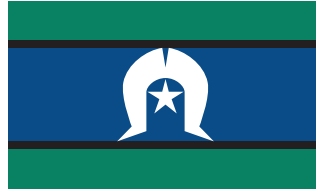


***“It should be easier  
to just exist”:***

**How children and  
young people are  
impacted by and  
responding to the  
rising cost of  
living in NSW**

**Executive Summary**

*December 2023*



**We acknowledge the Traditional Owners of Country throughout Australia and recognise their continuing connection to lands, waters and cultures.**

**We pay our respects to their Elders past and present. We would also like to acknowledge the important role of Aboriginal and Torres Strait Islander people and culture within the NSW community.**

**We also acknowledge the young people who participated in the development of this report for sharing their experiences. ACYP extends its gratitude and thanks to those young people.**

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If you or someone you know requires support, there is always hope and there is always help available. For support, contact Lifeline on **13 11 14** (at any time, 24/7) or visit [lifeline.org.au](http://lifeline.org.au) and Kids Helpline on **1800 55 1800** (at any time, 24/7).

If you're facing a lot of financial difficulty or need advice from a financial counsellor, please call the National Debt Hotline on **1800 007 007** or visit [ndh.org.au](http://ndh.org.au). For resources and tips around managing cost of living and money stress visit [acyp.nsw.gov.au/life-skills](http://acyp.nsw.gov.au/life-skills).

# Introduction

The rising cost of living has been an area of concern across government, media, and among communities for several years. This is echoed in the views and experiences of children and young people across NSW. In 2023, cost of living became the number one issue for young people in NSW for the first time, with over a third (35%) mentioning this issue unprompted – up from just 8% in 2021.<sup>1</sup> It is also the top area that young people would like to see more support from Government.<sup>1</sup>

The following final consultation report presents the findings of ACYP's 2023 Cost of Living project which was focused on:

- Understanding the ways that young people are impacted by and coping with increasing cost of living pressures in NSW.
- Identifying solutions that government, business and community can implement to address these experiences.

This document builds on an earlier interim quantitative report and includes qualitative and quantitative data drawn from mixed-methods engagement with over 2,000 children and young people across NSW. The report provides an important picture into the specific pressures that young people and their families are facing in the following areas: groceries, healthcare, housing, education, employment, transport, childcare and experiences of debt.

This report highlights a confronting reality where young people are being forced to change their aspirations and sacrifice their health, wellbeing, education, and social connections due to rising cost of living. These pressures are even more stark for those young people who are already experiencing vulnerability and doing it tough.

The rising cost of living is causing a high level of stress and anxiety for young people. In ACYP's 2023 Youth Week Survey, over half (55%) of young people were very or quite concerned with the cost of living, and the vast majority (80%) reporting that their cost of living had increased in the past 12 months. Young people are feeling the financial burden in relation to both the immediate management of everyday expenses and impacts on their future planning and decisions.

<sup>1</sup> ACYP (2023). *2023 Strategic Plan Survey*. 2023 was the first year that cost of living topped the list of key unprompted issues for children and young people across NSW since ACYP started conducting polling of children and young people in 2015.

## Introduction

Whilst young people are demonstrating strength and taking steps to respond to the increasing cost of living, for many this is not enough to cope with rising pressures. Over the past few years there has been a decline in young people's financial situation across NSW, with fewer reporting they are 'doing well and feeling comfortable' and more slipping into financial difficulty.<sup>2</sup> More than a third (35%) of young people now report having 'a lot' or 'some' difficulty making ends meet – a 10% increase since 2021.<sup>2</sup> This means that young people are increasingly struggling to pay for the things that they need to live with the little money they have access to.

When probed further throughout ACYP's mixed-method engagement, including consultations and surveys, children and young people said the top area for government to focus their efforts on was housing. This referred to both supporting young people's ability to buy their first home and reducing the cost of rent. Other core priorities included cost of groceries, cost of electricity and gas, and costs associated with education.<sup>3</sup>

Ensuring that children and young people have a good standard of living – including that they do not live in poverty and that they are provided with the necessities they need to thrive - is a key focus area of the [\*NSW Strategic Plan for Children and Young People 2022-2024\*](#) and a core principle in the United Nations Convention on the Rights of the Child.<sup>4</sup> This report provides a series of recommendations and highlights that further supports are needed to safeguard children and young people against the damaging impacts of the cost of living crisis.

