

## BARRIERS TO ENTERING AFFORDABLE HOME OWNERSHIP FOR YOUNG PEOPLE: A PRELIMINARY STUDY FROM UNIVERSITY STUDENTS' PERSPECTIVES

Susilawati, Connie<sup>1</sup> and Wong, Leh Roo  
Queensland University of Technology

### ABSTRACT

*Over the last two decades, housing affordability has been a problem for young people, and identified as factor leading to youth homelessness. The National Youth Commission Inquiry into Youth Homelessness developed a roadmap for preventing this problem (National Youth Commission, 2008). The roadmap recommends increasing the supply of affordable housing for young people as an important strategy to reduce the risk of homelessness problems. In addition, understanding the barriers and the needs of young people is a significant part of the development of a national affordable housing strategy. This paper explores issues encountered by young people when they enter the housing market as first home buyers. A short survey was conducted to review the barriers to entry, classified by income levels, housing cost and availability of affordable housing. In the current competitive job market, young people have minimal work experience, relatively low job security and low income. In addition to these barriers, participants also suggested other barriers towards the purchase of their first home, such as lack of knowledge of legal issues and lack of government funding. This study suggests the need for both government and educational support for young people around housing choices and the development of financial strategies to manage barriers towards owning their first home.*

Keywords: barriers to entry, affordable home ownership, youth housing, housing affordability, housing choice

### 1. INTRODUCTION

Owning a home is of fundamental importance to most Australians (Commonwealth of Australia, 2004). Over the past two decades, housing affordability in Australia has deteriorated extensively (Disney, 2007). Housing is a complex issue: There are many different factors that lead to the rise and fall of housing affordability. According to Wyeth (2007), the factors that lead to affordable housing include economic trends, choice, culture and amenity, population change, social infrastructure, urban development, government policy and housing costs (purchase and rent).

According to Disney (2007), during the later half of the period (1997 to 2007), the average cost of housing relative to income has almost doubled. Moreover, Moran (2008) states the average monthly payments on new loans have increased by more than 50% and the proportion of low rent homes has reduced by at least 15%. Additionally, the opportunities to rent public housing, have fallen by 30% approximately (Disney, 2007). This evidence shows the shortage of affordable housing in Australia.

Access, affordability, location and the quality of accommodation are major issues confronting young people generally (Johnson, et. al., 2010). In addition, all young people who have affordability problems have limited housing choices. For example, youth unemployment is high, even the employed youth receive low wages. The housing market is unaffordable for this group and/or limited in the case of subsidised housing by long wait lists and fierce competition. In contemporary society, there are structural constraints for young people. Thus, they will have to accept low quality.

As a result, young people are often forced into areas of inappropriate housing, which is usually located in areas where there are few or no employment opportunities or housing and distant from education and training facilities. Furthermore, they are often forced to accept low quality accommodation, which has attendant negative implications for physical and emotional health (Johnson, et.al, 2009).

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<sup>1</sup> Connie Susilawati (Presenting Author), Email contact: [c.susilawati@qut.edu.au](mailto:c.susilawati@qut.edu.au)

This paper explores issues encountered by young people when they enter the housing market as first home buyers. A short survey was conducted to review the barriers to entry which is classified into income level, housing cost and availability of affordable housing.

## 2. LITERATURE REVIEW

Key obstacles for young people accessing private rental include low income level, lack of rental history, affordability, availability and discrimination in the private rental market (Waters, 2003). The focus of this paper is youth home ownership, therefore, the lack of rental history and discrimination will not be applicable for this paper.

The literature review section is to examine and investigate the barriers of accessibility to affordable housing among young people. In this section, three barriers will be discussed. The related barriers are:

- i. Low income level
- ii. Housing cost
- iii. Availability of affordable housing

Several sub-problems in relation to each identifies main sub-problems are explained under respective section. This literature is supported by research undertaken by various experts and researchers in the industry.

### 2.1 Low Income Level

Incomes are usually lower as young people first enter the workforce or have part time work as they continue their education (AIHW, 2003). Young people have not accumulated sufficient work experience to attract high salaries (Australian Institute of Family Studies, n.d.). This is partly due to the level of youth wages and the fact that many young people are working part time in low paid jobs.

