

MONASH  
YOUTH POLICY  
AND EDUCATION  
PRACTICE

# THE PANDEMIC YEARS AND THEIR IMPACT ON YOUNG PEOPLE IN NEW SOUTH WALES AND VICTORIA: INSIGHTS FROM THE AUSTRALIAN YOUTH BAROMETER

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## ABOUT US

The Monash Centre for Youth Policy and Education Practice (CYPEP) is a multi-disciplinary research centre based in the Faculty of Education at Monash University. By focusing on issues that affect young people, and on developing policy and educational interventions to address youth disadvantage, CYPEP aims to identify the challenges to, and opportunities for, improved life outcomes for young people today and throughout their lives. Our vision is for education that creates lifelong and life-wide opportunities for young people and enables them to thrive. Our mission is to connect youth research to policy and practice. We do this by working with policymakers, educators and youth-focused organisations on research that addresses emerging needs, and that respects and includes young people. Working at the nexus of young people and policy, we raise awareness of the challenges faced by young people today and explore how education can harness the capacity of young people to contribute to building thriving communities.

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# 1 INTRODUCTION

## 1.1 Context: COVID-19 and lockdowns

On January 25, 2020, Australia detected its first COVID-19 case, beginning a process that would change the way we live and work. The federal government closed international borders and introduced mandatory quarantine for returning citizens.<sup>1</sup> Throughout the COVID-19 pandemic, New South Wales (NSW) and Victoria faced some of the longest and most severe lockdowns in the world.

In addition to lockdowns, a range of other control measures were implemented, such as physical distancing, home schooling, wearing masks, public transport cancellations, event cancellations, and restrictions on domestic and international travel. These measures had immediate and profound effects on people's personal, familial, relational, social, educational, occupational, and financial functioning and development.<sup>2-5</sup> The possible long-term consequences of these measures remain unclear.

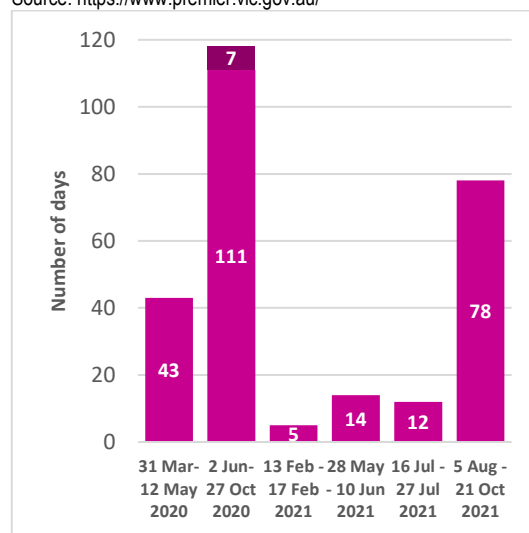
As the most populous and most affected Australian jurisdictions, NSW and Victoria are examined here in order to understand young Australian's perspectives of the impact of COVID-19 and to signal the challenges that they continue to face as a result: What are their main concerns? What are the challenges that most impact their lives? And how might young people be supported?

**Melbourne** experienced 161 days of lockdown over two separate periods in 2020, and a total of 109 days over four lockdown periods in 2021, making it the world's most locked-down city. Although not as severe, areas of regional Victoria also experienced varying degrees of lockdowns and social restrictions.

**Fig. 1.1 Melbourne COVID lockdowns 2022–2021: total 270 days**

(Note: The second lockdown commenced with selected postcodes only then extended to all Melbourne metro area.)

Source: <https://www.premier.vic.gov.au/>

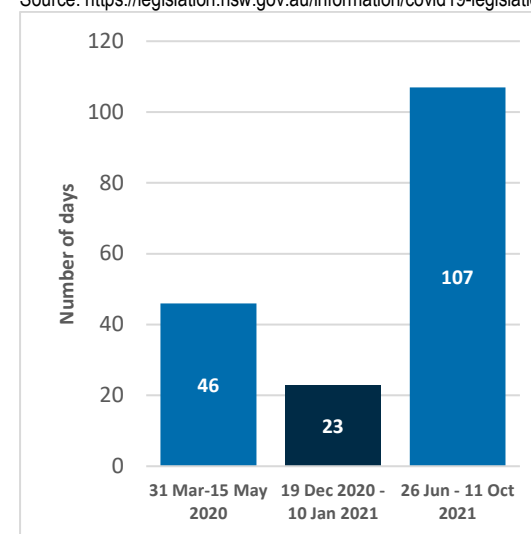


**NSW** reacted similarly in the early days of the pandemic with an initial lockdown from 31 March to 15 May 2020. An outbreak in the northern beaches area resulted in a shorter targeted lockdown over the Christmas and New Year period. The longest single lockdown was 107 days in 2021 after the arrival of the Delta variant in Sydney. This made NSW the second most locked-down jurisdiction in Australia.

**Fig 1.2: Sydney COVID lockdowns 2022–2021: total 176 days**

(Note: The second lockdown applied to northern beaches area only.)

Source: <https://legislation.nsw.gov.au/information/covid19-legislation>



## 1.2 Findings from the Australian Youth Barometer

Although it can be difficult to pinpoint the direct impacts of the COVID-19 pandemic, data collected for the Australian Youth Barometer provide empirical evidence on the changes in young people's lives and can help identify practice and policy interventions that would improve young people's futures.

This report draws on data collected for the annual *Australian Youth Barometer* published in [2021](#), [2022](#), and [2023](#). Researchers from the Centre for Youth Policy and Education Practice conducted surveys and semi-structured interviews with young people aged 18–24 from all states in Australia each year. In this report we have extracted the data from NSW and Victoria to illustrate the perspectives of young people in the years since the beginning of the COVID-19 pandemic.

**Table 1.1** shows the number of survey respondents. **Table 1.2** shows the number of interviewees from NSW and Victoria in each year. The proportion of the survey data provided below is adjusted using weights provided by Roy Morgan, who administered the survey and recruited interview participants. (Due to rounding, total percentages may not add to 100.) Quantitative data were analysed using Stata. Qualitative data in the form of quotes from interview participants are included to provide further insight into the quantitative findings.

**Table 1.1 Surveys in NSW and VIC**

	2021 N=505				2022 N=505				2023 N=571			
	n	%	Weighted n	Weighted %	n	%	Weighted n	Weighted %	n	%	Weighted n	Weighted %
NSW	151	29.9	149.5	29.9	155	30.7	153.8	30.8	157	27.5	176.7	30.9
VIC	140	27.7	132	26.4	129	25.5	130	26.0	132	23.1	149.7	26.2

**Table 1.2 Interviews in NSW and VIC**

	2021 N=30		2022 N=30		2023 N=30	
	n	%	n	%	n	%
NSW	7	23.3	6	20.0	5	16.7
VIC	8	26.7	7	23.3	6	20.0

Overall, young people in NSW and Victoria became less optimistic about their future relationships, finance, housing and employment, and less often felt a sense of belonging. Increasing proportions of young people thought that they will be financially worse off than their parents and that there was not enough, or barely enough, government support. This lack of optimism across different areas of their lives may contribute to the high level of perceived mental health issues, which may further hinder young people's development and wellbeing.<sup>6</sup> For example, one man felt that being a young person was overwhelming.

*I feel like, as a young person specifically, we get the raw deal out of almost everything at the moment and there is not a lot for us to cling on to that's looking good. That can get really, really overwhelming.* **Man, 24, NSW, 2021**

Young Australians rarely discussed issues in isolation, but rather spoke of the ways in which their concerns interconnected. Unsurprisingly, young people often spoke about the links between rising costs of living, housing availability and access to secure work. For example, events linked to climate change made working situations harder.

*Finding a new job would probably be my number one at the moment. I used to work at a bridal shop and I really enjoyed it, but then that store flooded. We kind of had to all cram into one shop, so there weren't enough shifts to go around.* **Woman, 20, NSW, 2023**

Further, young people's concerns are not static but continually shifting based on their life contexts. For example, some young people spoke about how their biggest concern changed over time, highlighting the need for robust and integrated forms of support.

*I guess, it's sort of ever-changing, especially over last year. This year, where I've been at university studying, my main goal is to complete university and make my way into the workplace and put myself into a stable position. Then I'd have to assume that, after a point like that, my goals might shift to [live] comfortability.* **Man, 20, NSW, 2023**

Young Australians, particularly in NSW and Victoria, continue to face a broad and interconnected array of challenges. It is important to acknowledge the lived experiences of young people, recognise the hardships many of them face, and consider how best to support them as we recover from the COVID-19 pandemic.

## 2 SUMMARY OF KEY FINDINGS

### Mental Health

- In 2023, almost 84% of young people in both NSW and Victoria still thought their mental health was impacted by the COVID-19 pandemic, and approximately one-quarter rated their mental health as poor or very poor.
- Close to 40% of young people sought mental health support (more in some years and locations). Approximately one-third of those who sought help did not receive it.
- More than 40% of young people in both NSW and Victoria believed that there was not enough or barely enough government support for mental health.

### Relationships

- Young people continued to feel their relationships with family and romantic partners were impacted by the pandemic. In 2023, approximately 70% of young people in NSW and Victoria reported that relationships with family were affected, and more than half reported their relationships with romantic partners were impacted.
- Between 2021 and 2023, young people became less optimistic about their future relationships, with approximately half expecting to live in a long-term relationship or have children in the future. A higher proportion of young people in Victoria than in NSW expected to have a supportive social network in the future.
- Levels of loneliness and social connectedness are an emerging concern. Decreasing proportions of young people in both states felt a sense of belonging when spending time with family or with friends.

### Finances

- The proportion of young people who perceived that the pandemic impacted their financial situation decreased from 2021 to 2023; however, approximately three-quarters still reported financial impacts in 2023.

- The proportion of young people who experienced financial difficulties increased over time in NSW, with more than 90% experiencing financial difficulties in 2023. The proportion in Victoria fluctuated, peaking at just over 95% in 2022.
- Many young people were not optimistic about their financial future. In 2023, around 60% of young people in both states expected to be worse off than their parents. Slightly more than half were confident that they would achieve financial security in the future. Less than half were often able to save part of their income.
- An increasing proportion (55.2%) of young people in NSW believed there was not enough or barely enough financial support for young people in 2023. This is compared with a decreasing proportion in Victoria (50.6% in 2023).

### Housing

- More than half of young people in both states still perceived the COVID-19 pandemic as having impacted their housing situation in 2023, with a higher proportion (65%) in NSW than in Victoria (59.4%).
- An increasing proportion (63.8%) of young people in NSW believed there was not enough or barely enough government support for housing in 2023. Rates drop slightly in Victoria but remain high (59.3%). In both states, almost 70% of young people in 2023 thought affordable housing options for young people needed immediate action.
- The proportion of young people who thought they would be able to afford a comfortable place to live in the next 12 months dropped to less than 35% in both states in 2023. In the longer term, more than half of young people thought they would live in a comfortable home in the future.

- Decreasing proportions of young people thought it likely or extremely likely that they would be able to purchase a property in the future. Those in NSW were more pessimistic, with only 41.9% thinking it likely they would be able to buy property in the future.

### Work

- The proportion of young people who perceived the pandemic as impacting their work situation decreased from 2021 to 2023, but remained high at over 70% for both states. Only about half felt a sense of belonging at work.
- An increasing proportion (44.2%) of young Victorians believed there was not enough or barely enough government support for employment, compared with a decreasing proportion in NSW (38.2%). Almost half of young people in both states thought employment opportunities for young people needed immediate action.
- The proportion of young people who reported experiencing periods of unemployment decreased between 2021 and 2023, but more than half in both states still reported periods of underemployment in 2023.

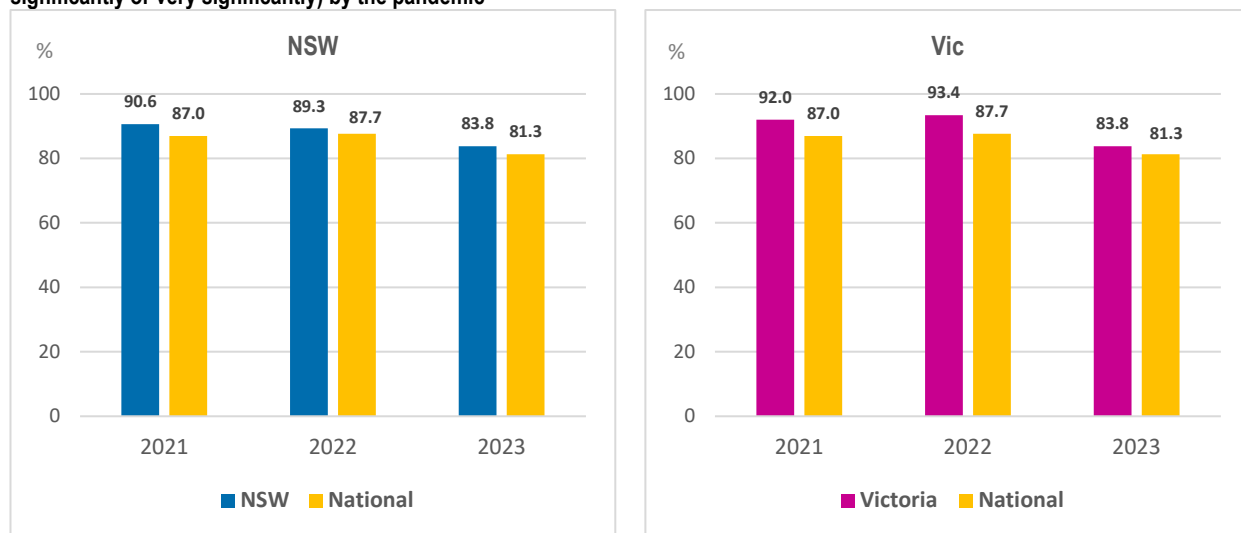
### Education

- High proportions of young people reported that the pandemic impacted their education or learning experience. Although this proportion decreased, close to 80% in both states still thought their education was affected in 2023.
- A decreasing proportion (37.4%) of young people in NSW reported feeling a sense of belonging at their school or educational institution in 2023, compared with an increasing proportion in Victoria (41.7% in 2023).
- An increasing proportion (37.2%) of young people in NSW thought there was not enough or barely enough government support for education in 2023, compared with a decreasing proportion of young Victorians (31.8% in 2023).

### 3 MENTAL HEALTH

#### 3.1 The perceived impact of the COVID-19 pandemic on young people’s mental health

Fig. 3.1. Percentage of young people who reported that their mental health was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic



#### Discussion

Although the general trend is downward, the majority of young people (more than 80% in both states) still thought their mental health was impacted to some extent by the COVID-19 pandemic two years after the end of lockdowns. This suggests that the pandemic’s impacts on mental health are long lasting and persistent, extending beyond short-term effects.