<sup>2</sup> ACYP (2023). *2023 Strategic Plan Survey*.

<sup>3</sup> In the absence of specific feedback from young people in relation to energy costs (electricity and water), ACYP has not developed recommendations relevant to these issues despite it being an area of concern.

<sup>4</sup> United Nations Conventions on the Rights of the Child (UNCRC), Article 27.

# Methodology



ACYP's cost of living project focused on understanding young people's experiences of cost of living pressures in NSW and identifying both challenges and opportunities for improved support.

The research project utilised a mixed-methods approach, and this report includes findings drawn from:

- ACYP's annual quantitative 2023 Youth Week (YW) Survey facilitated by SEC Newgate;
- A series of 34 qualitative focus group consultations with young people aged 16 – 24 years facilitated by ACYP; and
- A series of supplementary open-link online questionnaires which asked children and young people about their top concerns and advice for government in regard to cost of living.

**Overall, more than 2,000 children and young people across NSW were engaged throughout the project.**

## Methodology

### ■ Quantitative survey

The 2023 YW Survey involved a 15-minute, online quantitative survey of n=1,007 children and young people in NSW aged 10-24 years.<sup>5</sup> The fieldwork ran between 8 – 17 April 2023 and quotas were set to ensure a good cross-section of the population across demographic subgroups. Data was weighted to ABS population data for age, gender and location. At an overall level, the margin of error at a 95% confidence interval was +/- 3.1%.

The 2023 YW Survey was conducted for ACYP by professional research firm, SEC-Newgate Research, which is a member of the Australian Polling Council and The Research Society.

The table below shows unweighted sample sizes for key subgroups and the associated margin of error at a 95% confidence interval.<sup>6</sup>

	n=	Margin of error %
Total	1,007	3.1
Males	543	4.2
Females	464	4.6
Age 10-17 years	488	4.4
Age 18-24 years	519	4.3
Greater Sydney	700	3.7
Rest of NSW <sup>7</sup>	307	5.6
Young adults (those aged 18-24 or living independently)	535	4.2

<sup>5</sup> For this report, the term 'young adult', will be used when discussing data from the 2023 Youth Week Survey to describe young people who are aged 18-24 years old and living independently.

<sup>6</sup> ACYP acknowledges the limitations of this survey. There is some representation among the sample from young people who have experienced various types of vulnerability (such as those who have experienced homelessness, experiences of the youth justice system or are in out-of-home-care). ACYP acknowledges there are a large number of children and young people across NSW who have limited literacy or live below the poverty line and who are less likely to have participated in this survey. To combat this, many of ACYP's face-to-face consultations were targeted at young people experiencing vulnerability in order to ensure these viewed are represented throughout the report.

<sup>7</sup> Throughout this report, we have used the term Regional NSW as a reference to young people who do not live in Sydney, noting that participants may have been drawn from across regional and rural areas of NSW.

### ■ Qualitative consultations

To better understand the breadth of experiences and pressures young people face in relation to the cost of living, ACYP undertook qualitative consultations with young people across NSW. ACYP consulted with 198 young people (aged 16-24 years) in face-to-face focus groups of between 2 – 15 young people. Of the 34 focus groups across 24 locations, 25 were in greater Sydney areas, and nine were in regional NSW.

Throughout consultations, ACYP sought to ensure representation from young people who have experienced various types of vulnerability. To facilitate this, ACYP focused on recruiting young people through support services, such as services for young parents, refugee and recent migrant services, homelessness services and disability support services. Their unique insights bring depth and colour which is captured in this report. In addition, ACYP also sought to ensure the general population was represented, so focus group consultations also took place in other places where young people spend their time, for example at universities, TAFE campuses, online and in their local communities.

Young people who participated in these consultations were asked broader questions about how the cost of living was impacting them and if there had been any changes in their personal behaviour or habits to deal with the rising cost of living. ACYP also asked deeper questions about their experiences across housing, transport, education, employment, healthcare, groceries, energy and childcare. Young people were also asked to select the focus areas they think the government should prioritise from the following list:



Ability for young people to buy their first home



Cost of rent and availability of rental properties



Cost of groceries



Cost of electricity and gas



Costs associated with education



Upfront costs of medical appointments



Cost of medications



Cost of transport

## Methodology

Finally, young people were asked for their advice about what the government should do to better support young people to manage the cost of living.