Figure 1 shows that the percentages of young people aged from 15 to 24 participating in the labour market have decreased generally. Figure 1 indicates that there is an increasing rate of part time jobs among younger people. The increasing likelihood may be related to the trend towards greater participation in post secondary education as many young people combine education with part time work (AIHW, 2011). The unemployment rate for 15-24 olds was 11.5% in 2010-11 which is, more than double the unemployment rate of the entire labour force (AIHW, 2011). Almost one quarter of unemployed people were aged 15-19 years and 18% aged 20-24 (AIHW, 2011). The statistics clearly show that with the high percentage of unemployment rate among young people and high participation rate in part time work rather than full time jobs, the income among young people is lower as compared to other age groups of people. Hence, due to the low income and saving, young people tend to be locked out of affordable housing.

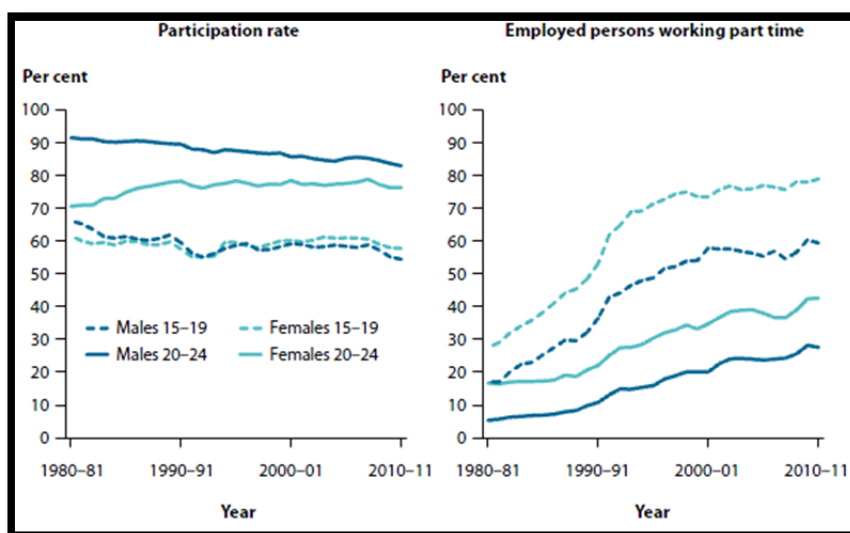


Figure 1 Selected labour force trends for people aged 15-24, 1980-21 to 2010-11

Source: Adapted from AIHW (2011)

The spending pattern among young people is also one of the factors that cause young people less income available to spend on housing. According to a study conducted by Heath (2008) on housing choices and issues for young people in the United Kingdom (UK), young people have poorer financial planning by adopting a “live for today” attitude. Saving

is regarded as an adult behaviour and is often deferred for the future moment. Young people in this age group are identified as displaying considerably higher rates of impulsive spending behaviour than the population as a whole, often based on the use of credit (Heath, 2008). Young people are assumed to have below average levels of financial literacy and lack of financial services. A greater sense of financial responsibility will be triggered among young people when they leave home. Debt appears to become part of the student experience. Increasing levels of student debt are likely to diminish some of the financial advantages previously linked to graduate status. As a result, there will be delay of transition into owner occupied housing among young graduates (Heath, 2008).

## 2.2 Housing Cost

Housing costs refer to mortgage repayments, general and water rates for owners, and rent for others (Australian Bureau of Statistics, 2006). Costs also consist of mortgage or loan repayments if the purpose of the loan were primarily to buy, build, add to, or alter, the occupied dwelling. Basically, housing costs are measured on gross basis (Australian Bureau of Statistics, 2006). Housing costs can be a major part of a household's budget and affect the amount of household income that is available for other living expenses (Australian Bureau of Statistics, 2006).

Young people's mortgage payments are higher than for owner-occupiers of other ages. The proportion of income spent on mortgage payments by under-35 year olds has increased over the past decade (Heath, 2008). Housing costs are identified as one of the barriers locking young people out of the housing market, and, according to Wyeth (2007), house prices in Brisbane are rising. Furthermore, the adjusted inflation rates indicate that housing prices in Australia have more than doubled over the past 30 years (Moran, 2008). Figure 2 shows that Australia has experienced periods of rapid growth in house prices. The escalation in prices since mid-1990s has been more prolonged and cumulatively greater than in previous upswings. (Commonwealth of Australia, 2004).