Decreases in the perceived impact of the COVID-19 pandemic may mask changing standards of mental health, with some young people reporting lower expectations of being psychologically healthy. This may indicate a deeper shift in how young people subjectively perceive their mental health, beyond objectively measurable symptoms. For example, one interviewee reported:

*At the moment ... my standard [of mental health] is probably a bit lower. Like, as long as being happy and bored and all those sort[s] of things are balanced and I'm not finding myself sad or anxious more than I'm finding myself happy [then I'm okay].*

**Woman, 20, NSW, 2021**

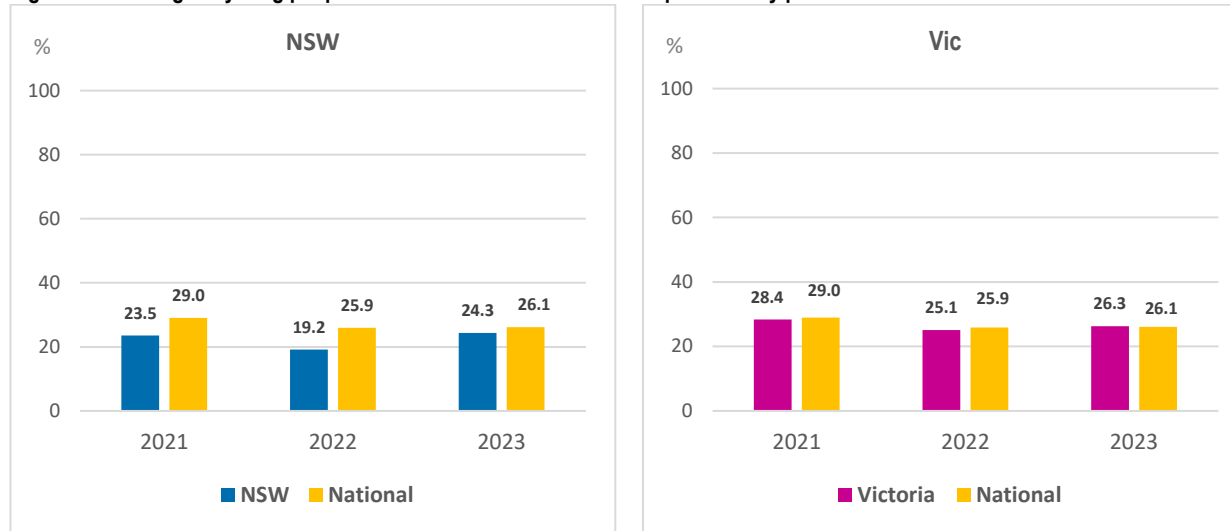
#### Key points

- In **NSW**, the proportion of young people who reported that their mental health was impacted by the COVID-19 pandemic decreased from 90.6% in 2021 to 83.8% in 2023.
- In **Victoria**, the proportion of young people who reported that their mental health was impacted by the COVID-19 pandemic increased from 92.0% in 2021 to a peak of 93.4% in 2022, before decreasing to 83.8% in 2023.
- **Victoria** had slightly higher proportions of young people who reported impacts on their mental health in 2021 and 2022. This may be associated with the longer lockdowns in Victoria.
- Both states recorded rates higher than the **national average** of 87.0% in 2021, 87.7% in 2022 and 81.3% in 2023.

[Note: National average here and throughout this report, is based on data from all Australian states and territories, including NSW and Victoria.]

## 3.2 Young people's self-rated mental health

Fig. 3.2. Percentage of young people who rated their mental health as poor or very poor



### Key points

- In **NSW**, the proportion of young people who rated their mental health as either poor or very poor decreased from 23.5% in 2021 to 19.2% in 2022, then increased to 24.3% in 2023.
- In **Victoria**, the proportion of young people who rated their mental health either poor or very poor decreased from 28.4% in 2021 to 25.1% in 2022, then increased to 26.3% in 2023.
- The **national average** decreased from 29.0% in 2021 to 25.9% in 2022, then increased slightly to 26.1% in 2023.

### Discussion

Young people were asked to rate their mental health against the following categories: very poor, poor, average, good, excellent or prefer not to say. Although young people's poor mental health initially decreased as lockdowns ended, there appears to be an emerging upward trend in poor mental health, particularly in NSW.

These results are possibly related to young people's changing standards of mental health, as discussed above. However, increased rates of young people reporting poor or very poor mental health may also reflect an increase in the broader challenges young people are facing, particularly in relation to accessing mental health support during the COVID-19 recovery period and difficulties in their daily lives.



### 3.3 Young people's access to mental health support

**Fig. 3.3a. Percentage of young people who sought mental health support**

(Note: The 2021 survey asked about young people's access to mental health support in the previous two years; the 2022 and 2023 surveys asked about access in the previous 12 months.)



#### Key points

- The proportion of young people who received mental health support in **NSW** decreased from 34.3% in 2021 to 20.7% in 2023.
- The proportion of young people in **NSW** who sought but did not receive mental health support increased from 7.6% in 2021 to 15.5% in 2023.
- In **Victoria**, the proportion of young people who received mental health support increased from 25.4% in 2021 to 31.1% in 2022, then decreased to 27.8% in 2023.
- The proportion of young people in **Victoria** who sought but did not receive mental health support increased from 14.1% in 2021 to 17.7% in 2022, then decreased to 11.1% in 2023.
- The **national average** for young people who received mental health support decreased from 30.9% in 2021 to 24.3% in 2023.
- The **national average** for young people who sought but did not receive mental health support increased from 12.0% in 2021 to 15.8% in 2022, then decreased to 13.0% in 2023.

#### Discussion

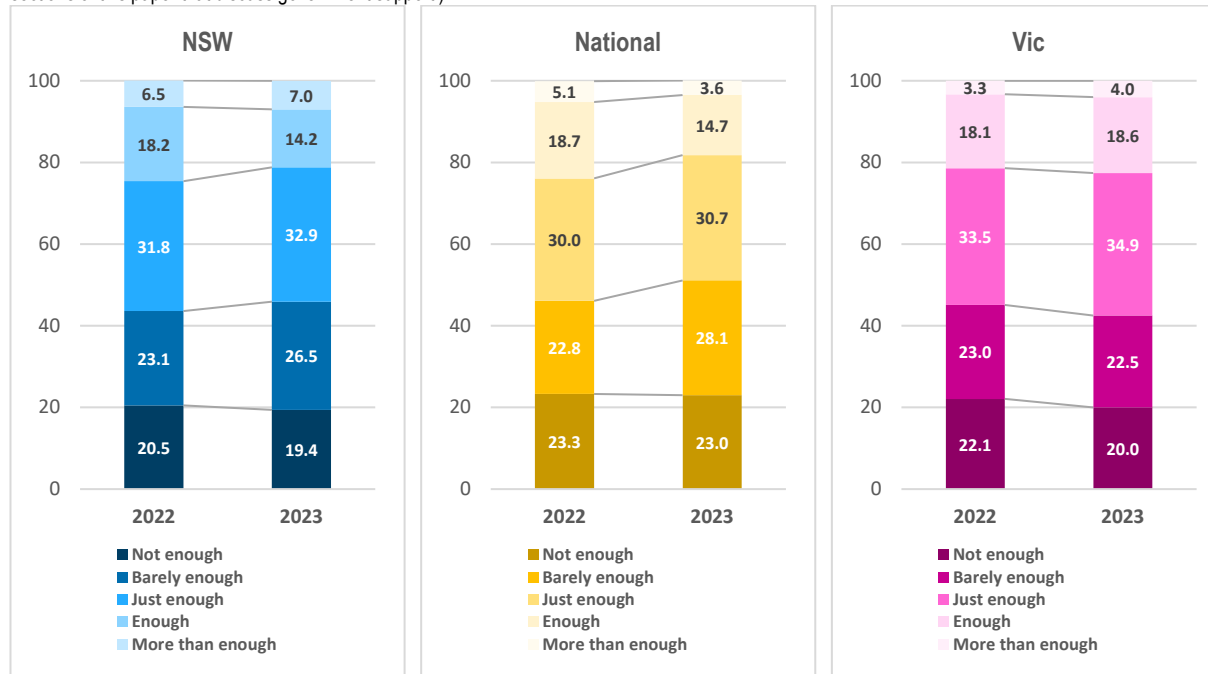
Despite COVID-19 having an ongoing impact on young people's mental health, only a relatively small number of people received mental health support. The number of young people who sought but did not receive mental health support in 2022 and 2023 highlights broader challenges to access, which persist beyond the immediate effects of the COVID-19 pandemic. For example, one woman spoke of the difference between negative and positive experiences of mental health support, the challenges around accessing funded mental health professionals in her area, and how access to support may ultimately come down to luck.

*I was really lucky to have found a doctor near me who was supportive and willing to get me on track really quickly. I did have one interaction with a psychiatrist who was just awful. But outside of that I had another psychiatrist who was great. I had a psychologist who I love, like, I was really lucky. It was all system-funded, so it didn't cost me out of pocket. It was just a wild string of luck that I had.*

**Woman, 22, NSW, 2023**

**Fig. 3.3b. Young people's perceptions of government support for mental health (% respondents)**

(Note: The 2021 survey did not include questions about detailed government support for different areas; therefore, 2021 data is not included here or in subsequent sections of this paper that discuss government support.)



### Key points

- In **NSW**, the proportion of young people who reported that there was not enough or barely enough government support increased from 43.6% in 2022 to 45.9% in 2023.
- In **Victoria**, the proportion of young people who reported that there was not enough or barely enough government support decreased from 45.1% in 2022 to 42.5% in 2023.
- Both were lower than the **national average**, which decreased from 46.1% in 2022 to 51.1% in 2023.

### Summary: Young people's mental health during the COVID-19 pandemic

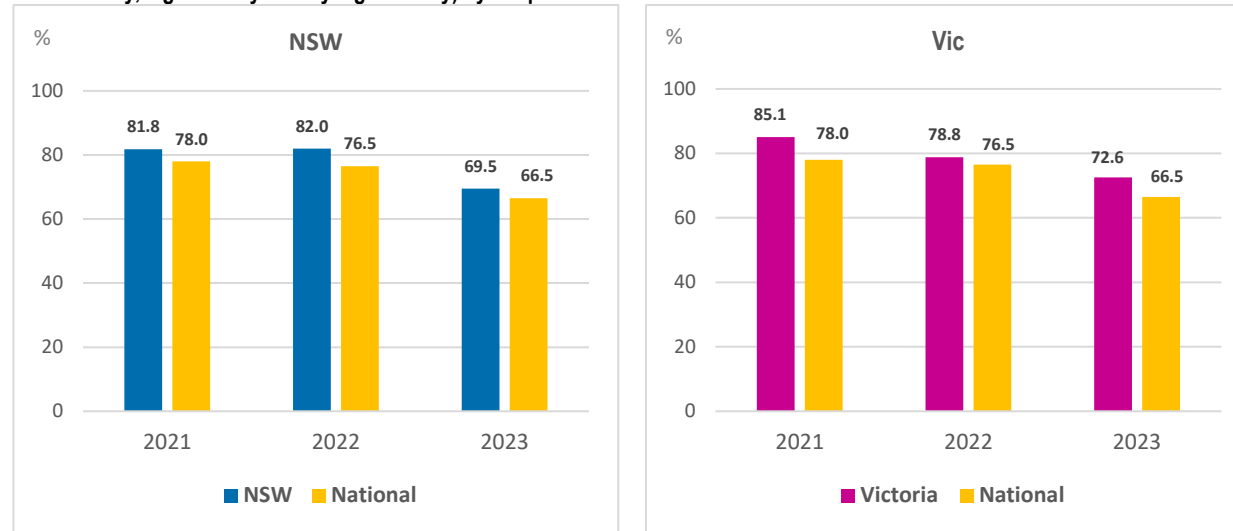
More than 80% of young people in NSW and Victoria believed that their mental health was affected by COVID-19 to some extent, although the perceived impact tends to weaken over time. Although proportions of self-reported poor or very poor mental health among young people fluctuated, the 2023 figures indicate that 24.3% of young people in NSW and 26.3% of young people in Victoria still rated their mental health as poor or very poor. This is consistent with previous research: young people continue to face worsening mental health challenges,<sup>5</sup> part of which involves the long-term effects of the COVID-19 lockdowns.<sup>7,8</sup> This is compounded by continuing barriers to accessing mental health support. Only a small number of young people were able to access support and more than 40% called for greater government support. The number of young people who sought but did not receive mental health support is a particular cause for concern.

The persistence of mental health challenges for young people suggests that a more complex array of factors, beyond the immediate effects of the COVID-19 pandemic, may be present. As elaborated on in the following sections of this paper, young people's poor mental health may, in part, be a consequence of interconnected and ongoing issues amplified by the pandemic, such as cost of living, financial difficulties, and disruptions across various areas of their lives. This in turn suggests the need for integrated policy and practice responses.

## 4 RELATIONSHIPS

### 4.1 The perceived impact of the COVID-19 pandemic on young people's relationships

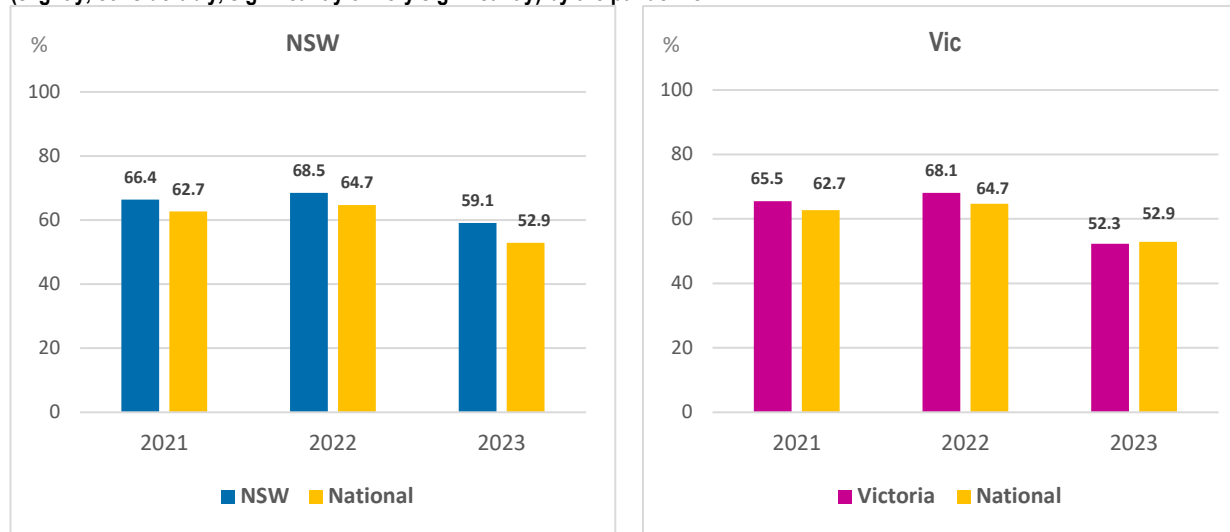
Fig. 4.1a. Percentage of young people who reported that their relationship with family was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic



#### Key points

- The proportion of young people in **NSW** who reported that their relationships with family were impacted to some extent increased slightly from 81.8% in 2021 to 82.0% in 2022, then decreased considerably to 69.5% in 2023.
- In **Victoria**, the proportion of young people who reported that their relationships with family were impacted to some extent decreased each year, from 85.1% in 2021 to 72.6% in 2023.
- Both states were slightly higher than the **national average**, which decreased from 78.0% in 2021 to 66.5% in 2023.