Before the focus group discussions, young people were invited to provide demographic information to capture the diversity of experiences represented. Of the 198 young people ACYP met with, 171 fully completed the demographic information. Of these:



**97** were female, **108** were male and **six** identified as transgender and **three** preferred not to say.



**49** spoke a language other than English at home.



**34** identified as LGBTQIA+.



**17** were Aboriginal and Torres Strait Islander.



**38** lived with disability.



**39** were aged 14-17 years and **121** were aged 18-24 years.



**136** lived in Sydney and **35** lived in Regional NSW, for a total of **171** young people.

ACYP notes that while the sample was recruited to reflect the diversity of views and experiences among young people in NSW, the focus group consultations were qualitative in nature. Findings should not be considered as statistically representative across NSW.

All participants were provided with information on where they could access financial supports, financial literacy and wellbeing services.



### ■ Supplementary engagement with young people

In addition to the 2023 YW Survey and face-to-face consultations, ACYP also conducted supplementary engagement with children and young people through a series of open-link online questionnaires using the SurveyMonkey platform. These online questionnaires provided children and young people across NSW with the opportunity to share their views, and in particular asked children and young people to share their advice for government in regard to cost of living.

A total of three open-link questionnaires were conducted including:



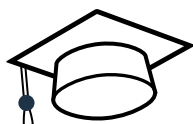
#### General population

This online questionnaire was in the field from 18 April – 1 June 2023 via an open link available to young people aged 12 – 24 years. It was distributed through outgoing email communications to ACYP stakeholders, children and young people and promoted via social media. A total of 852 children and young people completed the online questionnaire. However, we note that the majority of those who completed the questionnaire were female (75%), aged 10-17 years (97%) and lived in the Sydney region (85%)<sup>8</sup>.



#### TAFE students

This online questionnaire was targeted at TAFE students and utilised as an intercept survey from 27 April – 22 August 2023 with 62 young people between the age of 15 – 24 years completing it.<sup>9</sup>



#### University students

This online questionnaire was targeted at University students and utilised as an intercept survey from 21 April – 26 July 2023 with 62 young people between the age of 15 – 24 years completing it.<sup>10</sup>

<sup>8</sup> Of those who answered these demographic questions, this included 638 females and 187 males. It also included 824 children and young people aged 12 – 17 years and 28 young people aged 18 – 24 years, 720 of respondents were from Greater Sydney and 132 were from regional NSW.

<sup>9</sup> Of those who answered these demographic questions, this included 31 females and 19 males. It also included 59 young people from Greater Sydney and five from regional NSW.

<sup>10</sup> Of those who answered these demographic questions, this included nine females, eight males and one transgender/non-binary or other gender. It also included 23 young people from Greater Sydney and three from regional NSW

# Key Findings

## ■ Groceries and Food

- Many young people who participated in ACYP's consultations had noticed the steady and dramatic increase in grocery costs, with young people identifying this as one of their greatest areas of concern. They spoke openly about the challenges to purchase affordable healthy groceries. They shared the unavoidable and necessary changes they have made to account for the increase in prices at the supermarket - including skipping meals and prioritising less nutritious foods to cope.
- In the 2023 YW Survey, 26% of young adults said they were buying less fresh food to reduce spending on groceries, while 31% reported eating smaller meals or skipping meals. Of those children and young people living with parents or carers, approximately one in five noticed their parents or carers bought less fresh food (22%) or had smaller meals / skipped meals (19%) to reduce spending on groceries.

## ■ Healthcare and Medical Costs

- The rising cost of living is preventing many young people from accessing essential care to support their health and wellbeing.
- In the 2023 YW survey, nearly one in five (19%) children and young people and over a quarter (27%) of young adults reported not seeking medical care due to rising costs. Of those children and young people living with parents or carers, 12% reported that their parents or carers did not seek medical services for them.
- These findings were reflected across consultations where young people consistently reported the high cost of medical appointments and a lack of available bulk billing GPs. Some young people reported waiting over six months for an appointment. Others spoke about needing to travel to access affordable care.
- Young people spoke about putting off referrals to specialists, delaying medical care and skipping medications for immediate issues, often leading to health issues deteriorating. Cost, availability and access were echoed as significant barriers facing young people seeking mental health support and healthcare.