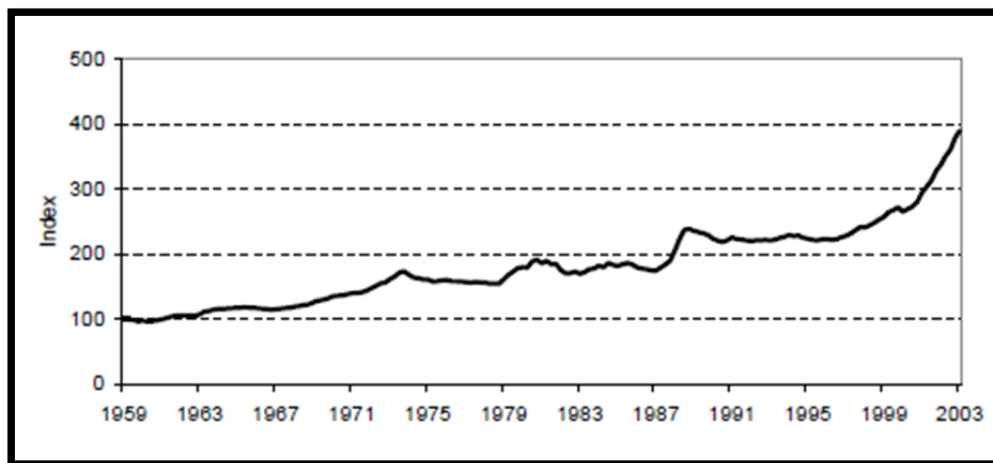


Figure 2 Real House Price Growth in the Long Term,  
Adapted from Commonwealth of Australia (2004, p.16).

Even though government provides first home ownership grant and stamp duties exemption, there has been a substantial decrease in the proportion of young mortgage borrowers. Rising house prices has caused greater reliance among first home buyers on financial assistance from family in meeting the costs of a deposit (Heath, 2008).

The price boom escalated initial cost (deposit) and monthly repayment cost. In order to save a deposit the Reserve bank of Australia estimated saving is required around 45 per cent of an average annual income in 2003, up from around 25 per cent in 1990 (Australia's Homeless Youth, n.d). Saving for a deposit takes longer than it did in the past and now presents a significant barrier to buying a house for first home buyers. The second barrier is the cost of repaying the loan. The higher the house price, the higher the loan required and the higher the monthly mortgage repayment.

With the low level of income and high housing cost, young people are trapped in housing stress. Households are seen to be in housing stress if they are within the bottom 40 per cent of the income distribution and paying more than 20, 25 or 30 per cent of their income on housing (Beer, 2004; Gold Coast City Council, 2001; Yates, 2006). According to modelling released ahead of Youth Homelessness Matters Day, young people aged 15 to 25 have twice the risk of a housing crisis as the general population, with higher rates of housing stress than other age group. Furthermore, the

research conducted by the National Centre for Social and Economic Modelling on behalf of Australians for Affordable Housing indicates that one in five people aged 15 to 25 is in housing stress. In other words, they are paying more than 30 per cent of their income on rents or mortgages (Karvelas, 2012; Zappone, 2012; Australians for Affordable Housing, 2012). Table 1 shows housing stress by age of household. It can be clearly seen that there are more households headed by young people spending more than 30 per cent of their income on housing costs. For instance, for about one third of households headed by Gen X or Gen Y, their housing bills take more than 30 per cent of their income. The housing level then nearly halves to 18.8 per cent for households headed by persons aged 45 to 59 years old. This again halves to reach below 10 per cent for those older than 60 years old.

Table 1 Proportion of household in mortgage stress, 2011

Age of household reference person	Proportion of household in mortgage stress			Number of household ('000)
	30 RULE	50 RULE	30/40 RULE	
15-29 years, GEN Y	35.0	10.0	20.0	844
30-49 years, GEN X	27.0	7.4	8.9	3165
50-64 years, Baby boomers	14.0	4.5	7.5	2219
Over 65 years, Builders	6.8	2.2	6.2	1713

Adapted from AMP-NATSEM (2011, p. 7).

