Our Lives:
Women in the ACT Survey
2025

YWCA
CANBERRA

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

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YWCA
CANBERRA

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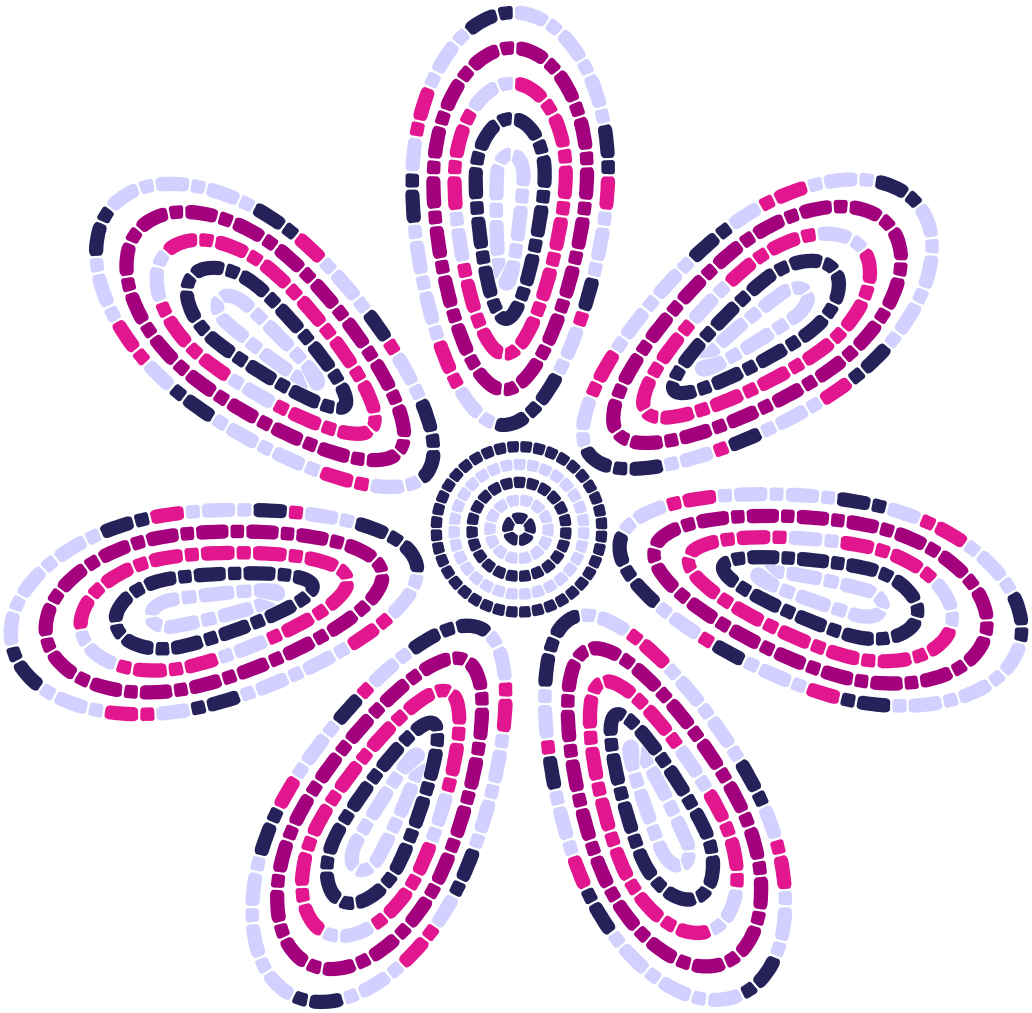
Acknowledgement of Country

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 worldviews, 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 Age Care
- National Regulatory System for Community Housing
- Registered Training Organisations Standards

YWCA CANBERRA

YWCA Canberra has held the WGEA Employer of Choice for Gender Equality citation since 2011, reflecting its active commitment to workplace gender equality. In 2023, YWCA Canberra was the only ACT-based organisation to receive the citation for the last four consecutive years.

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

CEO Message

As CEO of YWCA Canberra, I am proud to present the fourth iteration of the *Our Lives: Women in the ACT* Report. This year's survey achieved its largest participation yet, with close to 2,800 responses, reflecting YWCA Canberra's trusted presence within our community and the strength of our outreach efforts. Our mission to advance gender equity by empowering girls and women remains as vital as ever.

The 2025 findings reveal a complex landscape of lived experiences, shaped by economic pressures, housing challenges, and safety concerns. Encouragingly, there is a notable increase in optimism about the future, with 60% of respondents feeling positive which is a significant rise from 41% in 2023. This shift comes alongside modest improvements in financial resilience, including reduced debt levels and increased savings capacity across many households.

Yet persistent vulnerabilities remain, especially for First Nations peoples, culturally and linguistically diverse communities, single parents, and those receiving income support. Housing affordability continues to be a critical issue, with many respondents facing high housing cost burdens and insufficient savings to cover unexpected income loss. The increase in respondents accessing homelessness services underscores the urgency for more inclusive policies and investment in affordable housing.

Safety remains a core concern. Despite stable rates of reported domestic and family violence, perceptions of public safety have declined significantly. This reflects the need for continued advocacy and data-driven approaches to address violence and discrimination, which disproportionately affect disabled people, Aboriginal and Torres Strait Islander women, and gender-diverse individuals.

Our Lives is much more than data, it is a powerful tool that amplifies the voices of Canberra's women and non-binary people. It informs our advocacy, strengthens community understanding, and supports policy development aimed at creating a more equitable and safe city. I extend my deepest thanks to every respondent who shared their story, and to Sustineo, our partners and supporters who make this work possible.

YWCA Canberra remains committed to driving meaningful change through evidence, collaboration, and community-led solutions.

Frances Crimmins
YWCA Canberra CEO

A message from Sustineo

At Sustineo, our work provides us opportunity to engage with diverse peoples and communities across Australia and the Asia-Pacific region. But at its heart, Sustineo is a Canberra organisation. We value opportunities to contribute to the wellbeing of the community we call home. This is why our partnership with YWCA Canberra is so important to us. YWCA Canberra has long played a critical role in advocating for gender equality, supporting women and non-binary people, and delivering services that meet real community needs.

The *Our Lives: Women in the ACT* Report is a vital contribution to this ongoing work. Over its multiple iterations, it has provided an important moment in time to reflect on the realities faced by women and non-binary Canberrans—whether shaped by the pandemic, cost of living pressures, or broader structural inequalities. High-quality evidence and lived experience insights such as those presented in this report are foundational to effective policy, programming, and advocacy.

Sustineo is a for-purpose consultancy committed to generating insights for impact. As a knowledge partner, we specialise in research, evaluation, and analytical services that support organisations to make informed, ethical, and high impact decisions. Since our inception in 2010, a core focus of our work has been advancing gender equality and promoting social inclusion. These principles sit at the centre of our approach, guiding how we work and who we work alongside.

We are proud to play a small part in supporting this significant work by YWCA Canberra, and we extend our gratitude to the participants who generously shared their experiences. Their voices are essential to driving meaningful and lasting change.

Tom Sloan
CEO, Sustineo

Executive Summary

Welcome to the fourth iteration of the *Our Lives: Women in the ACT* Report. With close to **2,800 responses**, it provides the largest sample size of the Our Lives project to date. This impressive achievement is a testament to YWCA Canberra's standing in the community as well as the success of a strategic and robust outreach campaign.