**Fig. 4.1b. Percentage of young people who reported that their relationship with their romantic partner was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic**



### Key points

- In **NSW**, the proportion of young people who reported being impacted to some extent increased slightly from 66.4% in 2021 to 68.5% in 2022, then decreased to 59.1% in 2023.
- In **Victoria**, the proportion of young people who reported being impacted to some extent increased from 65.5% in 2021 to 68.1% in 2022, then decreased considerably to 52.3% in 2023.
- The **national average** increased from 62.7% in 2021 to 64.7% in 2022, then decreased to 52.9% in 2023.

### Discussion

Although the perceived impact of the pandemic declined over the three years, the majority of young people still thought that their relationships with family were impacted by the COVID-19 pandemic to some extent in 2023. Proportions in both states were higher than the national average.

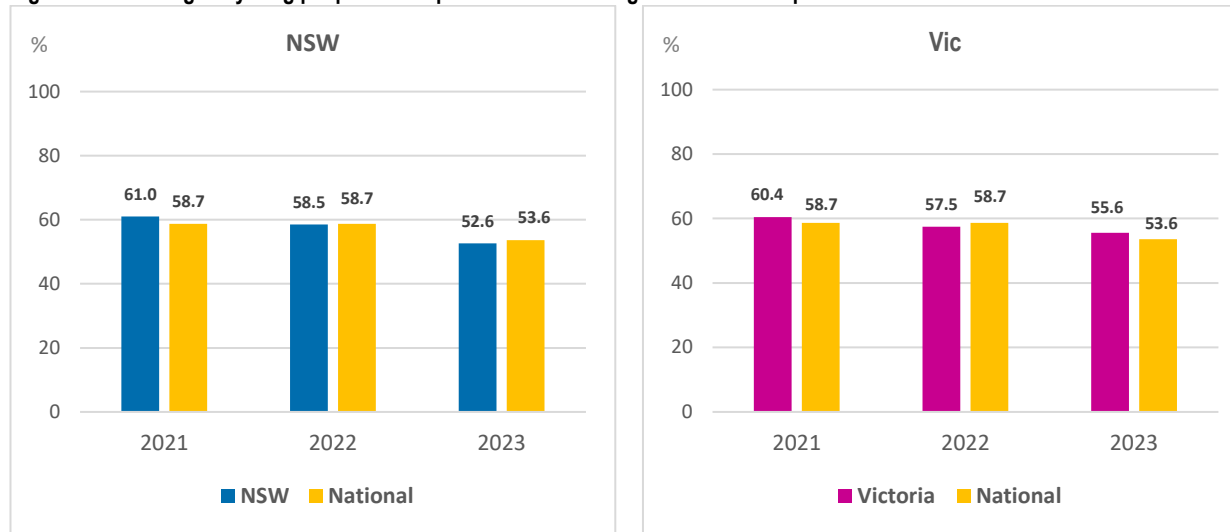
In relationships with romantic partners, young people in both states experienced the same pattern, with a higher proportion reporting an impact in 2022. Across all three surveys, more than half of young people thought their relationships with their romantic partners were impacted to some extent by the pandemic.

In interviews, young people indicated that travel restrictions during lockdowns impacted their ability to see their families, friends or romantic partners. Therefore, relaxing of travel and other restrictions may have contributed to the decrease in perceived impacts on relationships.

*Because I was there in a different state from my family during a time when there were COVID lockdowns for half a year, I was unable to see my family for quite a long time. Being in a place with people I could call friends [in my student accommodation] and who I felt like I belonged with was very important. **Man, 20, NSW, 2022***

## 4.2 Young people's perceptions of future relationships

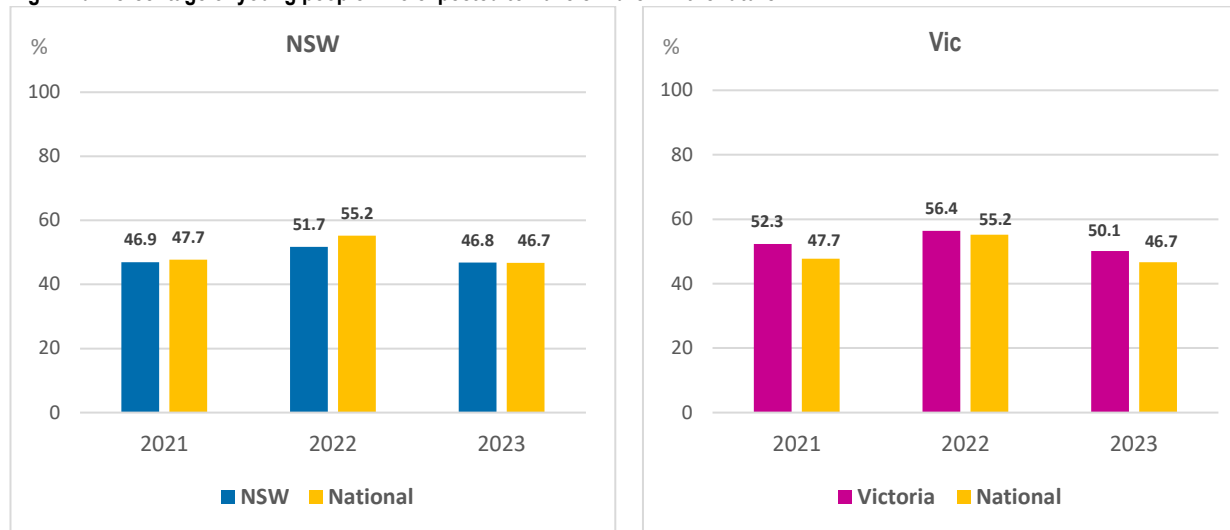
Fig. 4.2a. Percentage of young people who expected to be in a long-term relationship in the future



### Key points

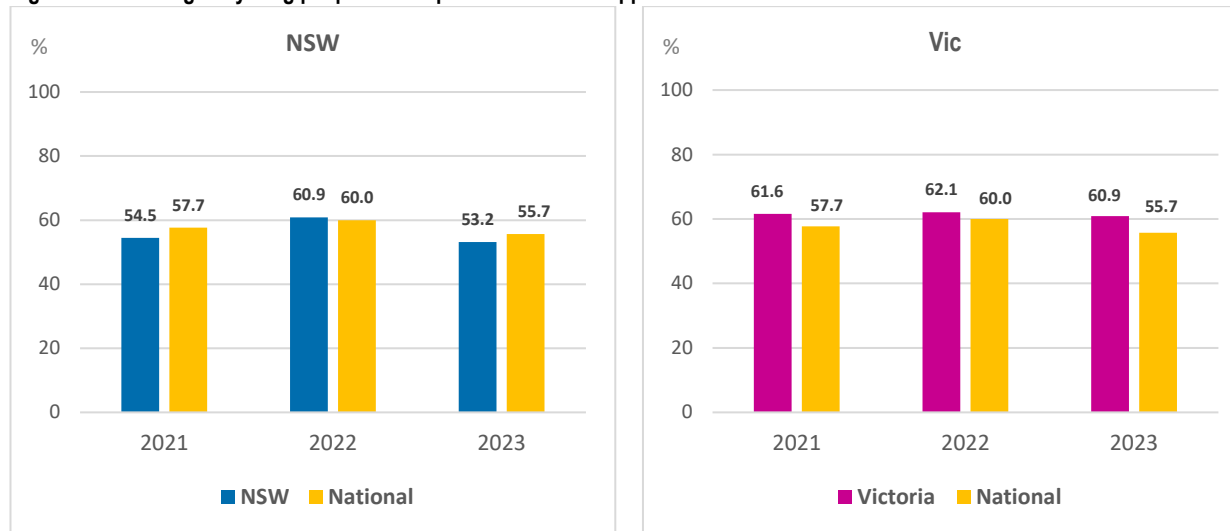
- **NSW** saw a decrease in the proportion of young people who reported that it was likely or extremely likely that they would live in a long-term relationship, from 61.0% in 2021 to 52.6% in 2023.
- **Victoria** also saw a steady decrease, from 60.4% in 2021 to 55.6% in 2023.
- The **national average** remained steady at 58.7% in 2021 and 2022, then decreased to 53.6% in 2023.

Fig. 4.2b. Percentage of young people who expected to have children in the future



- In **NSW**, the proportion of young people in NSW who reported that it was likely or extremely likely that they would have one or more children increased from 46.9% in 2021 to 51.7% in 2022 and then decreased to 46.8% in 2023.
- Young people in **Victoria** reported that it was likely or extremely likely that they would have children in the future at higher rates than their counterparts in NSW, with the proportion increasing from 52.3% in 2021 to 56.4% in 2022 and then decreasing to 50.1% in 2023.
- The **national average** increased from 47.7% in 2021 to 55.2% in 2022, then decreased to 46.7% in 2023.

Fig. 4.2c. Percentage of young people who expected to have a supportive social network in the future



### Key points

- In **NSW**, the proportion of young people who reported that it was likely or extremely likely that they would have a supportive social network around them increased from 54.5% in 2021 to 60.9% in 2022, then decreased to 53.2% in 2023.
- **Victoria** saw an increase in the proportion of young people who reported that it was likely or extremely likely that they would have a supportive social network around them from 61.6% in 2021 to 62.1% in 2022, then a decrease to 60.9% in 2023.
- The **national average** increased from 57.7% in 2021 to 60.0% in 2022, then decreased to 55.7% in 2023.

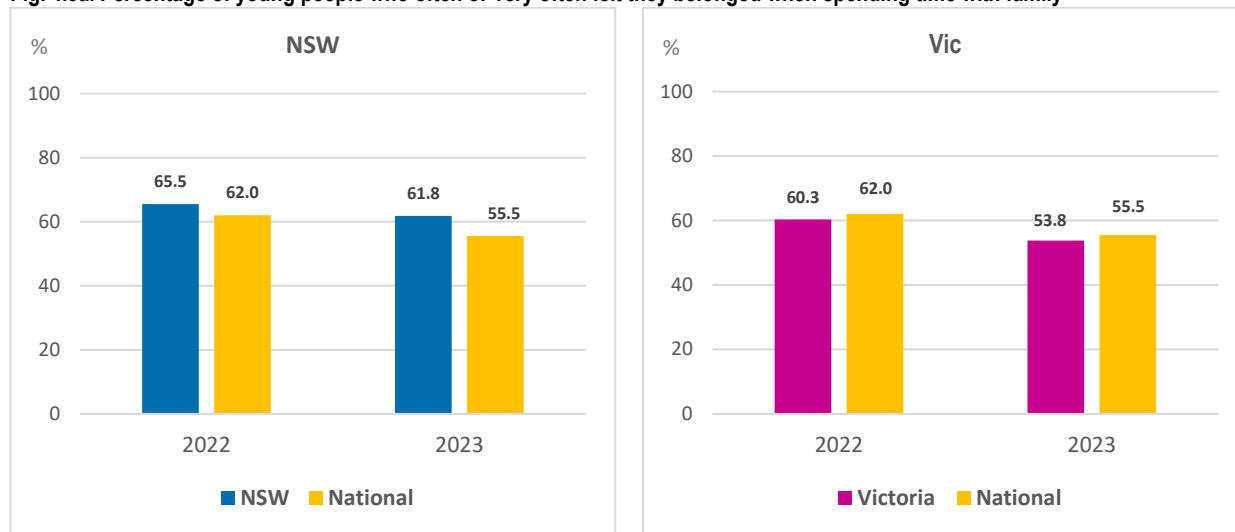
### Discussion

Young people in NSW and Victoria became less optimistic about their future long-term relationships, including the possibility of living in a long-term relationship, having children, and having a supportive social network around them in the future. This may in part be indicative of how young people's perceptions of their future relationships continue to be impacted by the COVID-19 pandemic.

Although proportions fluctuated, the general trend shows a decrease in young people's confidence about future relationships.

### 4.3 Young people's sense of belonging when spending time with family and friends

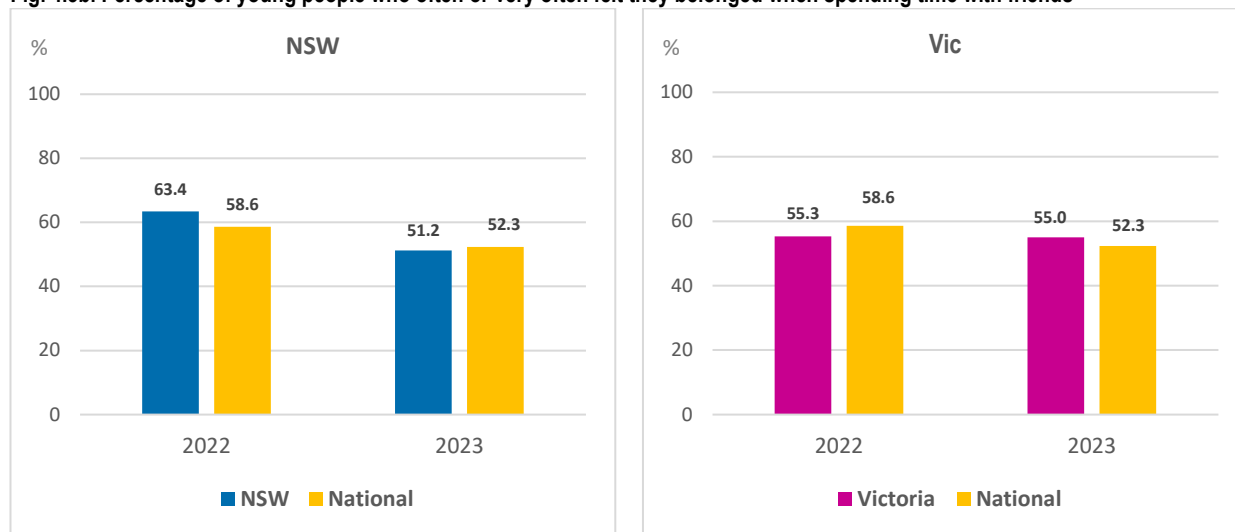
Fig. 4.3a. Percentage of young people who often or very often felt they belonged when spending time with family



#### Key points

- In **NSW**, the proportion of young people who often or very often felt a sense of belonging when spending time with family decreased from 65.5% in 2022 to 61.8% in 2023.
- In **Victoria**, the proportion of young people who often or very often felt a sense of belonging when spending time with family decreased from 60.3% in 2022 to 53.8% in 2023.
- The **national average** decreased from 62.0% in 2022 to 55.5% in 2023.

Fig. 4.3b. Percentage of young people who often or very often felt they belonged when spending time with friends



- In **NSW**, the proportion of young people who often or very often felt that they belonged when spending time with friends decreased considerably from 63.4% in 2022 to 51.2% in 2023.
- In **Victoria**, the proportion of young people who often or very often felt that they belonged when spending time with friends decreased slightly from 55.3% in 2022 to 55.0% in 2023.
- The **national average** decreased from 58.6% in 2022 to 52.3% in 2023.

### **Summary: Young people's relationships during the COVID-19 pandemic**

Although the perceived impact of the COVID-19 pandemic on relationships with family, friends, and romantic partners tended to decline, many young people still thought their relationships were affected in 2023 and were less involved in their current relationships, and less hopeful about their future relationships, compared with the previous two years.

