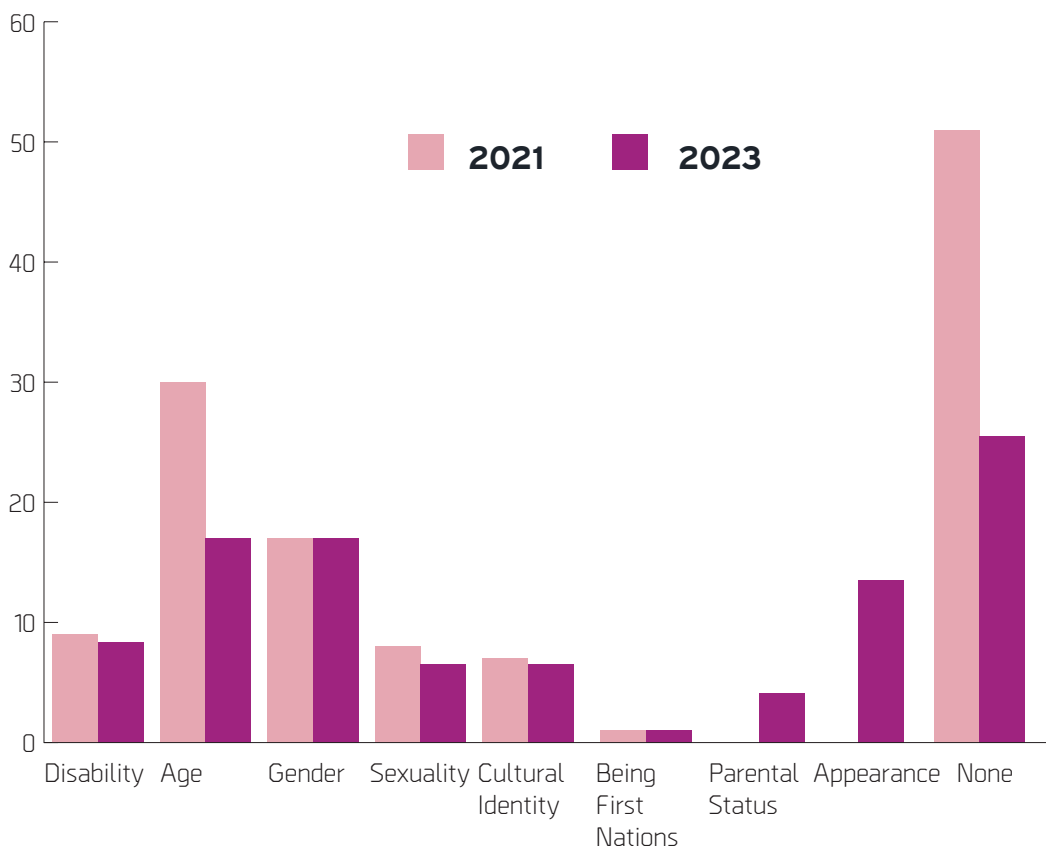


**M**ost respondents who had been subjected to sexual harassment did not know the perpetrator. The exception is for those who were sexually harassed in the workplace.

**R**ates of sexual harassment were higher among those who were Aboriginal and Torres Strait Islander (39%).

# Discrimination

We asked survey participants if they had experienced discrimination over the preceding 12-month period. It was possible to select more than one response. Feedback from the 2021 survey saw us expand the options in the 2023 survey to include “appearance” and “parenting status”.



For respondents who had a **disability**

**25%** said they had been discriminated against based on their disability in the past 12 months. The most common location for this was the workplace.

For respondents who spoke a **language other than English**

**at home 24%** said they had been discriminated against based on their cultural identity in the past 12 months. The most common location for this was a public setting by someone who was not known to them.

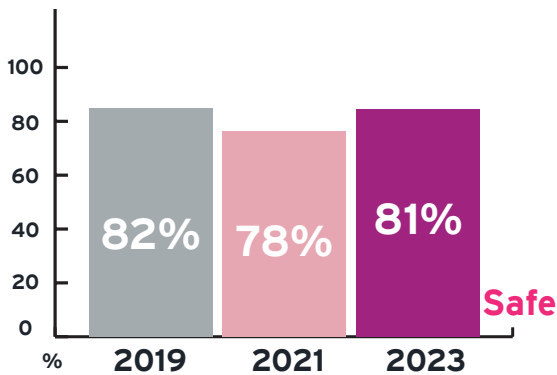
**18%** of respondents who were **Aboriginal or Torres Strait Islander** said they had been discriminated against based on their First Nations identity in the past 12 months. The most common location for this was the workplace by someone who was known to them.