While the 2023 survey allowed us to track women's lives largely through the lens of financial wellbeing and resilience, this survey – conducted just as the economy started to turn-around – coincided with a news cycle overwhelmed by global crises, division and conflict. While open field responses sometimes reflected the state of global affairs, feelings of positivity for respondents' futures increased across the board for all age brackets, with 60% of respondents saying they felt positive for their future. Contrastingly, in 2023 just 41% felt this way. Reflecting findings elsewhere that indicate financial stress is falling,[1] personal savings capacity appears to have also improved between 2023 and 2025, with a reduction in the proportion of people who said they did not have sufficient savings to cover housing costs if they lost their income.

Across the 2025 survey, counter narratives prevail; increased reliance on buy-now-pay-later schemes alongside an improved savings capacity, and improved outlook likewise, persistent rates of interpersonal violence alongside deteriorating perceptions of public safety.

Our survey also coincided with a broader public discussion on public safety in the ACT, and an awakening into the role of data in understanding that space. We saw local politicians of all stripes gauge perceptions of public safety, particularly for women. Due to the limited availability of gender disaggregated data capturing public safety,

Executive Summary

YWCA Canberra has consistently asked questions regarding perceptions of safety in every wave of the Our Lives survey, giving us six years of comparative data that can be observed against demographic markers.

Responses to the latest survey indicate a heightened awareness of public safety. Perhaps due to the increased media and political commentary, perceptions of public safety declined between the 2023 and 2025 surveys. Meanwhile, experiences of domestic, family or sexual violence remained steady across the two most recent surveys. This duality, between safety in the home and public safety, runs counter to what we know; the place a woman or young person is most likely to experience or witness violence is in the home.

While Our Lives remains a challenging project, we consider it a privilege that each iteration sees more and more Canberra women and non-binary people trust us with their stories. The findings of the survey are instrumental to YWCA Canberra's advocacy profile, the success of which relies on a strong understanding of the community and emerging realities. The value of Our Lives to government and policy makers is equally clear; an opportunity to build upon traditional data sources and improve evidence-based decision making.

Methodology

The *Our Lives: Women in the ACT* Survey was developed by YWCA Canberra, with support from Sustineo, and hosted online via Qualtrics. The survey was conducted from 12 May to 1 October 2025 and available to women and non-binary people aged 16 and over who live in the ACT and surrounding region. A total of 2,793 raw responses were received.

YWCA Canberra implemented a multi-channel outreach strategy to maximise reach and engagement. The survey was promoted through social media, outreach to members, clients, and community stakeholders as well as public advertising on the light rail network. We also collaborated with elected representatives and Canberra's community services sector. YWCA Canberra staff also conducted in-person engagement at key community hubs and public spaces across major urban areas. Outreach also extended to educational institutions such as the University of Canberra, the Australian National University and students taking part in our SheLeads College program.

Deliberate outreach was also conducted within culturally and linguistically diverse (CALD) communities. To improve accessibility, the survey was made available in Arabic, Bengali, Vietnamese, and Mandarin. These changes significantly enhanced inclusion, resulting in a substantial increase in responses from linguistically and culturally diverse participants (2023 n = 105; 2025 n=193).

However, despite these efforts, the survey sample still underrepresents households where languages other than English are spoken. 93% of respondents reported speaking English, above the 71% reported in the last Census. Similarly, only 1.3% of respondents reported speaking Mandarin at home (compared to 3.2% in the Census). This suggests that our language accessibility strategy, while enhanced, did not fully reach key language groups (particularly Arabic), in the ACT. Future iterations should review and strengthen engagement with these communities, potentially through translated social media content or partnerships with multicultural media outlets.

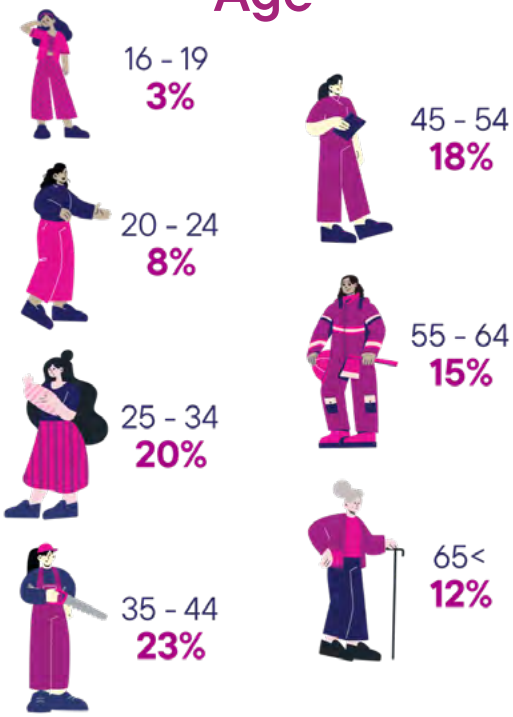
We also welcomed an increase in responses from Aboriginal and Torres Strait Islander women compared to the 2023 survey, with 2.5% of respondents identifying as First Nations (n=69), in-line with the 2021 Census population figure of 2%. This alignment strengthens the representativeness of the survey and reflects the impact of targeted outreach efforts.

Engagement Data

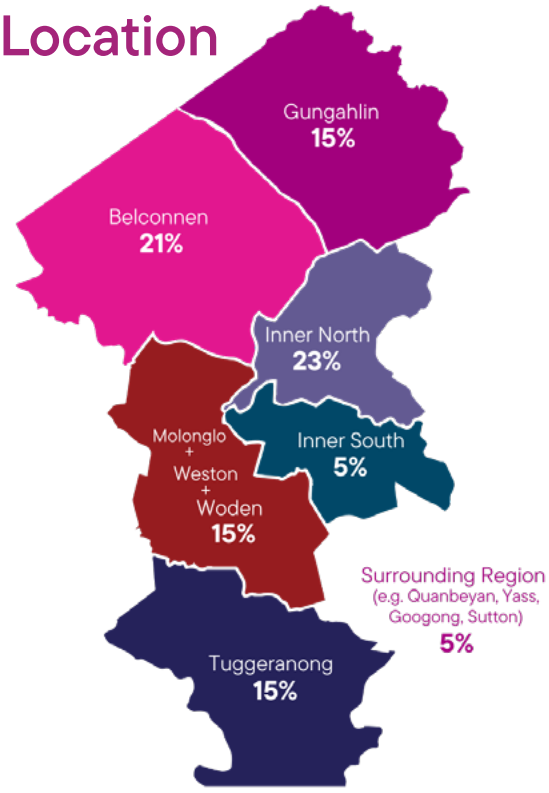
Engagement Type	Count
Direct survey link	4286
Print media	2097
Tram advertisement	330
Main website link	200
Toolkit downloads	95

Summary of responses

Age



Location



Languages Spoken

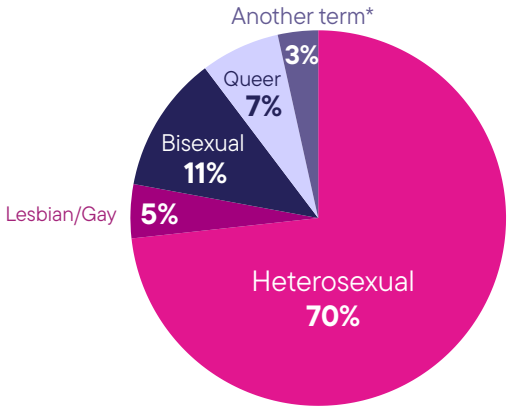
English	Mandarin	Nepali	Other*
2531	36	10	127

Other languages included:				
Afrikaans Bengali Bisaya Portuguese Cantonese Croatian	Dari Dzongkha Farsi Filipino French German	Gujarati Hindi Indonesian Kannada Korean Malayalam	Marathi Mongolian Pashto Russian Shona Sinhala	Spanish Tamil Telugu Tongan Ukrainian Urdu Vietnamese

Gender

Responses by men (n=43)

Sexuality



*Includes asexual and pansexual.