In 2023, young people were less optimistic about their future relationships with regards to being in a long-term relationship, having children, and having a supportive network around them. In addition, young people less often felt a sense of belonging when spending time with friends and family. This is consistent with previous research, which shows that young people had less face-to-face contact with family or friends outside their household and that a decreasing proportion of Australians felt they could confide in family or friends living outside their house.<sup>9</sup>

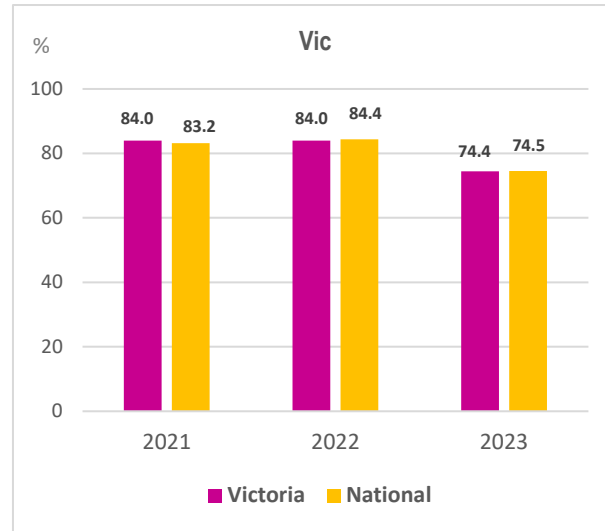
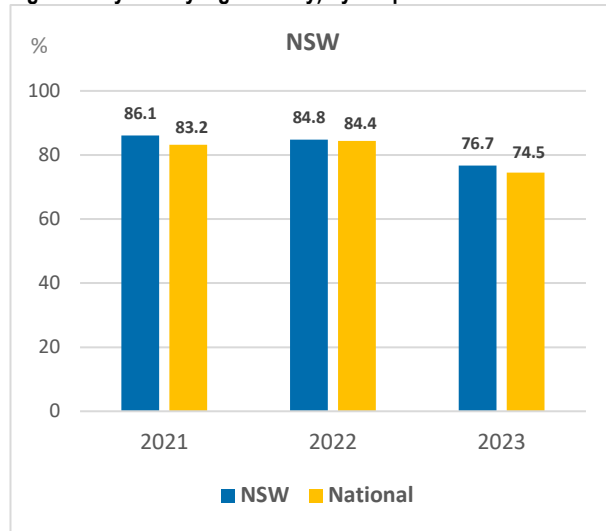
The lack of optimism in young people's relationships is unsurprising, as the impacts of the COVID-19 pandemic and the responses to it may have made young people feel more isolated, leading to difficulties in building relationships with family, friends, and romantic partners. This is particularly concerning, as poor social relationships are a risk factor associated with serious health conditions,<sup>10,11</sup> and it highlights the complex interconnections between the various challenges facing young people today. Efforts to improve young people's relationships cannot be separated from promoting their health and wellbeing more broadly.



# 5 FINANCES

## 5.1 The perceived impact of the COVID-19 pandemic on young people's financial situation

Fig. 5.1a. Percentage of young people who reported that their financial situation was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic

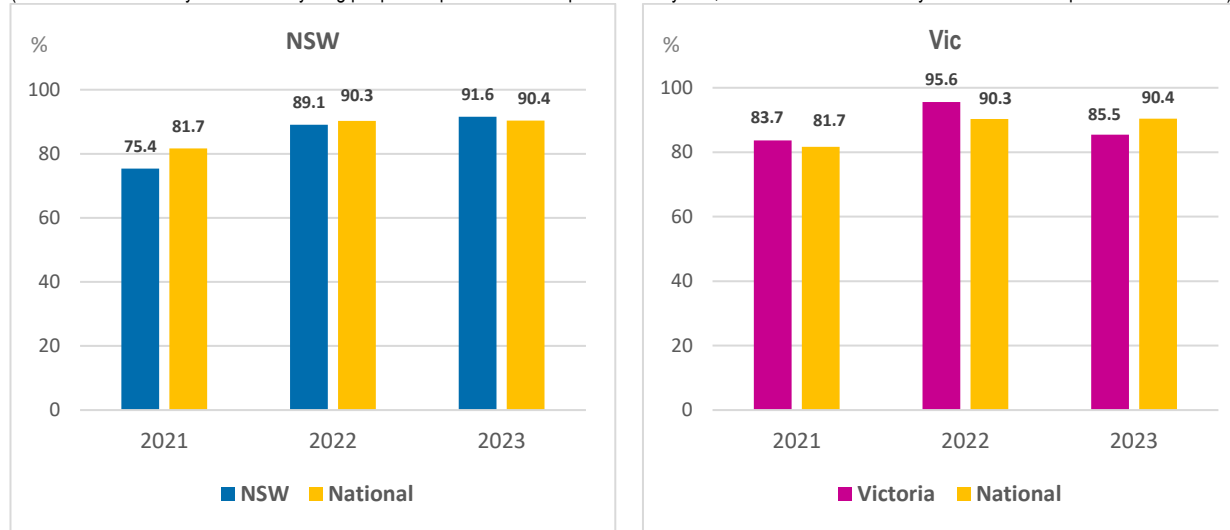


### Key points

- In **NSW**, the proportion of young people who reported that their financial situation was impacted by the pandemic to some extent decreased from 86.1% in 2021 to 76.7% in 2023.
- In **Victoria**, the proportion of young people who reported that their financial situation was impacted by the pandemic decreased from 84.0% in 2021 to 74.4% in 2023.
- The **national average** increased from 83.2% in 2021 to 84.4% in 2022, then decreased to 74.5% in 2023.

**Fig. 5.1b. Percentage of young people who reported that they experienced financial difficulties during the pandemic**

(Note: The 2021 survey asked about young people's experiences in the previous two years; the 2022 and 2023 surveys asked about the previous 12 months.)



### Key points

- In **NSW**, the proportion of young people who experienced financial difficulties increased from 75.4% in 2021 to 91.6% in 2023.
- In **Victoria**, 83.7% of young people in 2021, 95.6% in 2022, and 85.5% in 2023 experienced financial difficulties.
- The **national average** increased from 81.7% in 2021 to 90.4% in 2023.

### Discussion

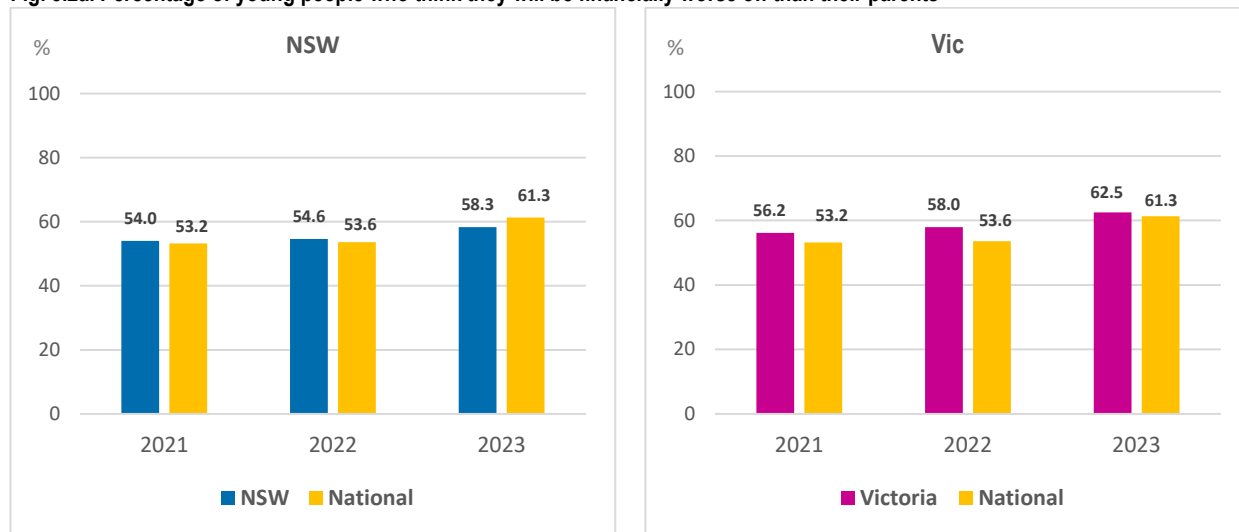
Despite the general downwards trend, the majority of young people still thought their financial situation was impacted by the COVID-19 pandemic. These included direct impacts, such as job-related disruptions and decreased income, and indirect impacts, such as psychological distress and decreased work efficiency.<sup>2,4,12</sup>

Although the overall perceived impact on their financial situation decreased, the majority of young people in both states experienced financial difficulties to some extent (rarely, sometimes, often, and very often) during the pandemic years. The COVID-19 pandemic may have amplified a range of pre-existing issues that negatively impact young people's financial situation.<sup>3</sup>

The COVID-19 pandemic is not the only factor impacting young people's financial situation, and wider concerns such as the cumulative losses in the Australian economy<sup>13</sup> will continue to influence young people's financial situation during the post-pandemic recovery period and into the long-term future.

## 5.2 Young people's perceptions of their future financial situation

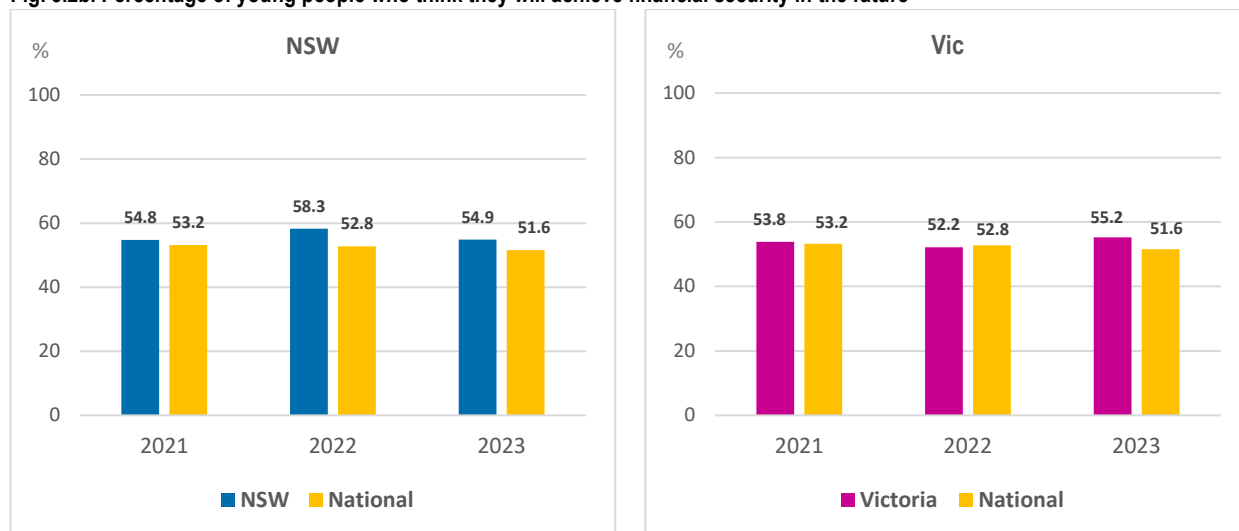
Fig. 5.2a. Percentage of young people who think they will be financially worse off than their parents



### Key points

- In **NSW**, the proportion of young people who thought they will be worse off (either slightly or much worse) financially than their parents increased from 54.0% in 2021 to 58.3% in 2023.
- In **Victoria**, the proportion of young people who thought they will be worse off financially than their parents increased from 56.2% in 2021 to 62.5% in 2023.
- The **national average** increased from 53.2% in 2021 to 61.3% in 2023.

Fig. 5.2b. Percentage of young people who think they will achieve financial security in the future



### Key points

- In **NSW**, the proportion of young people who reported that it was likely or extremely likely they would achieve financial security was 54.8% in 2021, 58.3% in 2022 and 54.9% in 2023.
- In **Victoria**, the proportion of young people who expected to achieve financial security was 53.8% in 2021, 52.2% in 2022 and 55.2% in 2023.
- The **national average** decreased from 53.2% in 2021 to 52.8% in 2022 and 51.6% in 2023.

### Discussion

Young people were not only experiencing financial difficulties, they were also not optimistic about the possibility of achieving financial security in the future. Only slightly more than half of young people felt confident in their future finances and many young people in both states felt that they would be financially worse off than their parents. This is consistent with research on the long-term impacts of the COVID-19 pandemic and cumulative losses in the Australian economy.<sup>13</sup> This lack of optimism was reflected in interviews, with young people acknowledging that even though they might be financially secure at a given time, they could easily lose this security due to major life changes such as job loss, unemployment, or high-cost medical treatment.

*[Financial security is] not being scared about running out of money before the next time you get paid, having enough money saved to be able to not be stressed about losing your job ... It just, it's relative to what your individual situation is, and that can change very quickly. So today, financial security to me – I could be very financially secure and then tomorrow I could lose my job, get into a car accident and then have to pay, you know, a lot of money and a medical bill and then I won't be financially secure.*

**Woman, 24, NSW, 2022**

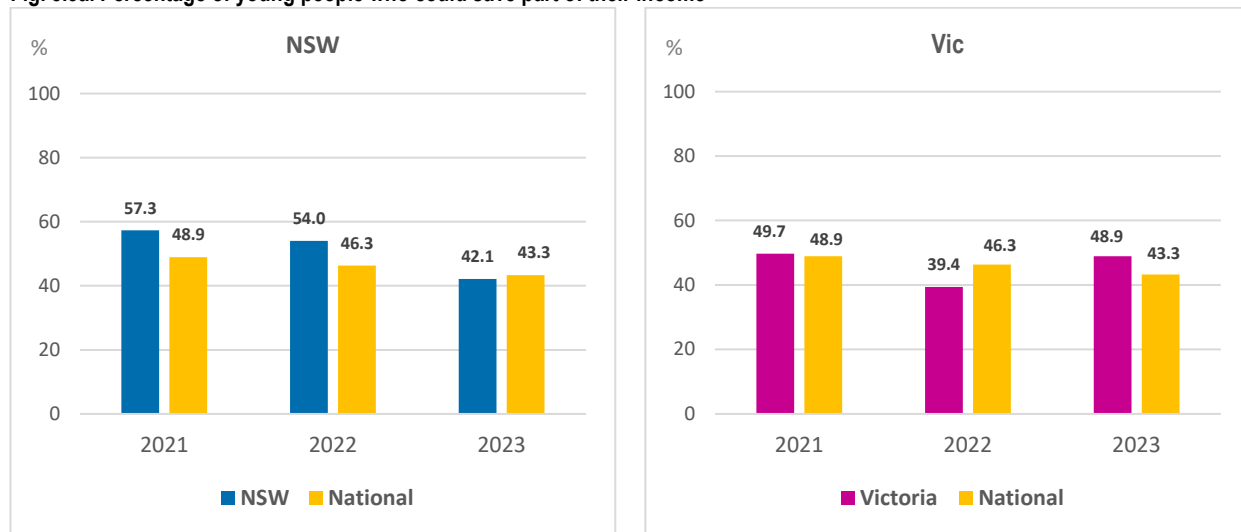
*I think I might be straight down the middle and feeling like, not hugely confident, not unconfident. I think in the past I've sort of had a couple of hiccups ... I do just need to get started again and once I get sort of up and running, studying the things that I want to study, it won't seem like as much of a problem to overcome. But yes, for the moment it just feels a bit like a steep hill, you know?*

**Man, 24, VIC, 2023**

Here, financial security was not only viewed in terms of present circumstances, but was understood to be about the ability to cope with potential stressful life events and future uncertainties.