## Key Findings

### ■ Housing and Rent

- The pressure to afford rent and navigate a confusing housing system is the number one concern for young people.
- In the 2023 YW Survey, 65% of young adults reported spending over a third of their income on accommodation – an indication of housing stress. The majority (76%) of young adults reported that the proportion of income they spent on housing had increased in the past 12 months.
- Across consultations, housing, rent and the lack of affordable accommodation were the primary concerns of young people. This included both the aspiration of living independently and the immediate search for a rental, with the goal of purchasing a home feeling like a hopeless aspiration for many.
- Many young adults face negative experiences when looking for a rental property, including anxiety they will not be able to find a place to live and rental increases. This can often result in them increasing the price range they are willing to pay in order to secure a property, adding to their housing stress. Throughout consultations, young people reported that there is a lack of information about the rental application process, and that they can be left feeling confused or discriminated against.

### ■ Education

- Young people also shared that more could be done to prepare them and increase their understanding about the financial impacts of further education and training.
- In the 2023 YW Survey, the most common form of debt amongst young people aged 18-24 years was HECS or HELP debt associated with their studies. During consultations, young people flagged the fear of HECS debt as a deterrent to seeking further tertiary education. In addition, 34% of tertiary students and 8% of school students avoided purchasing supplies for their education as a way of coping with the rising cost of living. Of those children and young people still living at home, 15% said their parents or carers had avoided paying their school fees, and 14% were not able to cover the cost of school excursions, camps or extracurricular activities.
- Throughout consultations, many young people spoke about prioritising employment over education as a way to get by and meet immediate needs due to cost of living pressures. Others spoke about changing courses and future aspirations based on increasing costs.

## Key Findings

### ■ Employment and Income

- Young people are commonly juggling multiple jobs and taking steps to supplement their income to manage the cost of living.
- In the 2023 YW Survey, 27% of children and young people and 38% of young adults reported working additional hours or starting an additional job to supplement their income. Tertiary students (43%) and young people with a mental health condition (42%) were more likely to report working additional hours.
- Across consultations, many young people also spoke about wage levels, including concerns the low minimum wages allocated to young people are not enough to keep up with rising costs. Some young people also reported poor working conditions or feeling the need to take a job with poor conditions out of necessity.
- Some young people reported struggling to find employment that is related to their area of interest and study. Young people also told us they are sometimes choosing to work in roles unrelated to their career goals or changing their goals. They explain this is largely due to the costs of education, and hidden employment costs such as the transport and cost to purchase work clothes or uniforms.

### ■ Transport

- Access to affordable transport is a considerable challenge for many young people across NSW, with cost-of-living pressures further exacerbating transport inequity across the state. The implications of this mean that young people often face significant barriers to opportunities such as access to adequate health services, education, employment and training opportunities, programs and services, and social connection.
- In the 2023 YW Survey, children and young people reported that either themselves or their families were avoiding driving to reduce petrol costs (25% CYP; 35% young adults); avoiding taking toll roads (23% CYP 35% young adults); or riding a bike and walking to places they need to go to avoid transport costs (15% CYP; 17% young adults).
- Throughout consultations, transport was often spoken about as being a significant hidden cost when trying to participate in education and employment. Young people living in regional areas spoke about continuing to have limited access to public transport. They shared the rising cost of living (including increased fuel costs) placed an increasing barrier on their ability to access the services they need, as they are heavily reliant on car use.

## Key Findings

### ■ Childcare

- The rising cost of living is affecting the way young parents access childcare services, with childcare availability and affordability the greatest barriers in preventing their return to the workforce.
- During consultations, young parents shared their concerns about the high childcare fees, lack of availability, long wait lists and the general trust of childcare centre staff. These factors played a significant role when deciding whether to enrol their child into childcare.
- There is also a general lack of understanding around the process of calculating subsidy entitlements, income thresholds and eligibility. This misunderstanding often leaves young parents feeling fearful of potentially unaffordable childcare costs and discourages them from returning to employment.

### ■ Debt

- Throughout consultations, young people reported that increasing cost of living pressures are leading to there being no room for error within their budget. Whilst young people often went to extreme measures to avoid getting into debt, the rising cost of living left them feeling forced into debt in order to cope with unexpected, and often essential, costs.
- In the 2023 YW Survey, 57% of the young adults held some form of credit debt and of those, 34% were very or quite concerned about their debt, with 43% feeling they would never be out of debt. Half of young people (50%) reported increasing their level of debt to manage rising costs – mostly through less formal lending mechanisms such as borrowing from family or friends or using buy now pay later platforms.
- Concerningly across all consultations, ACYP observed that young people are not receiving financial literacy and information on financial management that is reflective of their needs and delivered in an accessible way.