### 2.3 Availability of Affordable Housing

Availability of affordable housing in Australia will be investigated as a whole picture. Figure 3 shows the availability of affordable housing in Brisbane for years 2001 and 2011. After comparing both years, it can be clearly seen that there is much less affordable housing available in 2011 than in 2001 (NATSEM, 2011). Approximately 80% of the housing is severely unaffordable in 2011 compared to 2001. As a result, the opportunity for low income earners such as young people, to own an affordable home is decreasing (NATSEM, 2011).

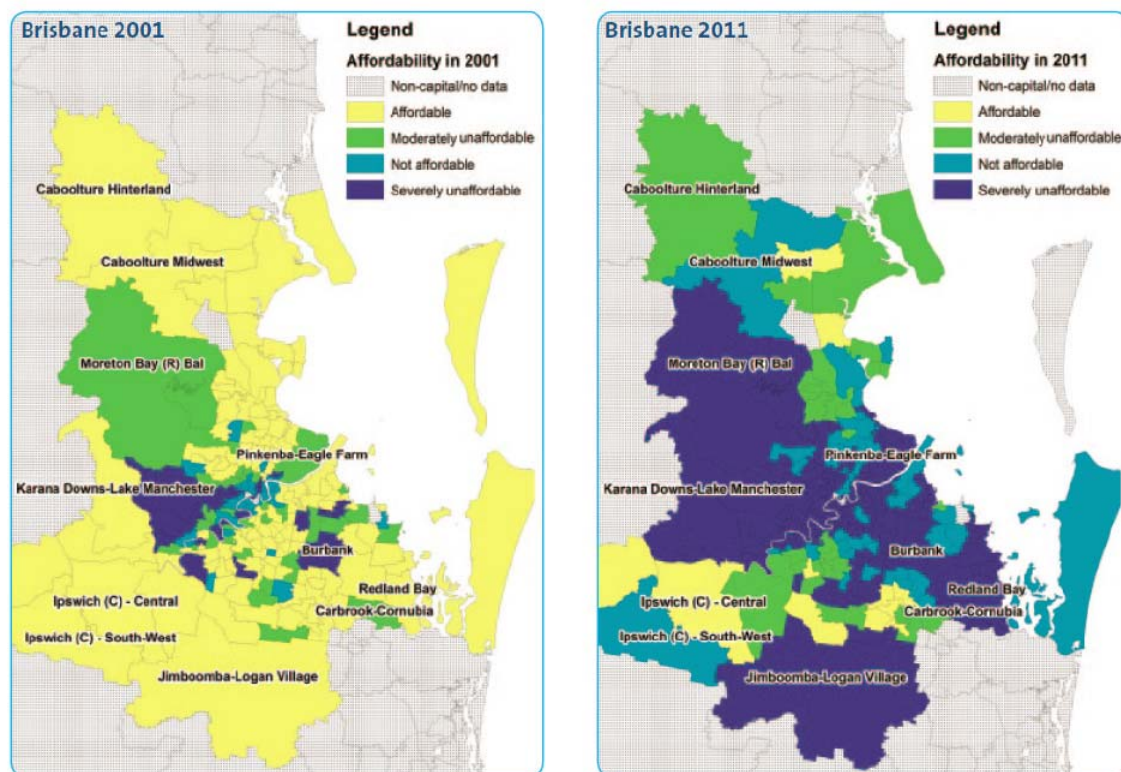


Figure 3 Availability of affordable housing in year 2001 and 2011

Adapted from AMP-NATSEM (2011, p. 18)

### 3. METHODOLOGY

This paper explores issues encountered by young people when they enter the housing market as first home buyers. A short survey is conducted to review the barriers to entry and classified into income level, housing cost and availability of affordable housing. This preliminary study uses a short questionnaire as a tool to conduct a survey of 22 university students between 19 to 25 years old.

The questionnaire survey consists of demographic and housing related questions. It combines closed and short open questions. The responses are analysed using descriptive statistic analysis and cross tabulation. The results will be used to design a survey for a broader study on young Australians.

### 4. RESULTS AND DISCUSSION

This section describes the results of a pilot survey to evaluate barriers for young people to enter home ownership.

#### 4.1 Respondent's Profile Detail

The respondent profiles are compared with relevant literature. All participants meet the definition of young people (between 18 to 25 years old). The mean age of the overall participants is 20.36 years old. The median age is 19.5 years old and the mode of the age is 19 years old.