### 5.3 Young people's ability to save and levels of government support

Fig. 5.3a. Percentage of young people who could save part of their income



#### Key points

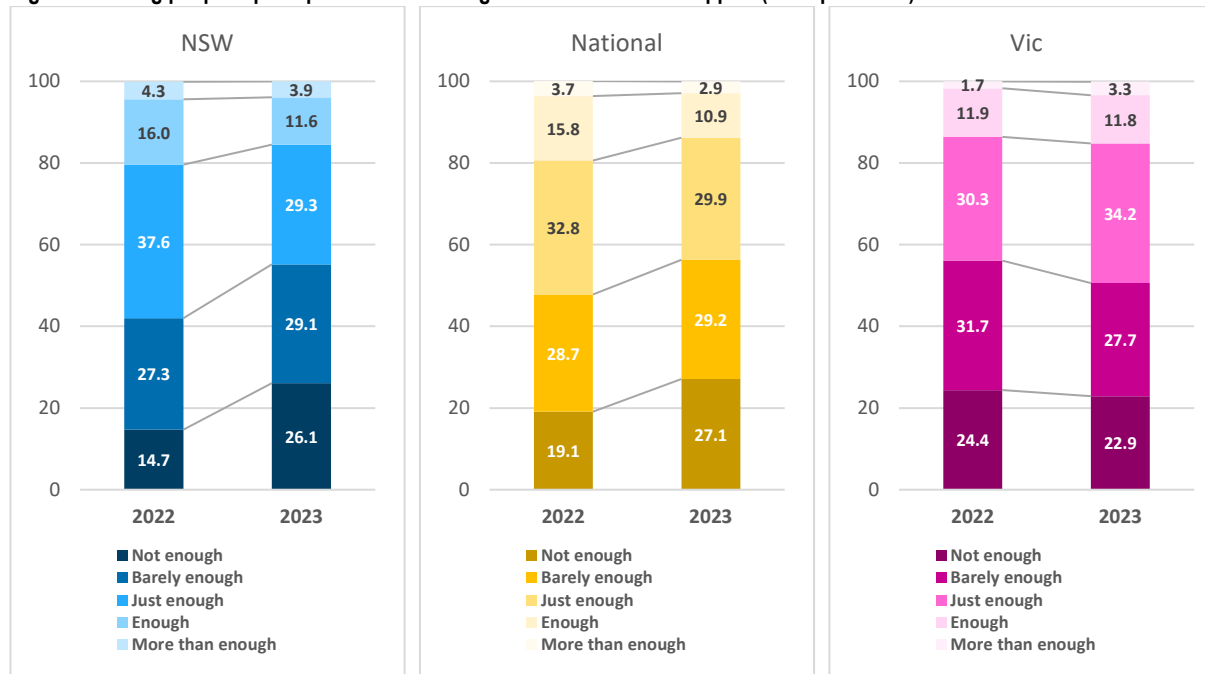
- In **NSW**, the proportion of young people who could often or very often save part of their income decreased from 57.3% in 2021 to 42.1% in 2023.
- In **Victoria**, the proportion of young people who could often or very often save part of their income decreased from 49.7% in 2021 to 39.4% in 2022, then increased to 48.9% in 2023.
- The **national average** decreased from 48.9% in 2021 to 43.3% in 2023.

#### Discussion

Less than half of the young people surveyed could save up part of their income. In interviews, young people also reflected on the difficulty of saving, especially when balancing work and study.

*I'm kind of doing my best. I've worked now, I work part-time and I work a few jobs. So I do that to try and stay afloat. I used to have savings, but I don't anymore ... There was a period of time throughout uni when I wasn't working, and I was living off my savings to focus on a course that I had to pass. **Woman, 23, NSW, 2022***

Fig. 5.3b. Young people's perceptions of levels of government financial support (% respondents)



### Key points

- In **NSW**, the proportion of young people who reported that there was not enough or barely enough financial support from the government for young people increased considerably from 42.0% in 2022 to 55.2% in 2023.
- In **Victoria**, the proportion of young people who reported that there was not enough or barely enough financial support from the government for young people decreased moderately from 56.1% in 2022 to 50.6% in 2023.
- The **national average** increased from 47.8% in 2022 to 56.3% in 2023.

### Summary: Young people's finances during the COVID-19 pandemic

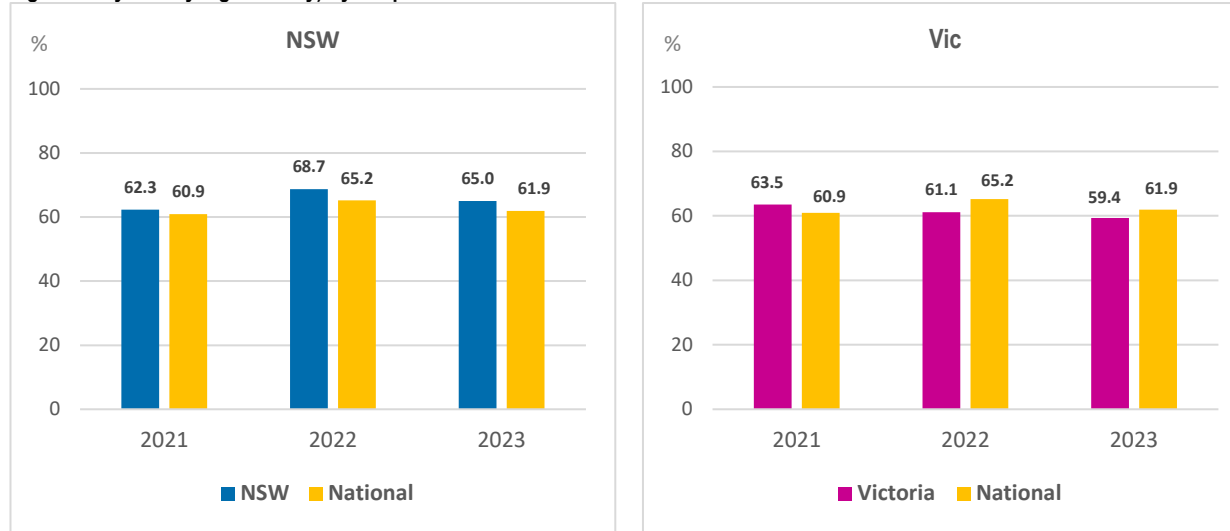
Despite a general downwards trend from 2021 to 2023, the majority of young people in NSW and Victoria still perceived that their financial situation was affected to some extent by the COVID-19 pandemic. An overwhelming majority of young people in both states experienced financial difficulties in all three years. More than half of young people thought that there was not enough or barely enough government financial support for young people. Young people were worried about their existing financial difficulties and were not optimistic about their future financial security, with many thinking they will be worse off financially than the previous generation.

As they confront these financial barriers, young people may not have the time or energy to put towards their relationships, education and learning, leisure, and other activities. Therefore, improving young people's financial security is an important factor for their overall wellbeing, particularly in areas such as building healthy relationships and improving their mental health.

## 6 HOUSING

### 6.1 The perceived impact of the COVID-19 pandemic on young people's housing situation

Fig. 6.1. Percentage of young people who reported that their housing situation was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic



#### Key points

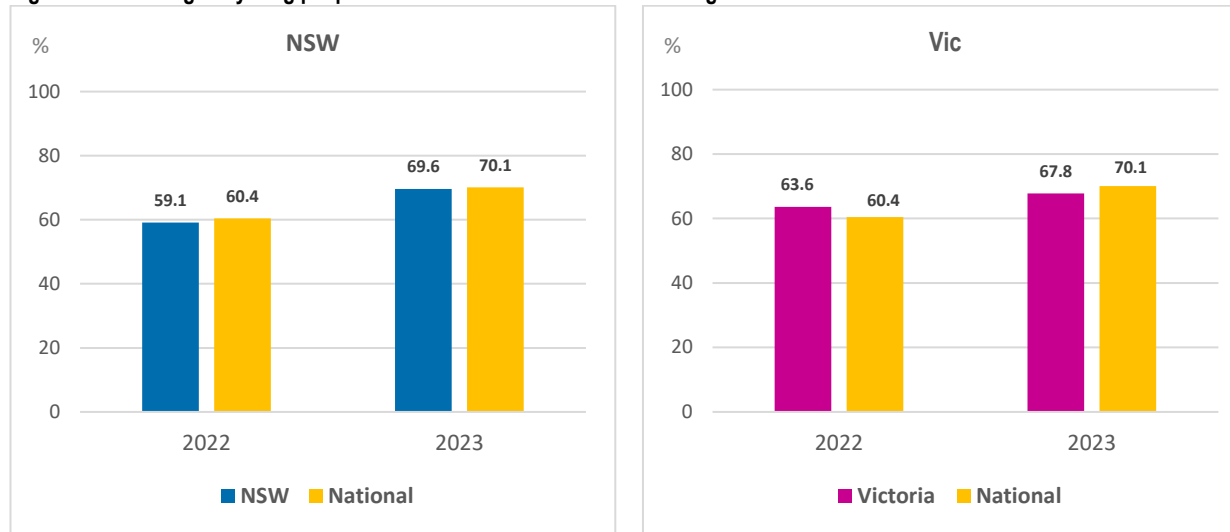
- In **NSW**, the proportion of young people who reported that their housing situation was impacted to some extent by the pandemic increased from 62.3% in 2021 to 68.7% in 2022, then decreased to 65.0% in 2023.
- In **Victoria**, the proportion of young people who reported that their housing situation was impacted to some extent by the pandemic decreased from 63.5% in 2021 to 59.4% in 2023.
- The **national average** increased from 60.9% in 2021 to 65.2% in 2022, then decreased to 61.9% in 2023.

#### Discussion

In 2023, more than half of young people still perceived the COVID-19 pandemic as impacting their housing situation. Compared with NSW and the national average, Victoria had the highest proportion in 2021 but this dropped progressively to be the lowest by 2023.

## 6.2 Young people's perceptions of support for housing security

Fig. 6.2a. Percentage of young people who believed that affordable housing needs immediate action

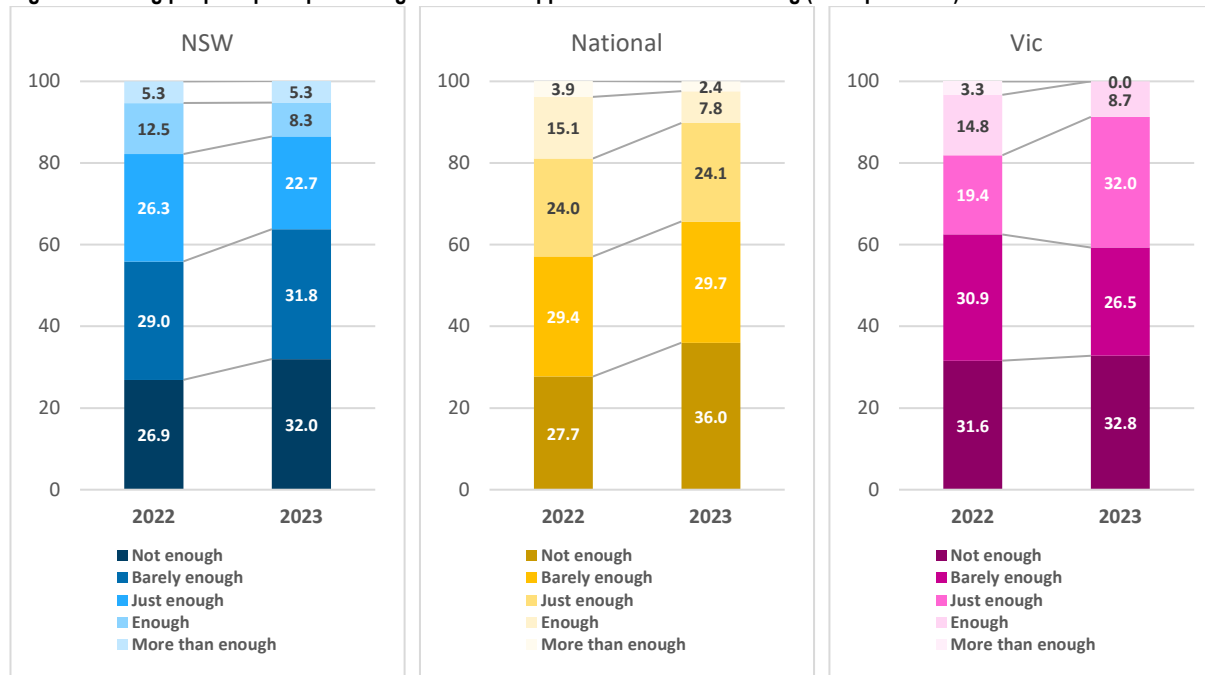


### Key points

- In **NSW**, the proportion of young people who thought that affordable housing options for young people needed immediate action increased from 59.1% in 2022 to 69.6% in 2023.
- In **Victoria**, the proportion of young people who thought that affordable housing options for young people needed immediate action increased from 63.6% in 2022 to 67.8% in 2023.
- The **national average** increased from 60.4% in 2022 to 70.1% in 2023.



Fig. 6.2b. Young people's perceptions of government support for affordable housing (% respondents)



### Key points

- In **NSW**, the proportion of young people who believed that there was not enough or barely enough government support for housing increased from 55.9% in 2022 to 63.8% in 2023.
- In **Victoria**, the proportion of young people who believed that there was not enough or barely enough government support for housing decreased from 62.5% in 2022 to 59.3% in 2023.
- The **national average** increased from 57.1% in 2022 to 65.7% in 2023.

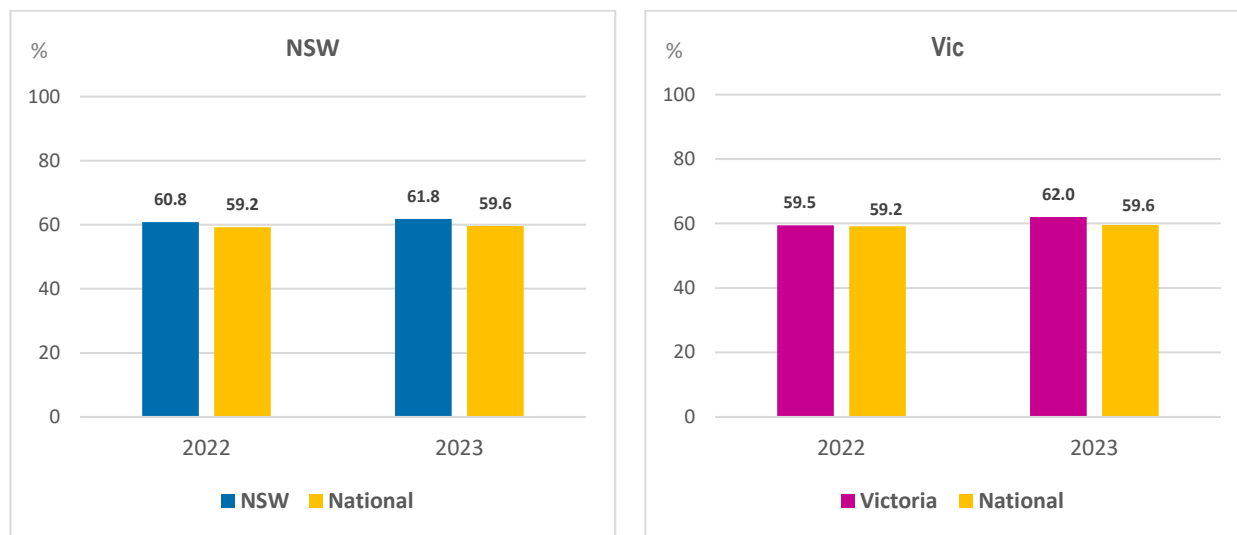
### Discussion

Compared with other areas, a lower proportion of young people perceived the COVID-19 pandemic as having had an impact on their housing situation. However, housing remained an important issue for young people. Many factors beyond COVID-19 had considerable impacts on young people's access to affordable housing, such as unstable financial situations and a competitive housing market.