Disability

588 responses received

21%

Aboriginal or Torres Strait Islander

69 responses received

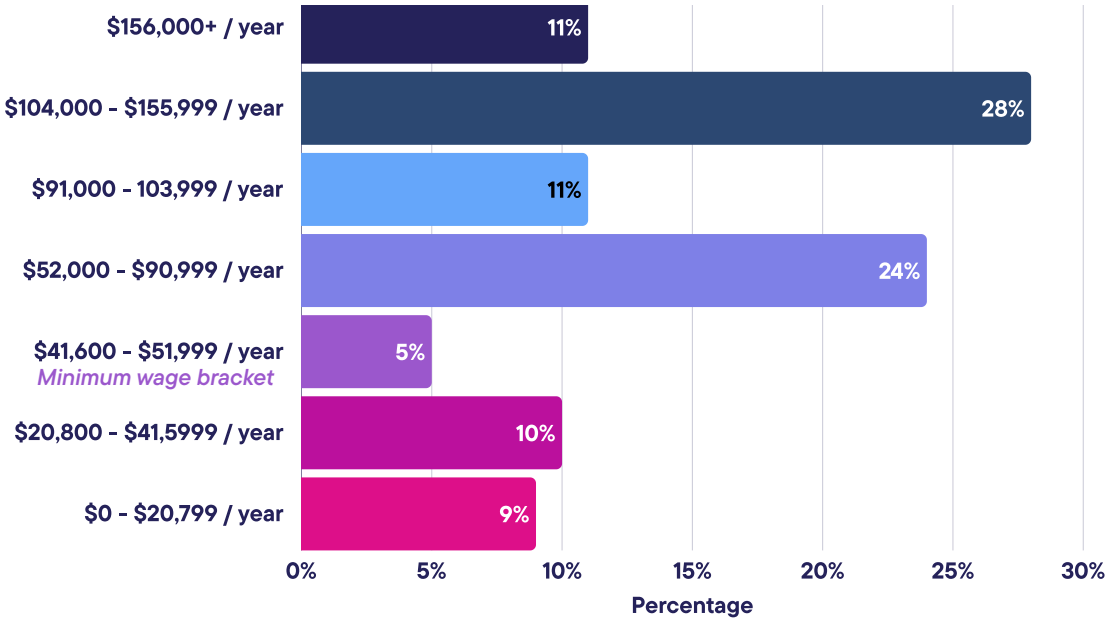
2.5%

Receiving income support

423 responses received

15%

Pre-tax income bracket



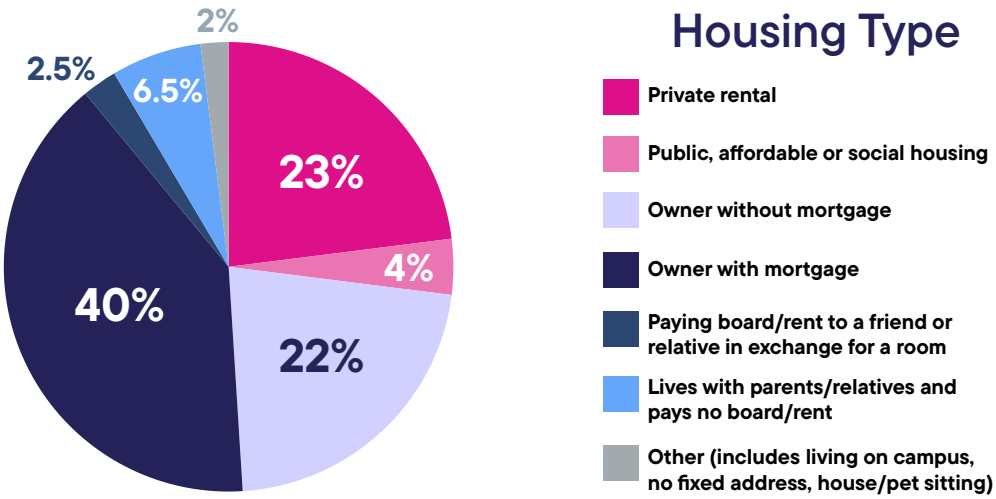
Housing

Increased housing costs remain a key pressure point for households in Australia, ranked just behind general cost-of-living as the most pressing issue affecting people over the past 12 months.[2] Our survey results shows that overall confidence in meeting housing payments after a sudden loss of income remains consistent with the levels reported in our 2023 survey, however both years show significantly greater financial vulnerability compared with our 2021 findings.

This vulnerability is not evenly distributed, and some groups such as First Nations and CALD communities demonstrate immense housing vulnerability. For both these cohorts, more than 55% of respondents did not have sufficient savings to meet housing costs in the sudden absence of income. Similarly, for respondents who were receiving income support payments, a fifth of them reported spending between 50 and 70% of their income on housing costs.

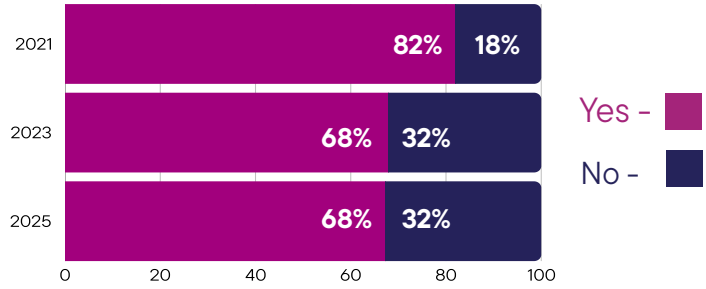
For respondents who were not married or in a de-facto relationship and earning between $41,600 and $91,000, roughly one third told us they did not have savings to cover their housing costs for one cycle. Being married or de-facto did not appear to be a protective factor for this income bracket however, with 38% of those in the income bracket who were in a couple indicating savings vulnerability.

Moreover, according to the Property Council's Beyond Reach report, housing affordability challenges for essential workers are becoming more acute, with teachers, social workers, police officers and early educators increasingly priced out of both buying and renting in Canberra. For these workers, renting a modest unit will consume a significant proportion of their income. The limited affordability has significant flow on effects to workforce availability and skill mobilisation. As employers struggle to attract workers in growth industries and many workers relocate away from the ACT [3], there is a pressing need for reform to policy and planning settings to facilitate housing growth across the spectrum of tenure options.