Many young people undertake tertiary education. Figure 4 illustrates there is an increase of education participation in 2011 compare to 1976. More than 50% of Australians younger than 21 years old are studying in 2011 data. The majority of the participants (59%) are full time students while 41% of participants are working full or part time, and studying at the same time (see Figure 5).

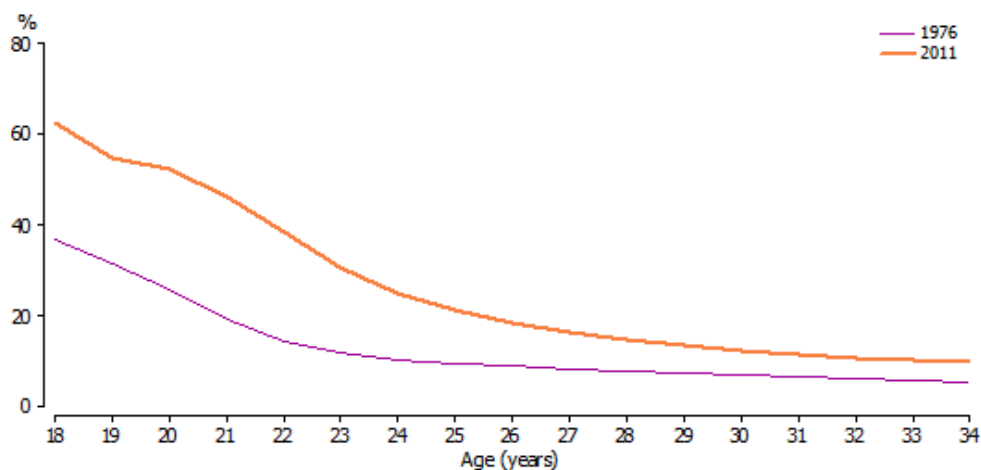


Figure 4 Proportion of young adults aged 18 – 34 years attending an educational institution

Source: ABS (2013)

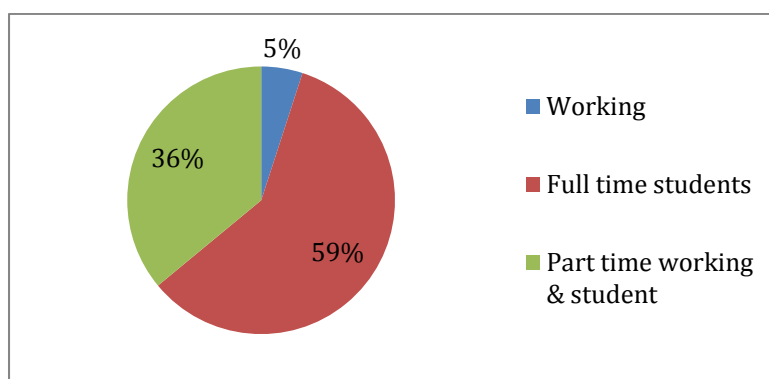


Figure 5 Participant's Occupation

There are number of reasons for the increasing delays of young people leaving home, such as remaining longer at school and tertiary education, delaying marriage, delaying entering full time employment, increasing financial dependence, and the sharp increases in housing costs.

Figure 6 shows the majority of respondents are living with family and some of them are staying in a private rental. The majority of the respondents are under 20 years old and they are full time students. So, they are still depending on their family for living. In Australia, ABS (2013) compares the selected living arrangement of young adults (see Figure 7). It shows there is an increase on young people live with their parents in 2011 and decrease of young people living with partners in 2011 compare to 1976. Schneider (2000) shows that between 1982 and 1996, the proportion of financially dependent young people aged 18-21 years increased from 38 per cent to 62 per cent.