Consistent with data from other OECD (2021) nations,<sup>4</sup> young Australians believed that the government needed to do more to ensure housing security. Increasing proportions of young people thought that affordable housing options do not receive sufficient government support and that housing security needs immediate action.

### 6.3 Young people's perceptions about future accommodation and property

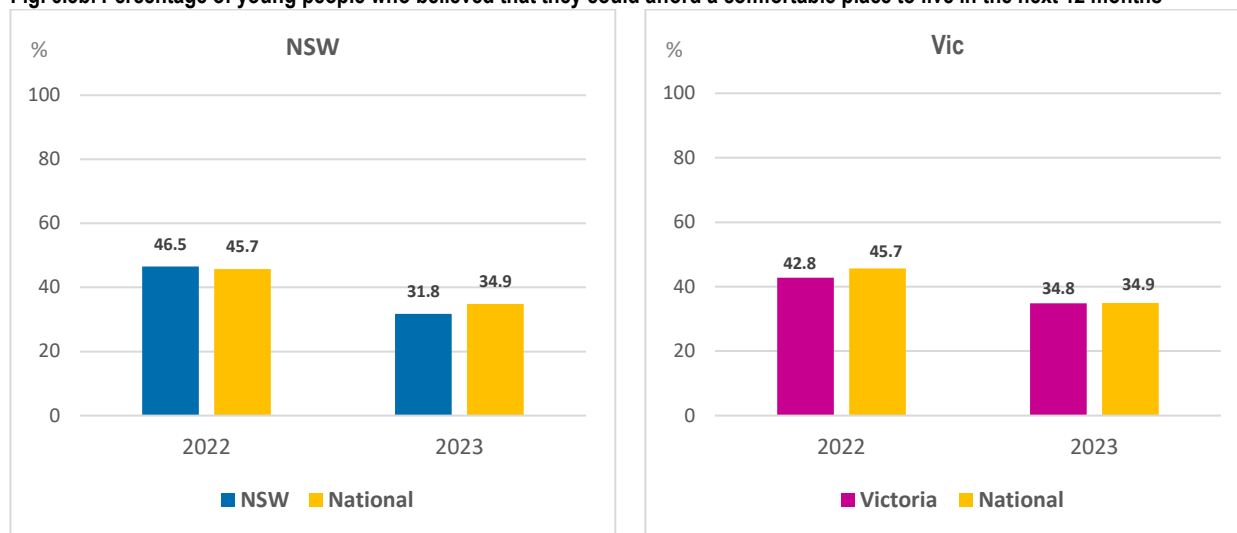
Fig. 6.3a. Percentage of young people who believed that they are likely to remain in current accommodation in next 12 months



#### Key points

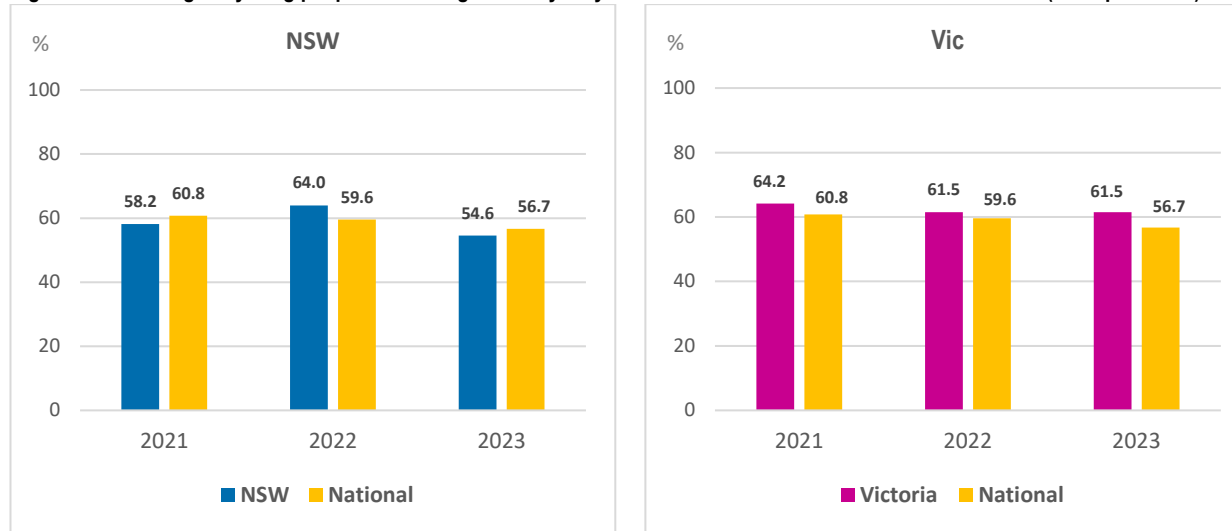
- In **NSW**, the proportion of young people who thought it was likely or extremely likely that they would stay in their current accommodation in the next 12 months increased slightly from 60.8% in 2022 to 61.8% in 2023.
- In **Victoria**, the proportion of young people who thought it was likely or extremely likely that they would stay in their current accommodation in the next 12 months increased from 59.5% in 2022 to 62.0% in 2023.
- The **national average** increased slightly from 59.2% in 2022 to 59.6% in 2023.

Fig. 6.3b. Percentage of young people who believed that they could afford a comfortable place to live in the next 12 months



- In **NSW**, the proportion of young people who thought it was likely or extremely likely that they would be able to afford a comfortable place to live in the next 12 months decreased from 46.5% in 2022 to only 31.8% in 2023.
- In **Victoria**, the proportion of young people who thought it was likely or extremely likely that they would be able to afford a comfortable place to live in the next 12 months decreased from 42.8% in 2022 to 34.8% in 2023.
- The **national average** decreased from 45.7% in 2022 to 34.9% in 2023.

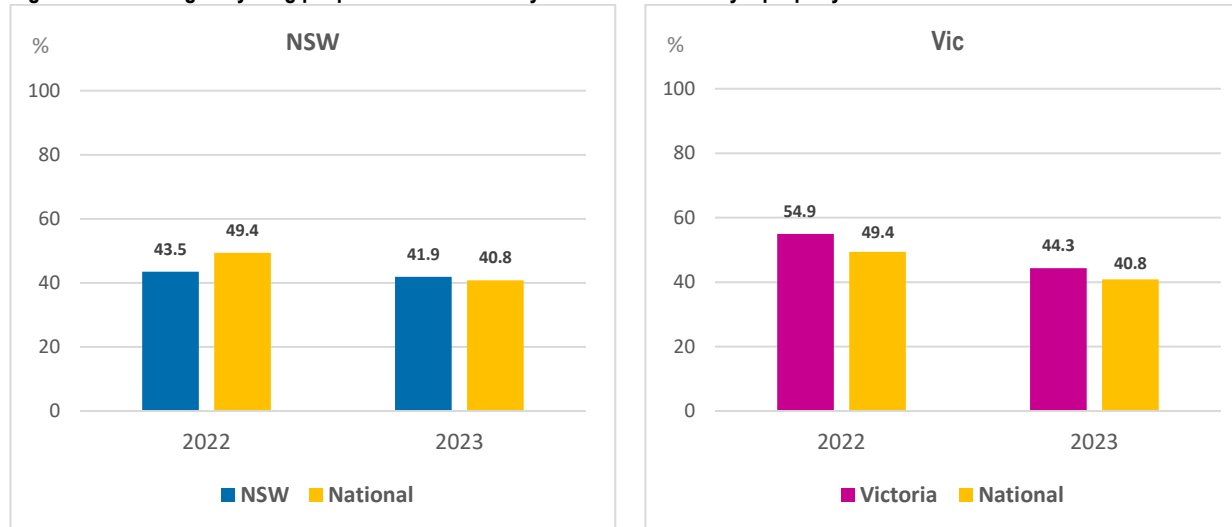
Fig. 6.3c. Percentage of young people who thought it likely they would live in a comfortable home in the future (% respondents)



### Key points

- In **NSW**, the proportion of young people who thought it was likely or extremely likely that they would live in a comfortable home in the future increased from 58.2% in 2021 to 64.0% in 2022, then decreased to 54.6% in 2023.
- In **Victoria**, the proportion of young people who thought it was likely or extremely likely that they would live in a comfortable home in the future decreased from 64.2% in 2021 to 61.5% in 2022 and 2023.
- The **national average** decreased from 60.8% in 2021 to 56.7% in 2023.

Fig. 6.3d. Percentage of young people who believed they would be able to buy a property in the future



- In **NSW**, the proportion of young people who thought it was likely or extremely likely that they would be able to afford to purchase a property or a house in the future decreased from 43.5% in 2022 to 41.9% in 2023.
- In **Victoria**, the proportion of young people who thought it was likely or extremely likely that they would be able to afford to purchase a property or a house in the future decreased from 54.9% in 2022 to 44.3% in 2023.
- The **national average** decreased from 49.4% in 2021 to 40.8% in 2023.

## Discussion

Beyond the immediate effects of the COVID-19 pandemic, young people were concerned about their ability to afford accommodation or property in the short- and long-term future. More than half of young people thought they would stay in their current accommodation for the following 12 months. This increase may be associated with an increasing number of young people delaying moving out of the family home. Young people also lacked optimism about long-term housing. Only a small proportion of young people were confident about their ability to afford a comfortable place to live in the next 12 months and around half of young people reported that it was likely or extremely likely that they would live in a comfortable home in the future.

These trends are repeated in perceptions of home ownership. Less than half of young people surveyed reported feeling optimistic about their ability to purchase a property or house in the future. In both NSW and Victoria, the proportion decreased from 2022 to 2023.

Interview data provides further insight into the difficulties young people face in buying a property or house. One interviewee mentioned that she would like to be able to buy a house but struggled in a highly competitive housing market. Owning property is also viewed as a marker of financial security, highlighting the reciprocal relationship between housing and financial security. Without being in a good financial situation, young people are not able to afford housing; without housing, young people do not feel a sense of financial security.

*Probably in the next five years I would like to be able to buy a house. I think that in Sydney, it's a very competitive housing market and it's sort of, it's like, the ultimate mark of financial stability, which is a shame ... [because] I think [it] would give me a sense of security. **Woman, 20, NSW, 2022***

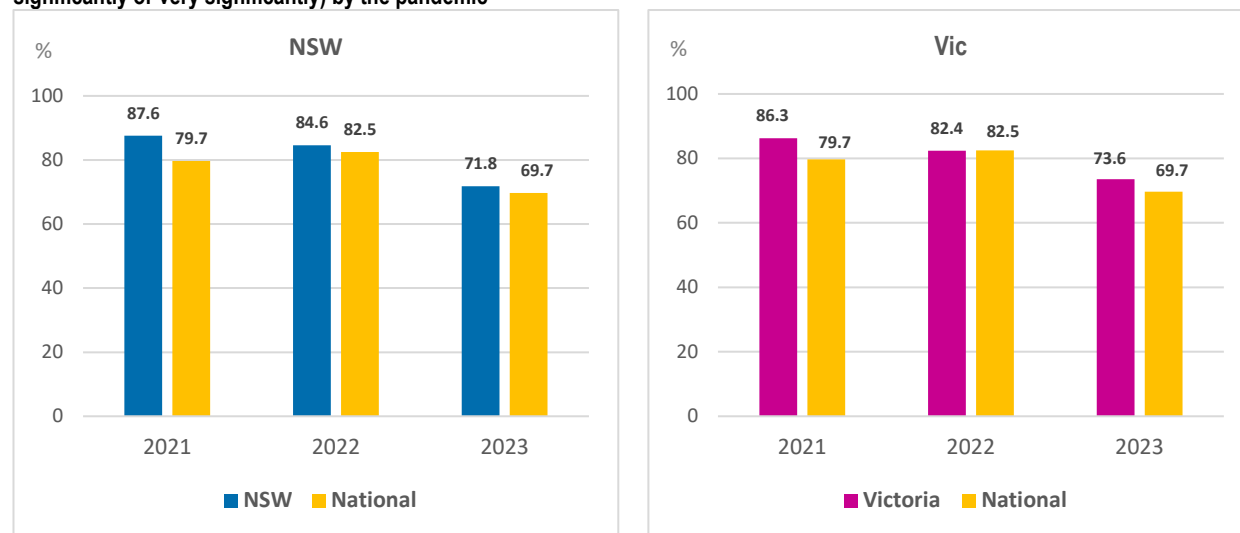
## Summary: Young people's housing during the COVID-19 pandemic

Despite a general downwards trend from 2021 to 2023, many young people still perceived their housing situation to be affected by the COVID-19 pandemic. Housing remained a critical concern for many young people, with increasing proportions of young people in both states reporting that affordable housing needed immediate action, and with a majority of young people believing that there is not enough or barely enough government support for housing. In the short term, the majority of young people did not think they would be able to afford a comfortable place to live. When looking at the medium- to long-term future, young people are also not optimistic about the possibility of living in a comfortable home or owning their own property. These concerns are closely associated with young people's financial situation. Financial difficulties present major barriers for young people being able to afford property. Likewise, the lack of housing decreases young people's confidence in achieving financial security. Therefore, support for young people's housing presents a key factor in helping them establish better and more stable lives. Without affordable housing, young people may suffer from housing stress and poor mental health.<sup>14</sup>

## 7 WORK

### 7.1 The perceived impact of the COVID-19 pandemic on young people's employment

Fig. 7.1. Percentage of young people who reported that their work situation was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic



#### Key points

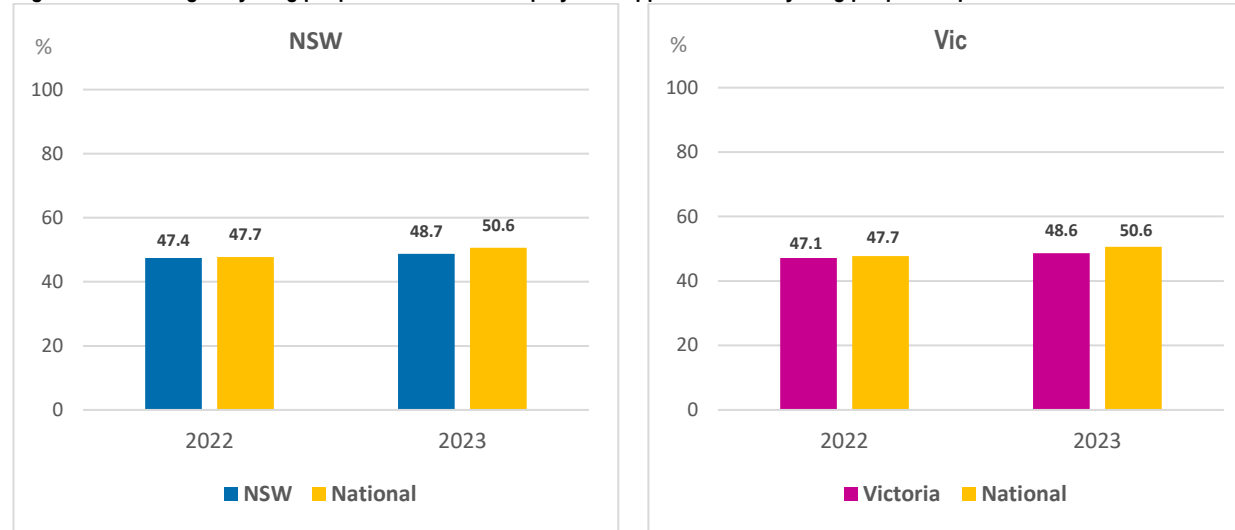
- In **NSW**, the proportion of young people who reported their work situation was impacted to some extent by the pandemic decreased from 87.6% in 2021 to 71.8% in 2023.
- In **Victoria**, the proportion of young people who reported their work situation was impacted to some extent by the pandemic decreased from 86.3% in 2021 to 73.6% in 2023.
- The **national average** increased from 79.7% in 2021 to 82.5% in 2022, then decreased to 69.7 in 2023.