# Recommendations

The following recommendations have been made based on the findings of this consultation report.



## Groceries and Food

### Recommendation

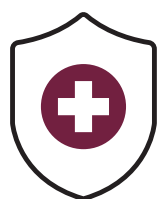
- 1.1 To increase young people's ability to access food banks when needed, we recommend that government, the community sector and other key stakeholders (such as universities) work to:
- Promote the Foodbank Find Food search engine.
  - Provide regular access (including standard opening hours), promotion and stocking of foodbanks and food pantries – particularly those on university campuses.
  - Increase availability to food bank and food pantry services outside of CBD/ metropolitan areas (for example, western suburbs, regional and remote areas).
- 1.2 ACYP strongly supports the NSW Government's existing commitment to double school breakfast programs in NSW from 500 to 1000 over the next four years. To complement this, we recommend additional targeted programs aimed at supporting young people to access essential healthy food. *(Continues on next page.)*

### Responsibility

NSW Department of Communities and Justice, NSW Department of Customer Service and other NSW Government agencies, local councils, community service providers and other key stakeholders (such as universities)

NSW Department of Communities and Justice, NSW Department of Education and other NSW government agencies

## Recommendations



### Healthcare and Medical Costs

#### Recommendation

1.2 This could include the implementation of a targeted grocery vouchers program for vulnerable young people, for example young parents, young people experiencing homelessness and international students.

#### Responsibility

NSW Government

2.1 Address rising costs and availability of bulk-billing clinics to access basic medical care. ACYP notes the Federal Government's recent tripling of bulk billing incentive payments for GPs to increase bulk billing rates for children aged under 16, pensioners and other concession card holders. The NSW Government should work in partnership with the Federal Government to improve access to bulk-billed GP services for young people across NSW.

The Federal Department of Health and Aged Care and NSW Ministry of Health

2.2 Invest in options to develop a targeted Wellbeing Voucher program for young people aged 12 – 24 years that could provide financial assistance for activities that support their wellbeing and better mental health.

NSW Ministry of Health, Mental Health Commission of NSW and NSW Department of Customer Service.

2.3 Expand fee-help programs to improve equity of access to mental health services, including:

- Extend the limit of 10 sessions under Mental Health Treatment Plans for children and young people, and the time to utilise these sessions – i.e. beyond 12 months.
- Provide financial assistance to support young people to travel to a mental health specialist when they live in a regional or remote area.

Services Australia, NSW Ministry of Health and NSW Department of Communities and Justice

*(Continues on next page)*

## Recommendations

### Recommendation

- 2.3 · Fund plans to cover the gap for subsidised Mental Health Treatment plans for children and young people, up to the age of 24.
- Increase funding to support mental health prevention programs, both in schools and online.

2.4 Increase awareness and uptake of existing means-tested Child Dental Benefits Scheme (CDBS) for children and young people aged under 18 years in NSW. This should include promotion through GP clinics, dental clinics and government and parenting websites. In addition, there should be a promotion to families from culturally and ethnically diverse communities, by providing information in the most commonly used languages in NSW.

2.5 Expand access to the public dental scheme to enable all children and young people (aged 0-25 years) to have access to a free check-up and service every 12-months. This should include a focus on expanding the use of mobile dental clinic services, with a particular focus on increasing access for children and young people in regional/remote areas, as well as for Aboriginal children and young people and vulnerable cohorts.

2.6 Expand the contraceptives available on the Pharmaceutical Benefits Scheme (PBS) for young people aged 18 – 25 years (to include contraceptives such as Zoely, Yaz, Qlaira and Slinda), to reduce costs and allow young women to avoid side effects from some of the generic and older generations of contraception.