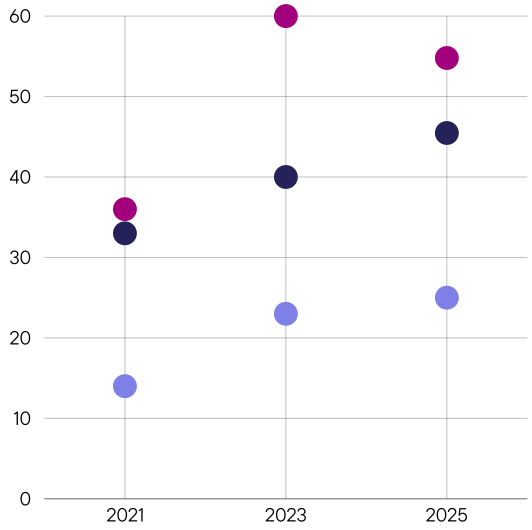
Sufficient savings to cover one cycle of housing costs

If you lose your income (for any reason), do you have enough savings to cover your next housing payment?



Between 2022 and 2023, crushing increases to the cash rate and broader inflationary pressures placed significant pressure on households, reducing their capacity to save despite wage growth and improvements to Award settings.

Insufficient savings to cover housing costs by demographic marker



Single parents

2021 - 36% | 2023 - 60% | **2025 - 55%**

With disability

2021 - 33% | 2023 - 40% | **2025 - 45%**

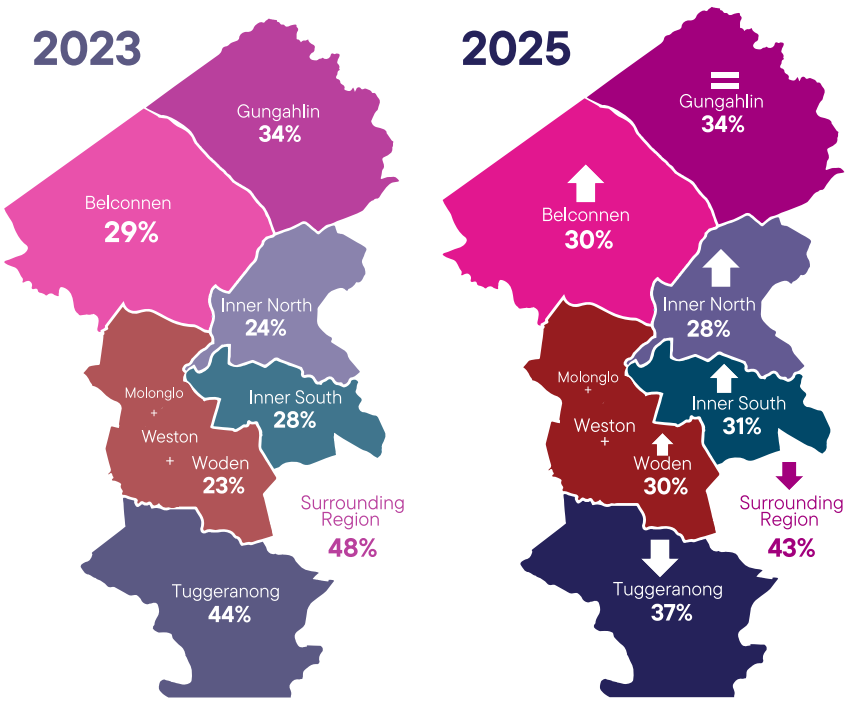
Mortgage holders

2021 - 14% | 2023 - 23% | **2025 - 25%**

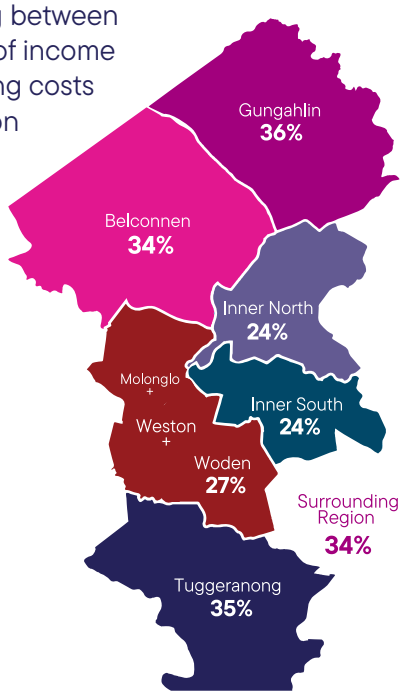
Insufficient Savings to Cover Housing Costs based on Location

Between 2023 to 2025, there is a clear upward trend in the percentage of people across most locations who report having insufficient savings to cover their next housing payment if they were to suddenly lose income. Other than Gungahlin, which remained stable between waves, only Tuggeranong respondents (with housing costs) reported an improvement in their savings capacity.

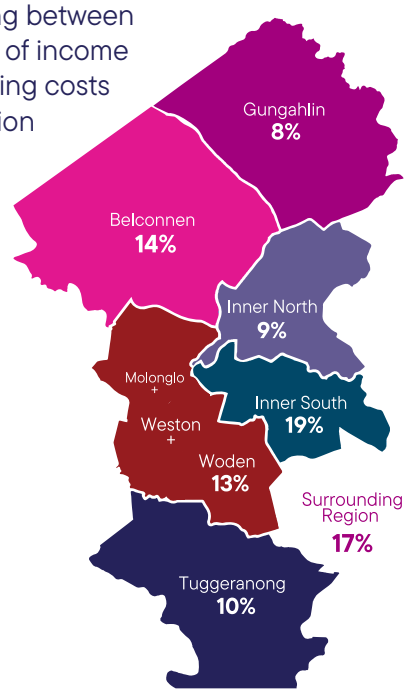
Insufficient savings to pay housing costs based on location – all respondents with housing costs



Spending between **30-50%** of income on housing costs by location



Spending between **50-70%** of income on housing costs by location



For those with extremely high proportional housing costs (greater than 50% of income), the overwhelming majority were mortgage holders as opposed to private renters.

For respondents who were spending more than 70% of their income on covering their rent or mortgage obligations (n=149), the greatest proportion (n=54) were living in the inner north. A similar proportion were aged between 35 and 44 (n=51).

What we heard from our respondents with housing costs

"To have secure housing, like owning my home, but I can't afford it. I don't want to end up homeless."

- respondent in public, affordable or social housing on hopes for the future

"Housing security for myself and my children. I'm not sure we'll ever be able to have a home."

- respondent who is a tenant in a private rental on hopes for the future

"I wish we owned our own home. That is all."

- respondent with a mortgage on hopes for the future

People who accessed housing support services in past 12 months

The number of women who are recorded as being 'at risk' of homelessness in the ACT has increased by 25% since December 2024.[4] Domestic violence remains a core driver of homelessness and many clients present to services with dependent children. We received a strong increase in engagement from respondents who accessed housing support services in the past 12 months, rising from 38 participants in 2023 to 123 in 2025. The voices of this highly vulnerable cohort are often difficult to gauge which restricts their direct influence on policy that affects them.

Currently in paid employment

2021	2023	2025
49%	65%	67%

Accessing specialist homelessness services *and* working full time hours

2023	2025
36%	46%

Cohorts who are accessing specialist homelessness services against housing tenure *(select groups)*

32%
Private Rental

36%
Public, affordable or social housing

18%
I live with parents or other relatives but do not pay

Perhaps predictably, the majority of those accessing homelessness services were in private rentals or in social, affordable or public housing. Interestingly however, the next greatest category of those accessing housing support were living with parents or relatives and not paying rent. For those who fell into this category, 68% were aged between 20 and 34 years (n=44). As rates of domestic or family violence were not over-represented in this group, it's possible that the high rates of housing support may reflect entrenched issues with young people being able to afford to live independently in private housing.