#### Discussion

Despite a general downward trend, the proportion of young people who believed that their work situation had been impacted to some extent by the COVID 19 pandemic remained high.

## 7.2 Young people's perceptions of government support for employment

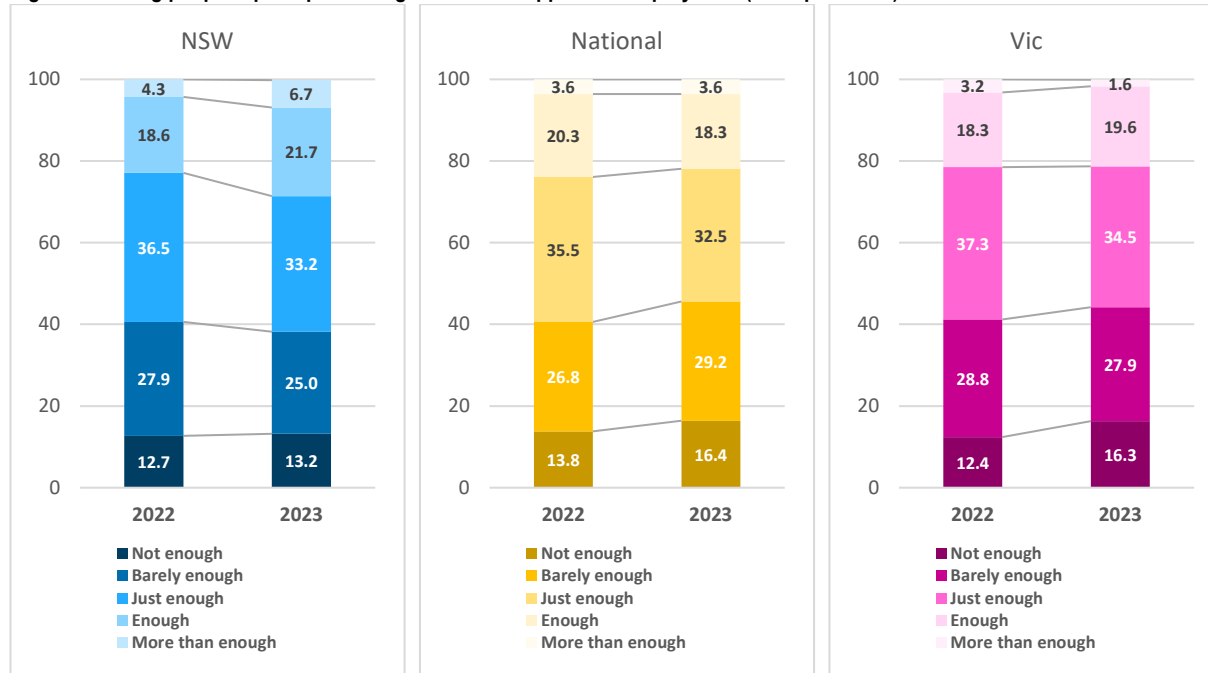
Fig. 7.2a. Percentage of young people who believed employment opportunities for young people is a problem that need immediate action



### Key points

- In **NSW**, the proportion of young people who reported that employment opportunities needed immediate action increased slightly from 47.4% in 2022 to 48.7% in 2023.
- In **Victoria**, the proportion of young people who reported that employment opportunities needed immediate action also increased slightly from 47.1% in 2022 to 48.6% in 2023.
- Both states were lower than the **national average**, which increased from 47.7% in 2022 to 50.6% in 2023.

Fig. 7.2b. Young people's perceptions of government support for employment (% respondents)



### Key points

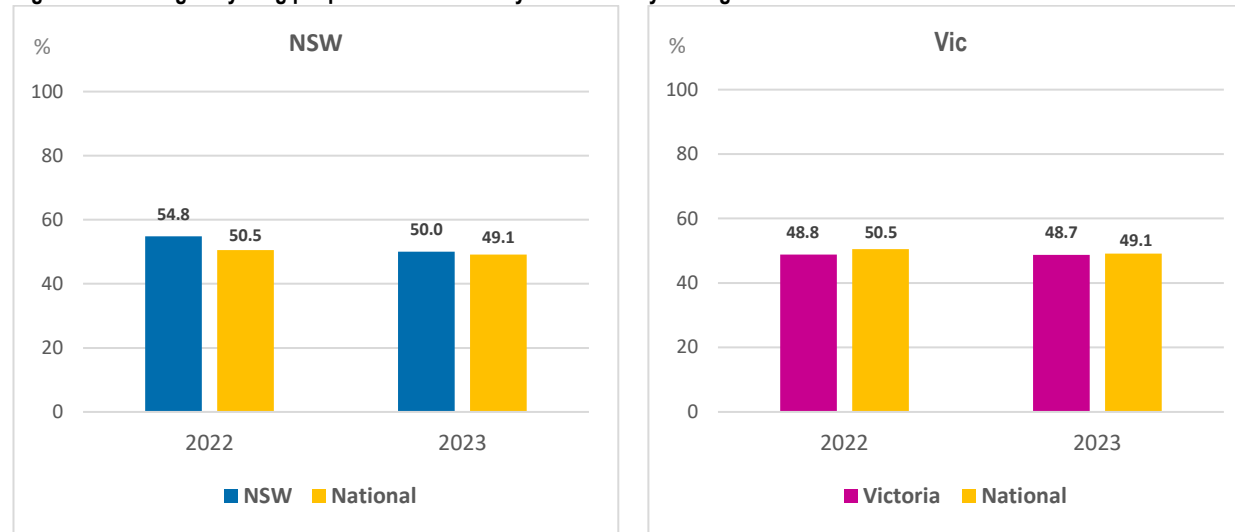
- In **NSW**, the proportion of young people who thought there was not enough or barely enough government support for employment decreased slightly from 40.6% in 2022 to 38.2% in 2023.
- In **Victoria**, the proportion of young people who thought there was not enough or barely enough government support for employment increased slightly from 41.2% in 2022 to 44.2% in 2023.
- The **national average** increased from 40.6% in 2022 to 45.6% in 2023.

### Discussion

With the majority of young people in 2023 still perceiving that the COVID-19 pandemic had impacted their work situation, an increasing proportion of young people believed that the government needed to do more to ensure their employment security.

### 7.3 Young people's sense of belonging at work

Fig. 7.3. Percentage of young people who often or very often felt they belonged at work



#### Key points

- In **NSW**, the proportion of young people who often or very often felt a sense of belonging at work decreased moderately from 54.8% in 2022 to 50.0% in 2023.
- In **Victoria**, the proportion of young people who often or very often felt a sense of belonging at work decreased slightly from 48.8% in 2022 to 48.7% in 2023.
- The **national average** decreased slightly from 50.5% in 2021 to 49.1% in 2023.

#### Discussion

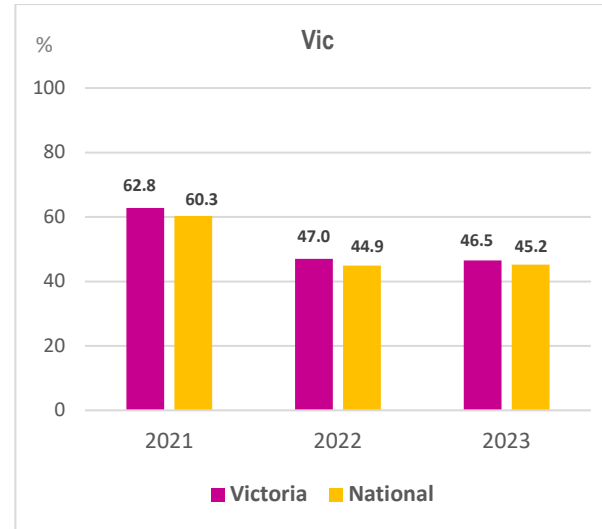
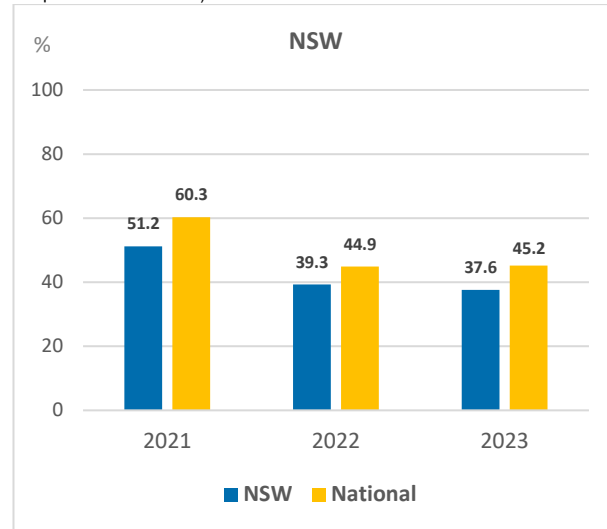
Around half of young people did not feel like they belonged at work. This lack of belonging may be associated with job disruptions brought about by the pandemic. However, the relatively stable rates of not feeling a sense of belonging at work may also point to persisting difficulties faced by young people, who continue to struggle to form connections.



## 7.4 Young people's experiences of unemployment and underemployment

**Fig. 7.4a. Percentage of young people who experienced periods of unemployment**

(Note: The 2021 survey asked about young people's experience of unemployment in the previous two years; the 2022 and 2023 surveys asked about experiences in the previous 12 months.)

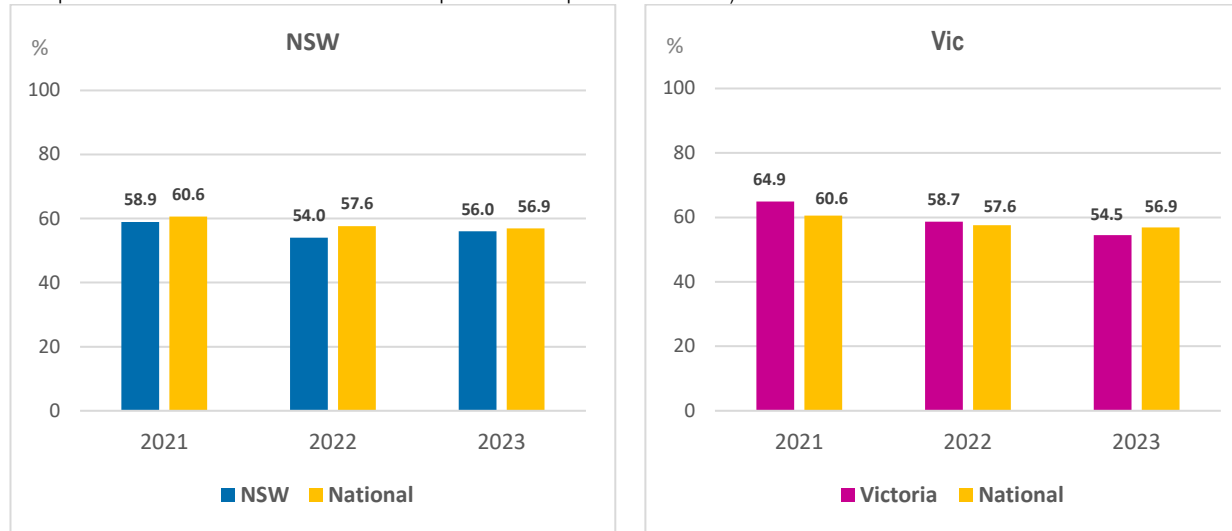


### Key points

- In **NSW**, the proportion of young people who experienced unemployment decreased from 51.2% in 2021 to 37.6% in 2023.
- In **Victoria**, the proportion of young people who experienced unemployment decreased from 62.8% in 2021 to 46.5% in 2023.
- The **national average** decreased from 60.3% in 2021 to 44.9% in 2022, then increased slightly to 45.2% in 2023.

**Fig. 7.4b. Percentage of young people who experienced periods of underemployment**

(Note: The 2021 survey asked about young people's experience of underemployment in the previous two years; the 2022 and 2023 surveys asked about experiences in the previous 12 months. Note also that the 2021 sample size for this question was smaller.)



### Key points

- In **NSW**, the proportion of young people who experienced underemployment decreased from 58.9% in 2021 to 54.0% in 2022, then increased to 56.0% in 2023.
- In **Victoria**, the proportion of young people who experienced underemployment decreased from 64.9% in 2021 to 54.5% in 2023.
- **Victoria** had the highest proportion of underemployment in 2021 compared with NSW and the national average, but this had dropped to the lowest in 2023.
- The **national average** decreased from 60.6% in 2021 to 56.9% in 2023.

### Discussion

Decreasing proportions of young people reported experiencing unemployment and underemployment from 2021 to 2023. Both states showed a similar pattern in unemployment, with a large decrease from 2021 to 2022, then a slight decrease from 2022 to 2023.

Despite these decreases, more than one-third of young people still experienced unemployment and more than half still experienced underemployment.

Note that the higher levels of reported unemployment and underemployment in 2021 may be because the 2021 survey asked about participants' experiences for the previous two years and therefore covered a longer period than the later surveys.

### **Summary: Young people's work during the COVID-19 pandemic**

Despite general downwards trends, in 2023 the majority of young people still thought that their work situation was impacted by the COVID-19 pandemic. Both NSW and Victoria witnessed a slight increase in the proportion of young people who thought that employment opportunities needed immediate action. Victoria in particular saw an increase in the proportion of young people who thought that there was not enough or barely enough government support for young people's employment.