### Responsibility

Services Australia,  
NSW Ministry of  
Health and NSW  
Department of  
Communities  
and Justice


NSW Ministry  
of Health in  
collaboration with  
general practitioners,  
dental practitioners,  
NSW Department of  
Education, NSW  
Department of  
Communities and  
Justice and other  
government agencies

NSW Ministry  
of Health

The Federal  
Department of  
Health and Aged  
Care and Services  
Australia



## Recommendations

	<b>Recommendation</b>	<b>Responsibility</b>
	<p>2.7 Expand and increase awareness of <u>Community Youth Health Services</u> (such as Youthblock Redfern and the Fairfield Liverpool Youth Health Team), which provide medical care to young people aged 12 to 25 years from priority populations including LGBTIQ+, out of home care, youth justice, young people from the Aboriginal and Torres Strait Islander or from culturally diverse backgrounds. A Medicare card is not required to access these services.</p>	<p>NSW Ministry of Health</p>
 <p><b>Housing and Rent Costs</b></p>	<p>3.1 ACYP acknowledges existing work underway by the NSW Government to reform the rental system. Any reforms should include a focus on addressing young people's concerns and inherent discrimination in the existing system by:</p> <ul style="list-style-type: none"> <li>• Developing and promoting existing information to young people about the rental process, their rights and advice on how to address concerns relating to repairs or issues.</li> <li>• Further regulating the rental system to support reform and transparency such as preventing excessive rent rises, rent bidding and 'no grounds' terminations.</li> <li>• Prohibiting the use of certain data (applicant name, age or suburb and a lack of rental history for young people), to assess a rental application.</li> </ul> <p>3.2 ACYP will develop an additional Life Skills video for young people focused on 'Rental Rights' including share-housing rights by mid-2024.</p>	<p>NSW Department of Communities and Justice, NSW Department of Customer Service, NSW Rental Commissioner and other government agencies</p> <p>ACYP</p>

## Recommendations

### Recommendation

**3.3** Increase awareness and access to existing subsidies (such as Rent Choice), which support young people to access accommodation and housing, with a focus on:

- Increasing awareness about existing supports amongst young people, including through a focus on both education and outreach programs.
- Reducing barriers that prevent young people from accessing existing supports – for instance, support around obtaining identification documents, and further extending beyond the recently announced seven days that young people can access temporary accommodation through Link2Home.
- Working in partnership with the Real Estate Institute to develop awareness and knowledge about Rent Choice products and other subsidies which are available to young people.


**3.4** Enhance partnerships between community, government and business sectors, to utilise vacant or available properties (often referred to use as meanwhile use), to provide additional temporary housing and accommodation options for young people.

### Responsibility

NSW Department of Communities and Justice and other government agencies, community service providers and youth services

NSW Department of Planning; NSW Department of Communities and Justice and other NSW Government agencies

## Recommendations

	Recommendation	Responsibility
	<p><b>3.5</b> Expand funding for medium-term transitional services that include wrap-around support, based on models designed and proven to work with young people. This should include investment in scaling Youth Foyer models across NSW, which provide integrated learning and accommodation settings for young people aged 16-24 years who are at risk of, or experiencing, homelessness.</p> <p><b>3.6</b> Ensure that the next NSW Homelessness Strategy includes a particular focus on the needs and experiences of children and young people who are at risk of, or have experienced, homelessness. This should include a focus on the importance of access to housing for young people exiting the out-of-home care and youth justice systems.</p>	<p>NSW Department of Communities and Justice</p> <p>NSW Department of Communities and Justice</p>
 <p>Education</p>	<p><b>4.1</b> Extend and expand the course offerings for the fee-free TAFE courses scheme. This should also include a focus on ensuring that course materials are also provided free of cost for fee-free courses.</p> <p><b>4.2</b> Ensure universal access to resources and workshops in schools to explain the process of HECS debt and wider promotion of available scholarships, fee help and other financial aid programs to young people during high school and upon enrolment in TAFE and University.</p>	<p>Federal Department of Education, Skills and Employment, NSW Government agencies, in partnership with industry peak organisations to supply course materials</p> <p>NSW Department of Education, TAFE and Universities</p>

## Recommendations

### Recommendation

**4.3** Ensure promotion of Study Australia Cost of Living Calculator tool by service providers, universities and TAFE, at point of enrolment.

**4.4** Promote and expand existing international student scholarships connected to a skilled workforce shortage list, which may include a mandatory period of employment in Australia thereafter.

### Responsibility

Universities, TAFE, youth service providers, NSW Department of Education, NSW Department of Communities and Justice and NSW Department of Customer Service

Federal Department of Education and Skills and Training; Federal Department of Home Affairs and NSW Department of Customer Service



### Employment

**5.1** ACYP supports the ongoing work to develop resources to support the 'Becoming an Adult' life event. ACYP notes this resource should be co-designed, tested and evaluated by young people and provide:

- A toolkit of life skills resources to better prepare them for success as they transition out of high school including education on financial literacy and financial management for young people.
- Youth friendly version of the Careers NSW platform to make it easier to navigate further study and career choices. It should include information on skill shortages, course requirements, any upfront tertiary costs, fee arrangements, tools required, the tertiary trajectory and base salary.