36%
accessed homelessness services *and* experienced domestic violence

69%
accessed homeless services *and* receiving income support

Accessing Housing Support based on Demographic Cohort

50%
a parent to dependent children

*This is an increase from 2023, where only **38%** were parents to dependent children.*

36%
have a disability

*This is a decrease from 2023, where **49%** have disability.*

21%
Aboriginal and/ or Torres Strait Islander

*This is an increase from 2023, where **17%** of the cohort were Aboriginal or Torres Strait Islander (though numbers were very small n=5).*

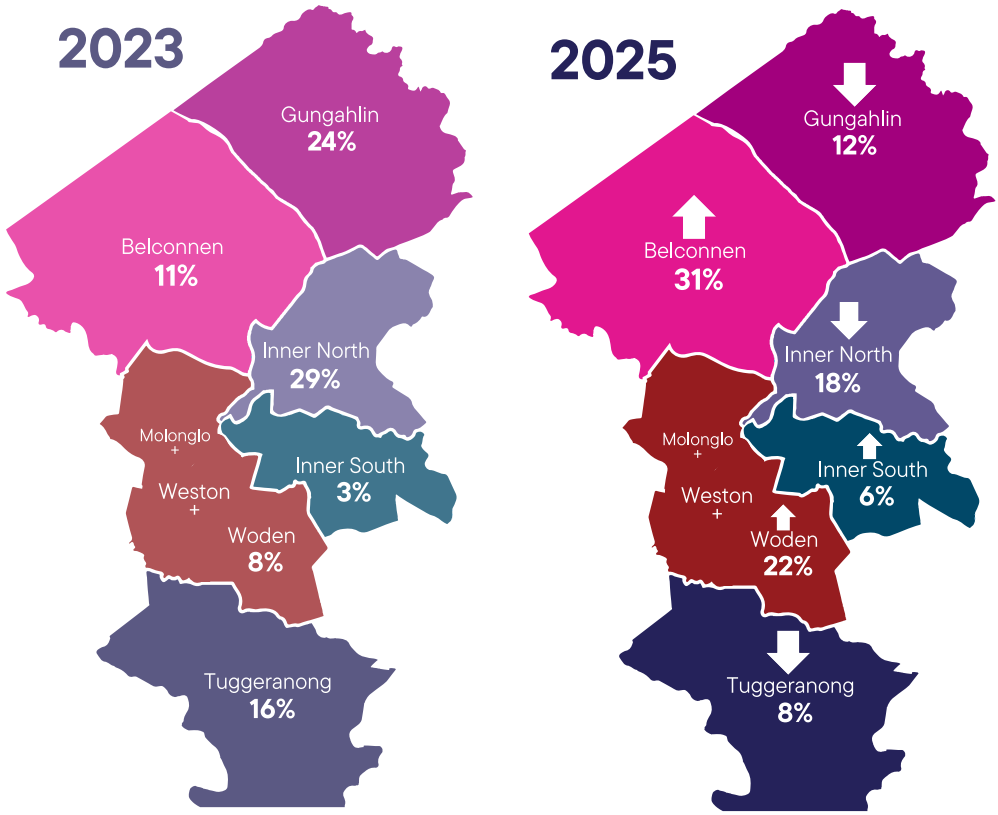
Accessing homelessness support against income

A total of 123 respondents told us they had accessed homelessness support services in the 12 months prior. Of this group, the largest cohort were earning between $78,000 and $91,000 per year (n=19). When looking at a broader range of income brackets, 36% of respondents were earning between $53,000 to $104,000. These income brackets would typically (depending on relationship status and number of dependent children) preclude a respondent from being eligible from social or public housing, and reflects a strong need for investment in affordable housing options.

$52,000 - $103,999
36%

Accessed housing support

Where do you live?



Between 2023 and 2025, there were noticeable shifts in the proportion of respondents accessing housing support across Canberra regions, particularly in Belconnen. The spike in respondents living in Weston/Molongolo and Woden who had accessed homelessness services can largely be accounted through growth in Molongolo responses from a very low base in 2023. For those regions which recorded a noticeable increase in the number of respondents who said they had accessed homelessness services, particularly Belconnen, there is value in doing further targeted analysis to understand what is driving this spike or whether it's simply a more accurate reflection of the housing composition.

Cost of Living

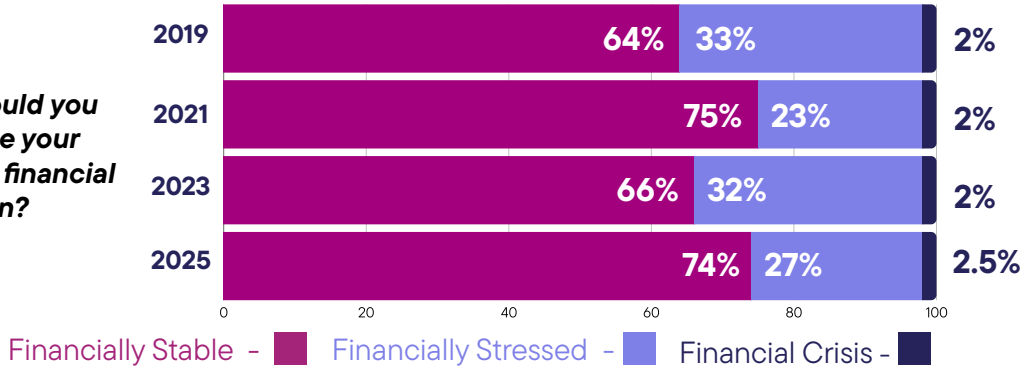
Particularly since 2022, there has been no greater pressure on Australians across the board than the rising cost of living. Over the past year, the cost of living has consistently ranked as the top issue affecting Australians.[5] Rapid increases in the price of essentials, such as food, which has risen by approximately 21% since December 2019, have made it increasingly difficult for many people to meet basic needs.[6] At YWCA Canberra, and across Canberra's social welfare sector, we are consistently aware of the unique vulnerability of low-income residents in an otherwise affluent and prosperous local economy, largely buttressed by public sector wages and job security.

The impacts of rising inflation and housing pressures are especially severe for those on income support or low incomes, and it has been reported that this cohort are 14 times more likely to skip meals compared to the general population. [7] As we saw in the data on access to homelessness services however, people earning modest incomes are fast joining the list of those who struggle to get by in Canberra. We see this in the doubling of service instances at our Lanyon food pantry, including the growing presentation of working age single men and the unrelenting demand for housing support across the Territory.

Despite this, responses do indicate an overall improvement to financial security, 2025 responses align largely with the findings from 2021 which coincided with an overall drop in the national poverty rate. We also saw an overall decrease in debt levels between the 2023 and 2025 survey and a lower reliance on additional measures to make ends meet (such as selling personal valuables).

Perceptions of Financial Security

How would you describe your current financial situation?



Over the last 12 months, has your sense of financial stability changed?

35%
I feel less financially stable than I did 12 months ago

19%
I feel more financially stable than I did 12 months ago

43%
My financial stability is about the same as it was 12 months ago

Levels of personal debt generally improved between the last two survey waves, with 22% reporting an overall decrease in the 12 months to 2025, compared to 14% who reported a reduction in debt levels in 2022-2023.