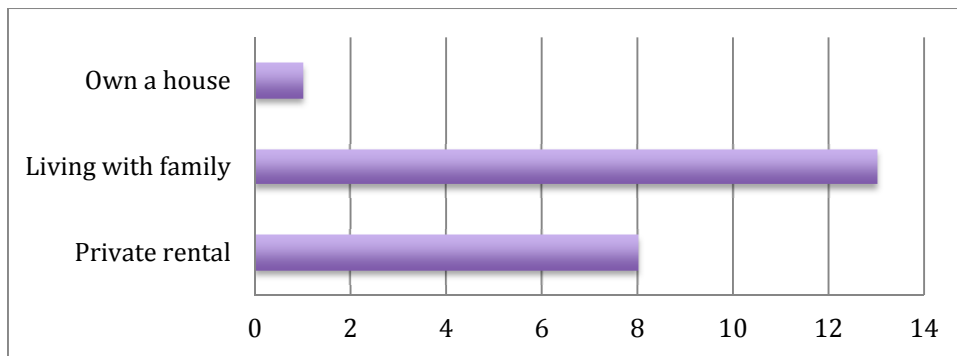


Figure 6 Participants Living Arrangement

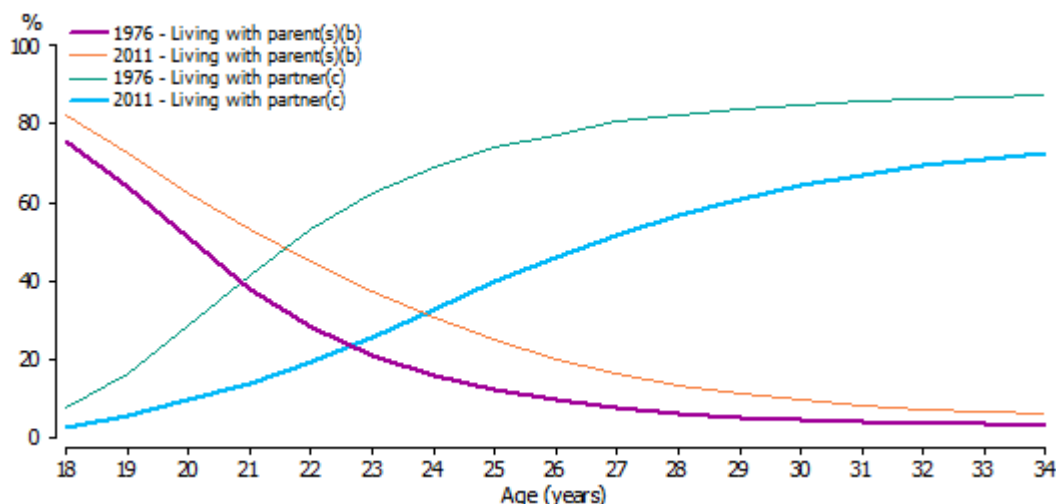


Figure 7 Selected living arrangements of young adults (aged 18 – 34 years)

Notes: (b) And not living with a partner or child.  
(c) Includes registered marriages and de-facto relationships.  
Source: ABS (2013)

## 4.2 Categories of Barrier

### Housing Cost

*In your opinion, what is the major barrier of purchasing a new home?*

Research suggests that housing costs refer to mortgage repayments, general and water rates for owners, and rent for others (Australian Bureau of Statistics, 2007). These costs include mortgage or loan repayment if the purpose of the loan were primarily to buy, build, add to or alter the occupied dwelling. Hence, this question is to find out the young

people's points of view about the main factor that contributes to housing cost. The majority of the respondents agreed that loan or mortgage repayment contributes to the high housing cost compared to the deposit factor (Figure 8).

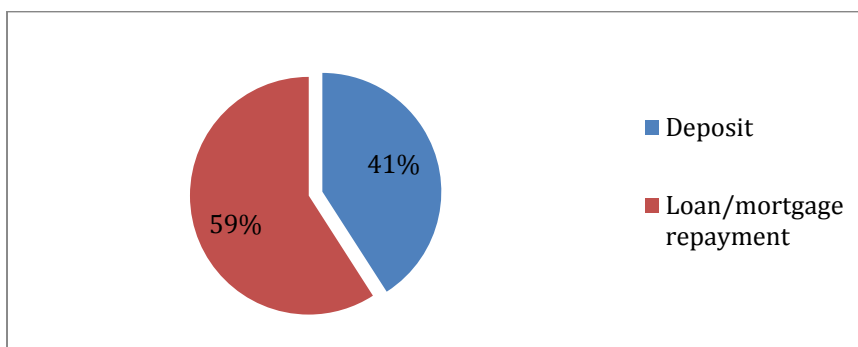


Figure 8 Major Barrier of Purchasing New Home

This study shows that there is general agreement across the respondents towards housing cost as the major barrier of accessibility to the affordable housing among young people. 86.36% of the respondents agreed that housing cost is the major barrier to affordable housing among young people in Australia.