# Perceptions of safety

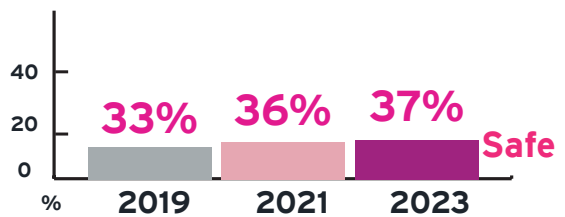
The Our Lives survey has consistently asked questions related to perceptions of public safety. This was initially queried due to the absence of a gender disaggregated lens of perceptions of safety in the existing data from ACT policing.<sup>14</sup>

Perceptions of safety in public spaces remain generally good among respondents over the three surveys, and there has been a slight upward trend in perceptions of safety after dark.

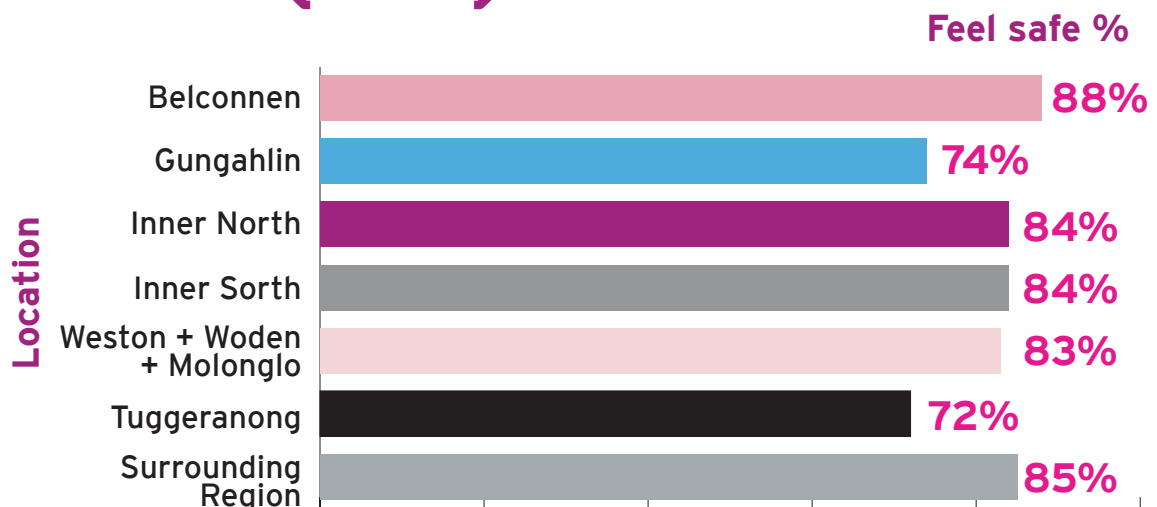
**Public perception of safety in public (2019, 2021, 2023)**



**Public perception of safety in public after dark (2019, 2021, 2023)**



## Perceptions of safety based on location (2023)

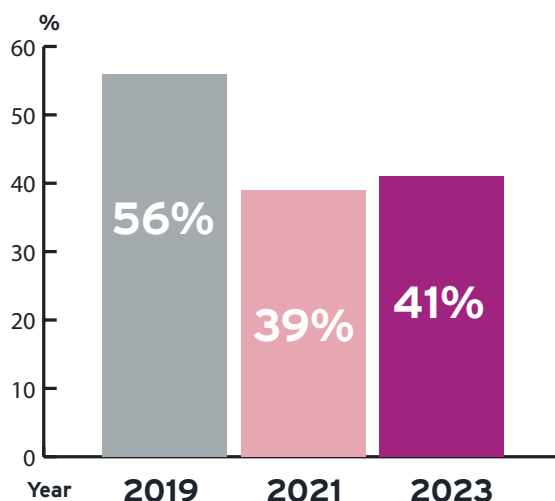


<sup>14</sup> <https://www.police.act.gov.au/sites/default/files/Reports/actp-ar-2021-2022.pdf>

# Looking forward

Each survey has asked respondents to describe their feeling for the future as either “positive”, “negative” or “neutral”.

## Positive feelings for the future (all respondents)



## Age bracket and positive feelings about the future (2019, 2021, 2023)

Feelings of positivity regarding the future have dropped across all age brackets between the 2019, 2021 and 2023 surveys. Only respondents aged 55 and over reported an increase in toward the future between 2021 and 2023. **In the 2019 survey, positive feelings outweighed feelings of neutrality in all age brackets - this has not been repeated since.**

Young people, 16-19, recorded the lowest levels of positivity with

regards to the future. This is a continuation of what we saw in the 2021 survey, when just over one-third of 16-19-year-olds said they felt positive about their futures. **The most significant drop in feelings of positivity for the future was recorded in the 25-34 age bracket.** Open field responses indicate that climate change and financial stability were significant concerns when considering the future.