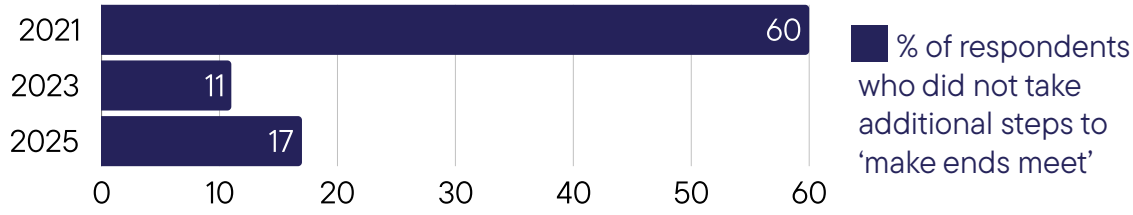
Has your level of personal debt changed over the past 12 months?

It has increased	It has stayed the same	It has decreased
35%	**44%**	**22%**

How would you describe your current financial situation?

	Financially stable	Financially stressed	Financial crisis
Belconnen	67%	23%	2%
Gungahlin	64%	22%	2%
Inner North	64%	19%	1%
Inner South	70%	18%	3%
Weston/Woden/Molongolo	71%	13%	2%
Tuggeranong	63%	21%	3%
Surrounding regions	58%	26%	3%

Additional steps to manage financial pressures



The proportion of respondents who reported not needing to take any measures to keep up with living expenses increased slightly from 2023 to 2025. While this suggests a modest improvement in financial stability for some, it remains well below 2021 levels.

For those who did take additional steps to get by, the overwhelming majority resorted to multiple methods including cutting back on luxuries, drawing on their savings and resorting to welfare services like food banks. Cutting back on discretionary spending remains the most common method of adjustment method. Beyond this, nearly 700 respondents reported turning to secondary strategies such as drawing on savings, superannuation, or delaying their retirement. Resorting to Buy Now, Pay Later (BNPL) schemes also increased between the 2023 and 2025 survey waves. More than 17% of respondents reported resorting to this method to get by in 2025, with usage peaking in the 25-34 age bracket.

Open-text responses shed further light on the often invisible or unmeasured ways people are coping, with respondents revealing other methods utilised to help address essential payments.

Open field responses illustrate how close to the wire many Canberrans are and how difficult some of these choices are. Many refer to forgoing their own medical appointments or expenses so they can juggle their parenting responsibilities and children's needs. Others have had to repeatedly ask for support from friends or cashed in precious annual leave entitlements.

Meeting costs of parenting

It's estimated that around 14.2% of the Australian population are living in poverty, including 757,000 children.[8] This is an increase on previous years when the poverty rate was recorded as being 12.4%. The survey recorded no change in the overall proportion of parents who reported difficulty in meeting expenses, such as excursions or sporting fees, for their children between 2023 and 2025. Further, of the population groups depicted below, rates of difficulty either deteriorated or only slightly improved. Being coupled does not appear to be a panacea, however as single parents who took the survey reported difficulty (56% n=113), compared to 25% of those who similarly struggled but were coupled (n=183).

Aboriginal and Torres Strait Islander parents and their children are particularly vulnerable to missing out on recreational opportunities, with extraordinary levels of difficulty (84%) being recorded in this cohort.

Rates of poverty in Canberra are estimated to be around 9%, including 9000 children though these figures dated to 2022 and need review.

Have you experienced any difficulty meeting the costs of your child?

	2023	2025
Single parents	50%	**56%**
Aboriginal and Torres Strait Islander	55%	**84%**
Income between $33,800 and $78,000 per year	39%	**39%**
Language other than English	48%	**45%**

Retirement expectations

Considering your age and any personal savings you have (including superannuation), how do you expect to feel in your retirement?

Comfortable

2021	2023	2025
67%	53%	62%

We assessed retirement expectations across the 2021 and 2023 surveys and observed a noticeable decline in anticipated financial comfort during retirement. However, the 2025 data shows a rebound in expected comfort levels.

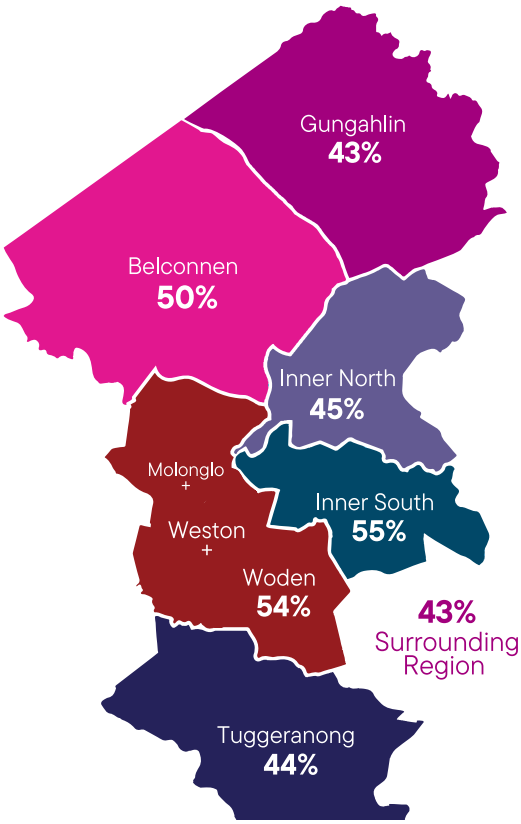
Comfortable retirement expectations based on cohort

34%
Aboriginal and/ or Torres Strait Islander

30%
Disabled persons

47%
of people working between 11 and 38 hours a week

34%
of people working between 11 and 38 hours a week *and* in a single income household



Comfortable retirement expectations based on location

All regions reported an improvement in retirement expectations since 2023, indicating a return of confidence levels prior to the economic downturn. The surrounding region performed comparatively poorly when asked to consider their retirement expectations, with only 43% reporting predicted comfort, though this is an increase on 2023 levels. Uncertainty regarding retirement comfort is notably higher however, with all regions reporting an increase on 2023 figures.

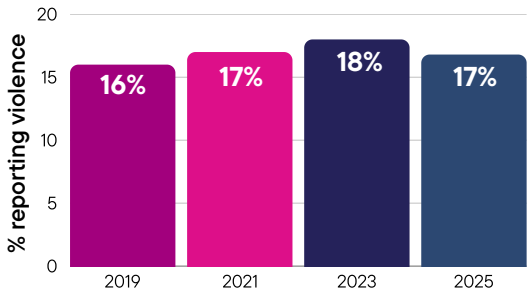
Personal Safety and Wellbeing

The *Our Lives survey* has consistently asked questions regarding personal and public safety. This largely grew out of frustration with the absence of gender-disaggregated local data on individual safety. The survey findings have been used to reinforce our advocacy regarding unacceptable rates of domestic and family violence and domestic policy settings.

The consistency of these figures, however, deserves closer examination. Violence should not be conceived as an inevitability, and consistency is not something to be celebrated in and of itself. 470 respondents told us they had experienced 'physical, emotional, financial or verbal' abuse in a domestic or interpersonal relationship in the preceding 12 months. Every one of these 470 respondents reflects a failure of public policy and the need to reconsider whether existing prevention strategies are adequate and to remain vigilant of demand on frontline services and the adequacy of existing funding models.