NSW Department of Customer Service

## Recommendations

### Recommendation

- 5.1 · (See recommendations 1.1, 2.7, 3.1, 3.2, 3.3, 4.3, 5.4 - 5.6, 6.2, 6.3 and 8.2 for potential inclusions in this resource.)
- 5.2 Invest in future employees by funding and promoting discounts or subsidies to support 16 – 24 year olds to obtain mandatory requirements for entry-level casual employment such as RSA, RCG, Barista and White Card certifications and uniforms.
- 5.3 Re-consider the base rate of income support payments such as Youth Allowance to align with current cost of living pressures and median rental prices.
- 5.4 Promote the NSW Government [‘Your rights and entitlements at work’](#) web page to increase young people’s understanding of their rights and their employer’s existing obligations.
- 5.5 Develop a youth-facing version of Fair Work’s “Child employment in NSW and the Fair Work System” web page resource including better promotion of the Casual employees information, Starting a new job online course and Find my Award search platform.

### Responsibility

NSW Department of Customer Service

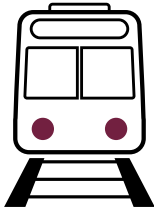
Industry peak organisations

Services Australia

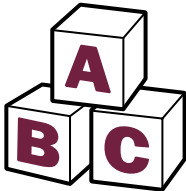

Department of Customer Service, NSW Department of Communities and Justice and other government agencies, ACYP, TAFEs, universities and service providers

Fair Work Ombudsman

## Recommendations

	<p><b>Recommendation</b></p>	<p><b>Responsibility</b></p>
	<p><b>5.6</b> ACYP will continue to promote existing information sources available to young people on our Life Skills information page through a targeted communications campaign.</p> <p><b>5.7</b> As part of ACYP's Strategic Plan priority Hope for the Future, ACYP will undertake further consultations with young people aged 16 – 24 years including refugees, recent migrants and young parents to better understand their experiences in navigating a career path and the barriers they face.</p>	<p>ACYP</p> <p>ACYP</p>
<div style="text-align: center;">  <p><b>Transport</b></p> </div>	<p><b>6.1</b> Improve transport affordability for children, young people and their families by:</p> <ul style="list-style-type: none"> <li>• Making public transport free for all children and young people aged 18 years and under.</li> <li>• Extending concessional fare pricing so that part-time and international students are eligible.</li> <li>• Extending concessional fare pricing to vulnerable young people aged 18-24 years, for instance young parents, young people exiting youth justice and out-of-home care.</li> </ul> <p><b>6.2</b> Implement an education campaign to assist young people to better understand costs related to Opal cards, including existing discounts and prices caps for weekly use, as well as any price differences related to use of a debit card rather than Opal card.</p>	<p>Transport for NSW, Revenue NSW and other NSW government agencies</p> <p>Transport for NSW</p>

## Recommendations

	<b>Recommendation</b>	<b>Responsibility</b>
	<p><b>6.3</b> Expand and promote the <a href="#">Driver Licensing Access Program (DLAP)</a> to vulnerable and geographically disadvantaged young people via the ACYP Life Skills web page and NSW Government's Becoming an Adult life events work.</p>	Transport for NSW
 Childcare	<p><b>7.1</b> ACYP welcomes the recent NSW budget announcements to build 100 new preschools and supports growth of not-for-profit ECEC in high demand areas and expand funding relief. ACYP recommends new preschools, community and council-run child care centres and long daycare centres are built in regional areas which lack facilities as an urgent priority.</p>	NSW Department of Education
 Debt	<p><b>8.1</b> Improve regulation to ensure that Buy now, pay later (BNPL) schemes cannot be accessed by young people before the age of 18.</p> <p><b>8.2</b> Increase access to education on financial literacy and financial management for young people, including clear and more transparent information about credit ratings and BNPL schemes.</p>	<p>Australian Treasury and BNPL providers</p> <p>Australian Treasury, NSW Government through the Becoming an Adult life events work</p>

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**Office of the Advocate for  
Children and Young People**

**Report:**

*How children and young people are  
impacted by and responding to  
the rising cost of living in NSW*  
(Executive Summary)

**Date:**

December 2023

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