# What we heard from respondents aged 25-34 on hopes for the future

“I hope that the pressure of making ends meet eases at some stage”

“Being able to own my own house”

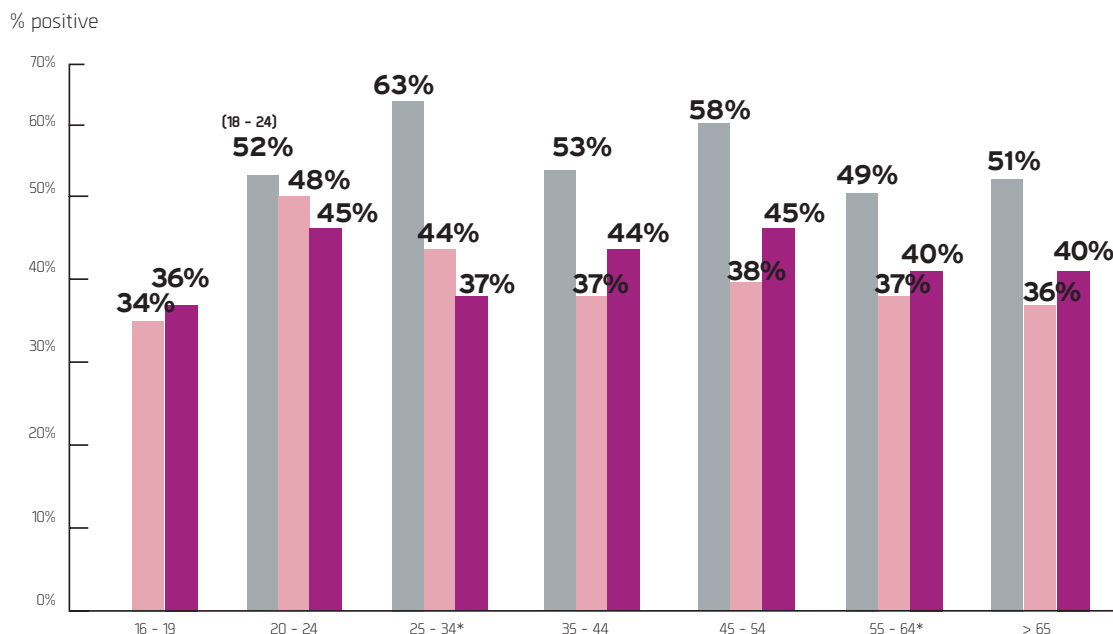
“To not feel like I’m working for nothing”

“I hope not to be so lonely”

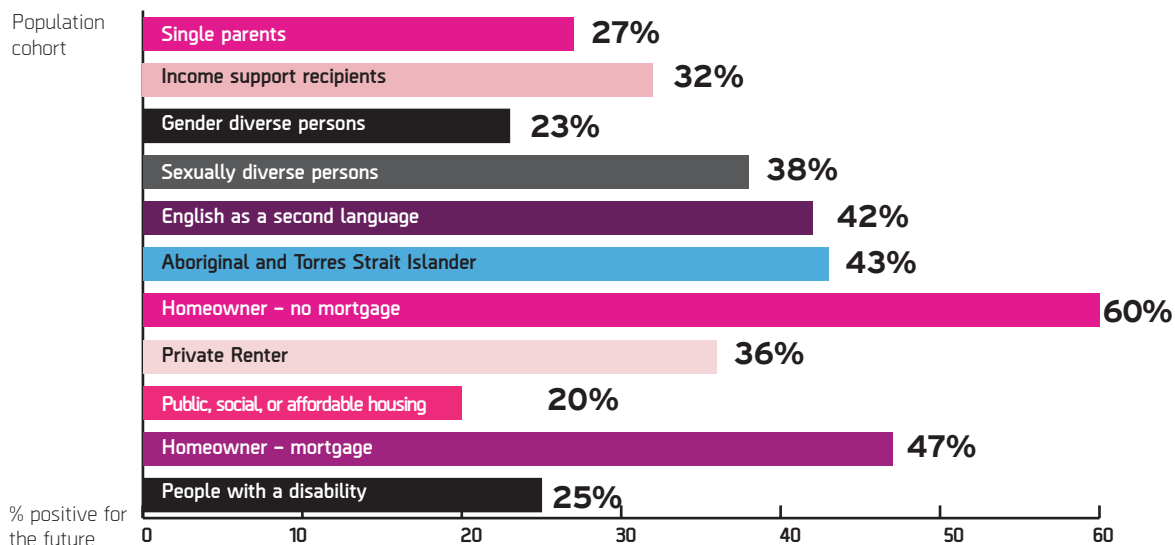




2019 2021 2023



### Feelings of positivity, population cohorts (2023)



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