Abuse in Interpersonal Relationships

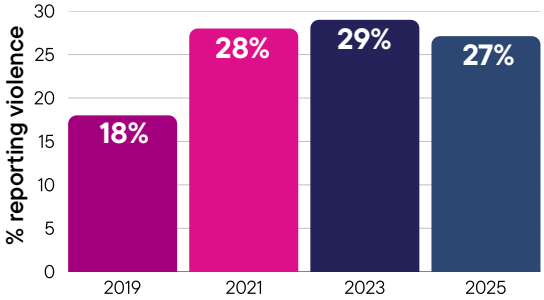
In the last 12 months, have you experienced abuse in a relationship?



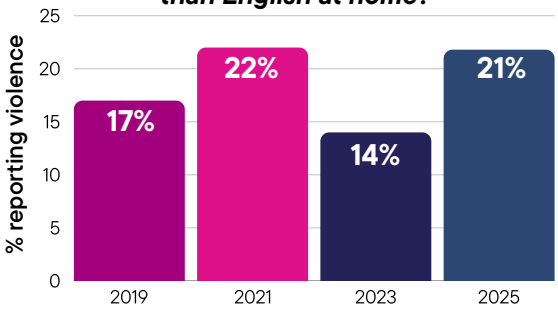
Domestic, family or interpersonal violence against demographic cohorts

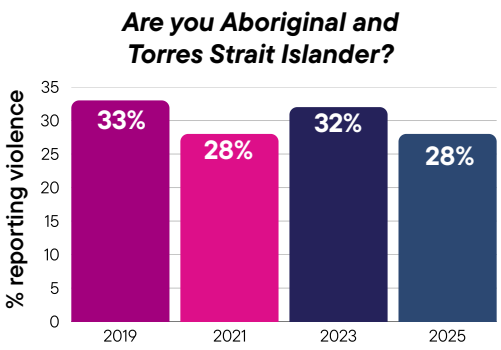
Responses among those who reported having a disability, being Aboriginal or Torres Strait Islander, single parents or gender non-conforming, however, demonstrate a much higher rate of exposure to interpersonal violence. Given the increase in the sample size of these groups, the rates of violence reported in 2025 are likely to more accurately depict their unique vulnerabilities and the ongoing need for targeted policy measures.

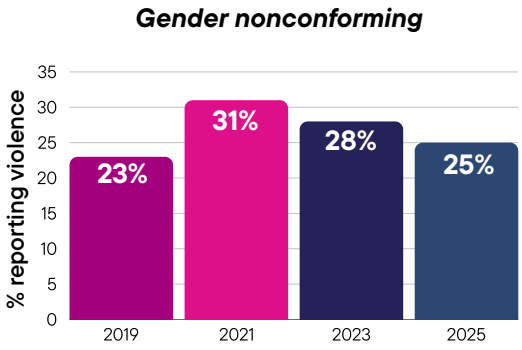
Do you have a disability?

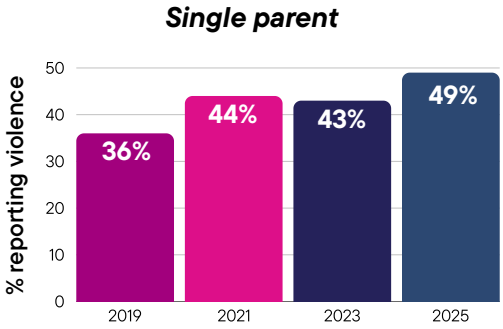


Speak a language other than English at home?



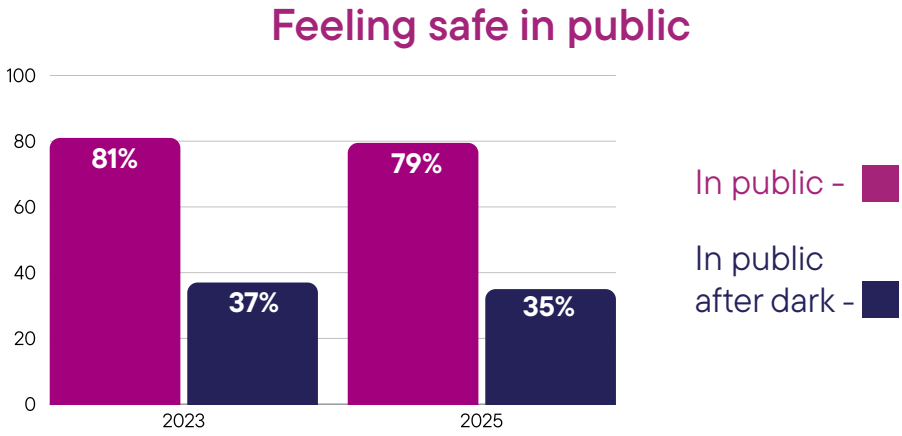




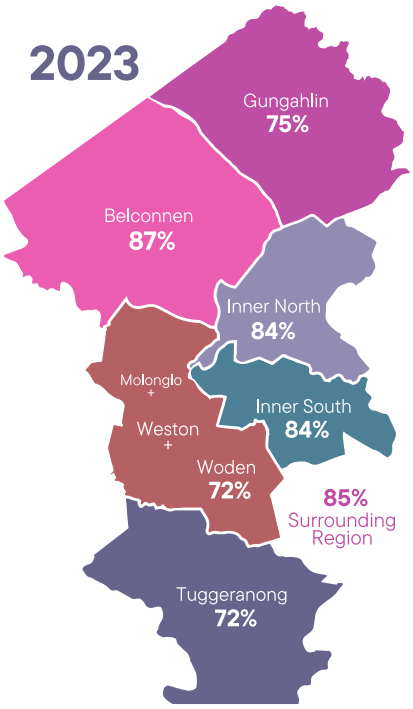


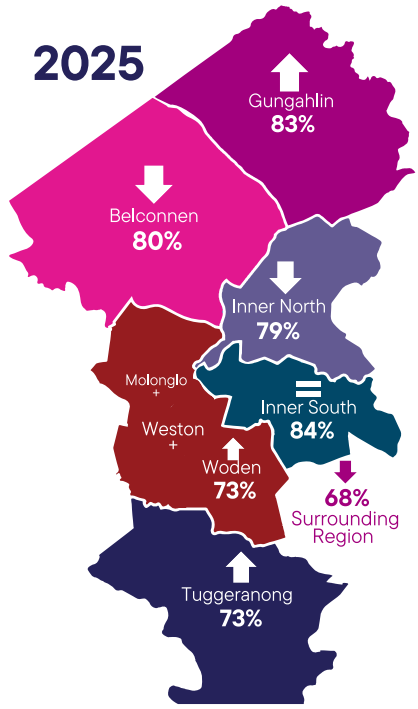
The age bracket recording the highest rates of violence in the preceding 12 months was young people aged 16-19 years, with 26% of this cohort indicating recent exposure to domestic or interpersonal violence. The next highest response rate was recorded among those aged 45 to 54 years (20%).

The survey does not allow for an understanding of perpetration, and it is possible that many of these young people were experiencing violence in the family home. Future surveys could look at better exploring this angle. Given the preferred policy narrative around achieving 'cultural change' in preventing domestic, family and sexual violence however and the emphasis on young people's behaviours, the high rates among young respondents indicate a need to reflect on the success of measures to date and better understand the drivers of violence among this cohort.