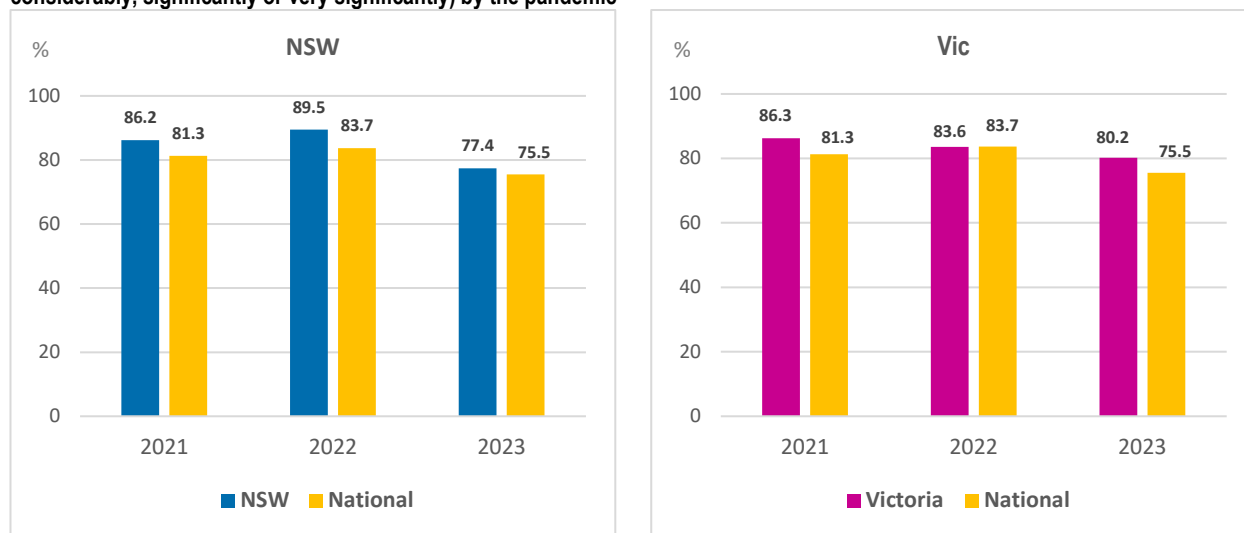
Young people did not often feel a sense of belonging at work. This raises some concern, as existing research shows that not belonging at work is negatively associated with psychological wellbeing and performance in the workplace.<sup>15</sup>

Many young people in NSW and Victoria continued to face unemployment and underemployment. Again, this gives cause for concern, as both unemployment and underemployment are associated with poor health and wellbeing.<sup>16</sup>

## 8 EDUCATION

### 8.1 The perceived impact of the COVID-19 pandemic on young people's education

Fig. 8.1. Percentage of young people who reported that their education or learning experience was impacted to some extent (slightly, considerably, significantly or very significantly) by the pandemic



#### Key points

- In **NSW**, the proportion of young people who perceived that their education or learning was impacted by the COVID-19 pandemic to some extent increased from 86.2% in 2021 to 89.5% in 2022, then decreased to 77.4% in 2023.
- In **Victoria**, the proportion of young people who perceived that their education or learning was impacted by the COVID-19 pandemic to some extent decreased from 86.3% in 2021 to 80.2% in 2023.
- The **national average** increased from 81.3% in 2021 to 83.7% in 2022, then decreased to 75.5% in 2023.

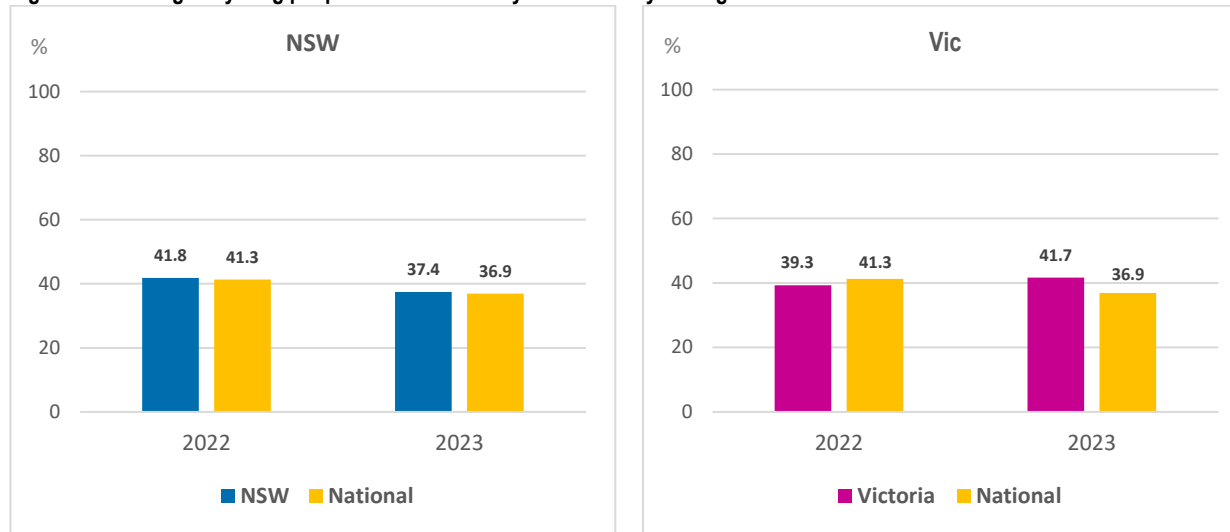
#### Discussion

In 2023, the majority of young people still thought that their education or learning experience had been impacted by the pandemic in some way. This is reflected in the interview data. For example, one woman from NSW discussed not enjoying online study and changing to a course that enabled her to work at a hospital rather than just work from home. This may point to number of long-lasting effects on education and learning as various practices which began during the pandemic continue into the recovery period.

*When everything moved online, I stopped enjoying [my graphic design course], and I then moved to study midwifery ... Now I can still work. Everyone else has to work from home and ... I still get to go into the hospital, which is exciting. **Woman, 20, NSW, 2021***

## 8.2 Young people's sense of belonging at their educational institution and their perceptions of education

Fig. 8.2. Percentage of young people who often or very often felt they belonged at their school or educational institution



### Key points

- In **NSW**, the proportion of young people who often or very often felt that they belonged at their school or educational institution decreased from 41.8% in 2022 to 37.4% in 2023.
- In **Victoria**, the proportion of young people who often or very often felt that they belonged at their school or educational institution increased slightly from 39.3% in 2022 to 41.7% in 2023.
- The **national average** decreased from 41.3% in 2022 to 36.9% in 2023.

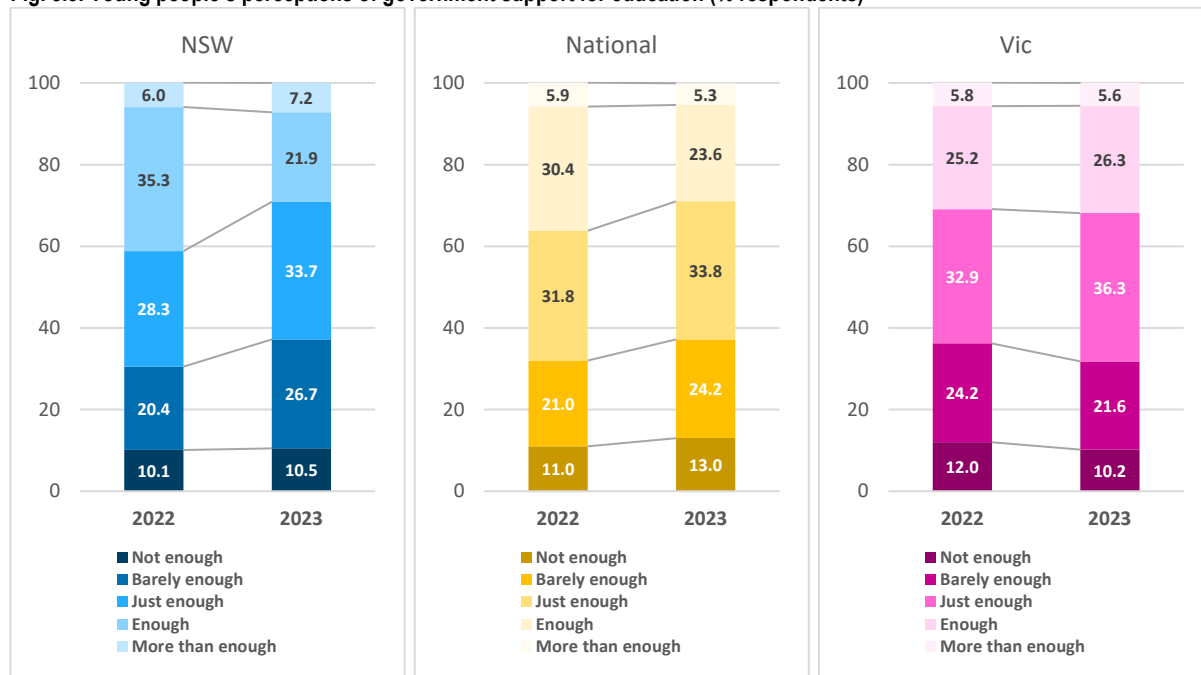
### Discussion

Many young people did not feel that they belonged at their educational institution. Interviews with young people highlight the negative impacts of the COVID-19 pandemic on feelings of belonging in educational settings, similar to their feelings of belonging at work. Notably, young people also expressed difficulties in forming connections with others even after the return to face-to-face education.

*I've been at [uni] for two years now and I haven't really felt like I belonged there. I think it – COVID – didn't help, because it was online and now coming back in [to campus] it's hard to make new friends to be honest, when you're only there for an hour for a class, then you go home, and that kind of thing. **Man, 20, VIC, 2023***

### 8.3 Young people's perceptions of government support for education

Fig. 8.3. Young people's perceptions of government support for education (% respondents)



#### Key points

- In **NSW**, the proportion of young people who believed that there was not enough or barely enough support for education increased from 30.5% in 2022 to 37.2% in 2023.
- In **Victoria**, the proportion of young people who believed that there was not enough or barely enough support for education decreased from 36.2% in 2022 to 31.8% in 2023.
- The **national average** increased from 32.0% in 2022 to 37.2% in 2023.

#### Discussion

Young people in NSW are broadly less optimistic about their educational experiences and less satisfied with government support for education compared to their Victorian peers.

#### Summary: Young people's education during the COVID-19 pandemic

Although the proportions decreased, the majority of young people in NSW and Victoria still believed that their education and learning experiences were impacted by COVID-19 in 2023. More than 30% of young people thought that there was not enough or barely enough government support for young people's education. Young people in NSW reported more negative relationships with their education and learning experiences than their counterparts in Victoria. In NSW, a lower proportion of young people felt that they belonged at their educational institutions and a higher proportion called for increased government support in education. This suggests that education and learning in NSW require urgent attention. However, greater support from policymakers and educators is needed across both states.

## 9 IMPLICATIONS AND CONCLUSION

### Areas impacted by the pandemic

Being a young person in today's world is increasingly challenging. Many of the difficulties young people experience have been exacerbated by the COVID-19 pandemic and persist well beyond immediate impacts. While the precise effects can be difficult to accurately discern and are still unfolding (e.g. long COVID), young people bore a significant proportion of the negative impacts of the pandemic and the measures taken to combat it.<sup>3,5,17</sup> Young people in NSW and Victoria – two jurisdictions that faced some of the longest and most severe lockdowns in the world – continued to feel the effects of the COVID-19 pandemic across many aspects of their lives.

Although general downward trends show that young people are feeling less impacted by the pandemic as time goes on, perceived impacts still persist and, in some areas, remain high. Many young people were not optimistic about their finances, housing, or employment and felt that there was insufficient government support in these areas. Housing and employment are particular areas where young people want immediate action. This is consistent with findings from the OECD, with young people calling on government to take more action to ensure security and wellbeing.<sup>4</sup> In addition to socioeconomic areas, young people also faced difficulties in building healthy relationships and had less of a sense of belonging when spending time with family and friends, at work, or at their school or educational institution.

Some areas, such as mental health and education, were still perceived by young people to be significantly impacted by the pandemic in 2023 and may, therefore, warrant more immediate attention. Mental health remains a major concern. Around one-quarter of young people reported poor or very poor mental health, and mental health had the highest proportion (more than 80% in both states) of young people who perceived it as impacted to some extent by the pandemic. Education and

learning experiences had the second highest proportion of young people who felt these areas were still impacted. However, an area perceived as less impacted by the pandemic does not mean that it was not of concern to young people.

It is also important to note that many of the impacts discussed in this report closely interconnect across different areas of young people's lives. For example, the pandemic disrupted young people's employment. Without a stable job, young people had less income and were more likely to face financial difficulties. Such circumstances combine to contribute to negative outcomes for young people in other areas and may in part explain the high rates of poor mental health and wellbeing highlighted in this report. These findings suggest that the pandemic is not the sole factor influencing different areas of young people's lives. An intersectional approach is needed to understand the complex array of factors that contribute to young people's disadvantaged position in today's society.

Uncertainty, insecurity, accelerated change and increasing inequality seem to be characteristics of a 'new normal' for young people. Confronting this new normal – the state that a society settles into after a crisis – is an inevitability that young people must face. However, this does not mean young people must passively accept the impacts on their lives. With adequate support from family, friends, educators, practitioners and policymakers, young people may be better equipped to face the pressures and challenges of adjusting to a post-COVID world. As states and nations around the world turn their attention towards recovery, continued support from educators, practitioners, and policymakers will be needed to strengthen young people's ability to navigate risks and inequalities.

### What support is needed?

Poor mental health and wellbeing is often an outcome of disruptions in other areas of young people's lives, which can further hinder their development and day-to-day activities in other areas, leaving young people stuck in a vicious circle.

Young people who are faced with broader challenges, such as the cost of living crisis, may not have the time, energy or resources to manage their relationships or engage in social activities,<sup>18</sup> and such challenges may also make it difficult for young people to prioritise their mental health and wellbeing.<sup>19</sup> Many young people did not feel a sense of belonging when spending time with family and friends, at work and at their school or educational institution, which may be related to disruptions to relationships caused by pandemic lockdowns. These make it more difficult for young people to form connections. Family, friends, and romantic partners are important sources of social support, and without strong relationships, young people may not have access to the social support they need to overcome challenges. Taking a holistic approach and supporting young people across different areas of their lives may provide a base for allowing young people the time and space to build and maintain healthy relationships and look after their mental wellbeing. Healthy relationships and positive wellbeing will promote young people's functioning, development and achievement in other areas such as education, employment, housing and finance.

By examining how different areas of young people's lives have been impacted by the COVID-19 pandemic, this paper has sought to present an overview of the challenges and concerns facing young people today. By looking at NSW and Victoria, Australia's two most populous states that also endured the longest lockdowns, we can see that the challenges facing young people today are complex and closely interconnected, and persist beyond the immediate effects of the COVID-19 pandemic. Challenges in one area of a young person's life may negatively influence others. However, the reverse is also true. Meaningful support in one area can bring positive results in others. Support for young people in NSW and Victoria, and in other states and jurisdictions, should be approached in an interconnected and comprehensive way.

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