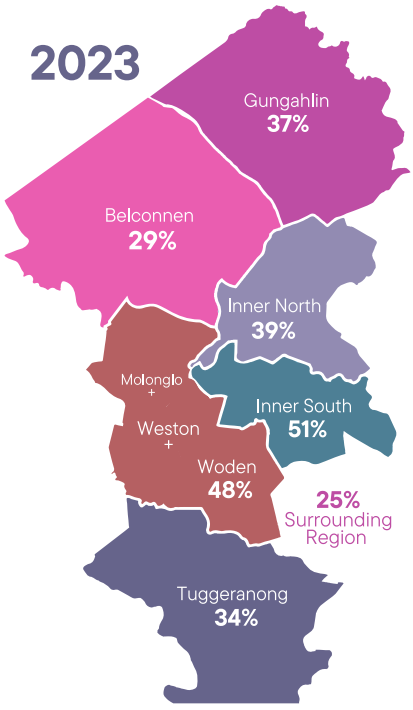


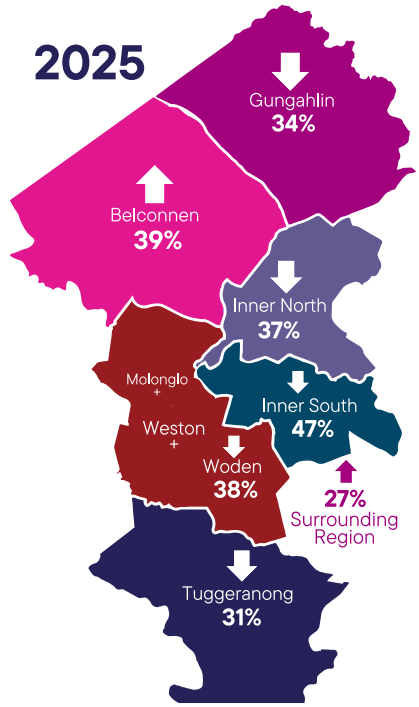
Perceptions of public safety based on location





Perceptions of public safety based on location after dark





Discrimination

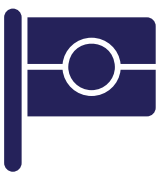
Based on feedback, we expanded the response options for the 2025 survey to include discrimination based on “religious identity” and “my appearance”. For these categories, 112 respondents told us they had been subjected to religious discrimination in the preceding 12 months, and 477 respondents indicated discrimination based on their appearance. Respondents were able to select multiple categories of discrimination. Across all responses, 42% (n=1184) told us they had not been subjected to discrimination in the preceding 12 months. Between the 2023 and 2025 surveys, there were some noticeable shifts downwards in reported rates of discrimination.

For Aboriginal and Torres Strait Islander respondents, one third reported discrimination based on their identity. The most common location for this was a public setting by someone who was not known to them.

Other notable shifts were seen in those who were single parents, who reported increased rates of discrimination based on their parenting status. The workplace was the most frequently reported setting (33% reporting).

For respondents who had a disability, nearly half said they had been discriminated against based on their disability in the past twelve months. The most common location for this was in a public setting by someone who was not known to them.

In the last twelve months, have you experienced discrimination based on any of the following?



Discrimination based on your Aboriginal and Torres Strait Islander status

2023 41%

2025 33%

Discrimination based on having a disability

2023 47%

2025 46%

Discrimination based on parenting status – single parents

2023 22%

2025 33%

Discrimination - non-binary persons

2023 56%

2025 56%

Looking Forward

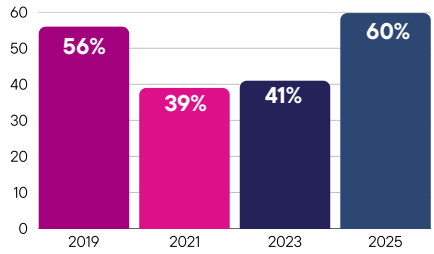
The Our Lives survey is unique in that it has consistently asked respondents for their views on the future; do they hold a positive outlook or a negative one?

The 2025 survey indicates an encouraging pattern of increased positivity regarding outlook. Positivity has increased substantially since 2021, when the survey, perhaps unsurprisingly, recorded very low levels of future positivity.

Across all demographics and locations, there is a noticeable shift towards greater optimism and confidence about what lies ahead. This improved positivity suggests that despite current challenges elsewhere, many individuals feel more prepared and optimistic about their personal and financial futures. All age brackets and demographic groups reported a higher percentage of positive feelings about their futures in 2025 compared to our 2023 findings, with some groups showing significant increases.

Since the 2021 low-point there is a strong overall trend of improved respondent positivity. It is worth noting that these increases may be partially attributable to changes in our data collection approach, moving from a basic three-point scale (positive, neutral, negative) in 2023 to a more nuanced five-point scale (very positive, somewhat positive, neutral, somewhat negative, very negative) in 2025. This shift allowed participants to more accurately express the intensity of their feelings, potentially contributing to an overall reduction in selection of the neutral option.

How do you feel about your future?
(all responses)



Age bracket and positive feelings about the future

	2019	2021	2023	2025
16-19	-	34%	36%	**47%**
20-24	52% *(18-24)*	48%	45%	**63%**
25-34	63%	44%	37%	**54%**
35-44	53%	37%	44%	**59%**
45-54	58%	38%	45%	**63%**
55-64	49%	37%	40%	**61%**
65+	51%	36%	40%	**65%**

Feelings of Positivity for Different Demographic Cohorts

How do you feel about your future?

Feelings of positivity, population cohorts	2023	2025
Single parents	24%	**43%**
Income support recipients	23%	**42%**
Non-binary persons	24%	**39%**
English as a second language	43%	**59%**
Aboriginal and Torres Strait Islanders	41%	**50%**
Homeowner – no mortgage	60%	**71%**
Private renter	36%	**51%**
Public, social, or affordable housing	22%	**29%**
Homeowner – mortgage	47%	**64%**
People with disability	25%	**40%**

What we heard from our respondents aged 25-44 on hopes for the future

"Financial security and housing security."

"Being able to afford my necessities without stress."

"To have enough money to live and travel and eat out."

"A place where my children won't struggle."

What we heard from First Nations respondents on hopes for the future

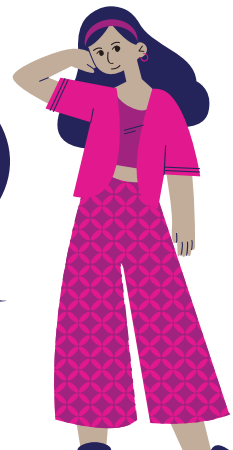
"More solidarity and comradery. More peace. More mob."

"I hope to keep growing stronger from setbacks."

What we heard from respondents who did not speak English at home

"Keeping a steady job without domestic violence."

"Financial safety, own property, no debts."



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[1] *NAB Consumer Sentiment Survey Q2 2025*
[2] *The Ipsos Issues Monitor | Ipsos*
[3] *Beyond Reach: The essential worker housing crisis in Canberra - Property Council Australia*
[4] *Specialist Homelessness Services: monthly data, Monthly data - Australian Institute of Health and Welfare*
[5] *The Ipsos Issues Monitor | Ipsos*
[6] *2025 ACTCOSS Cost of Living Report*
[7] *2025 Cost of living report - ACTCOSS citing Economic Inclusion Advisory Committee (EIAC), Economic Inclusion Advisory Committee: 2025 report to government, Department of Social Services, 2025, p 9.*
[8] *Australian children increasingly affected by poverty - Centre for Excellence in Child and Family Welfare*

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