### Income

*In your opinion, what is the main factor that causes the low income level among young people?*

The purpose of the question is to find out the opinion of young people regarding factor that contribute to low income. The majority of the respondents agreed that low paid income is the major factor that contributes to the low level income amongst young people (Figure 9). It is then followed by low saving, insufficient work experience to attract high salaries job and unemployment. A minority responded that low education is the factor leading to low level income among young people. None of the respondents agree that financial dependence on parents and lack of financial literacy is factors relating to low income levels.

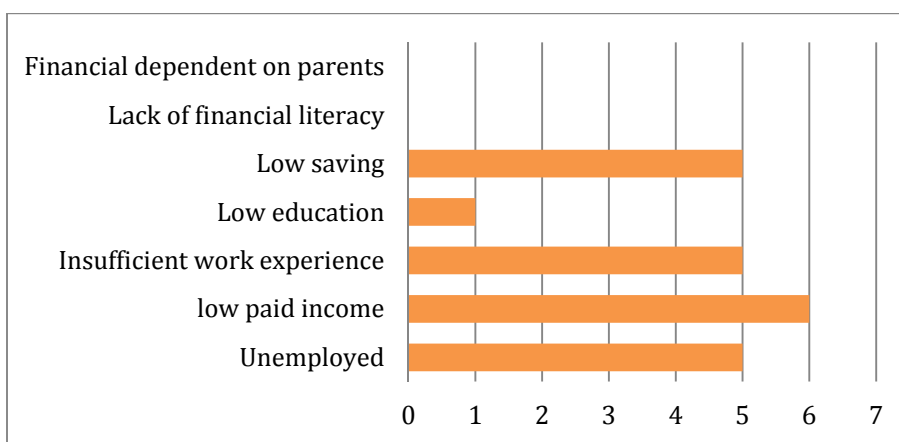


Figure 9 Factors causes low income level among young people

The respondents agreed with the statement that income is one of the major barriers of accessibility to affordable housing among young people. Hence, this has proved that the statement agrees with the literature. The majority responded that the factors causing low-income levels amongst youth are due to low income with insufficient work experience to attract rich income job, low saving and unemployed. Once again, this indicated that the findings are compatible with the literature review.

*What percent of your total income is spent on housing?*

The objective of this question is to research on the housing stress level among young people. The respondents do not meet the housing stress definition as the majority of them live with family and are not experiencing housing stress. However, it is clear that when they are not living with family, they struggle to pay current rental and cannot save for deposit and therefore they have a huge difficulties to enter home ownership (see Table 2).

Table 2 Housing cost as percentage of income

	0-10%	11-15%	16-20%	21-25%	25-30%	More than 30%	Grand Total
Student	8	1			1	3	13
Living with family	7	1			1		9
Private rental	1					3	4
Working/student	4		1	1		3	9
Living with family	4						4
Own house						1	1
Private rental			1	1		2	4
<b>Grand Total</b>	<b>12</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>22</b>

A cross tabulation analysis in Table 2 shows that both full time and part time students who live in private rentals are paying more than 30% of their income for their rent. On the other hand, the majority of people living with family only pay less than 10% of their income for their housing costs. Thus, this preliminary study clearly supports the evidence that more young people live with their family to avoid housing stress issue and they will be able to save for their first home or when they earn higher income to be able to pay housing cost less than 30% of their income.

### Qualitative analysis

In the questionnaire, open-ended questions were used to further research the respondents' opinions on....?. One of the open ended questions is to bring the focus back to the main housing issues and to investigate other barriers of accessibility to affordable housing among young people besides the three main identified barriers.

*In your opinion, what are the THREE most significant factors contributing to the affordability housing issues among young people in Australia?*

The following responses are a summary of respondents' opinions in relation to the open-ended question.

- Lack of promotion of affordable housing
- Location
- Increase rates and electricity cost
- High interest loans
- Living cost
- Centrelink
- Legal issues (Contract)
- Inflation
- Lack of government funding
- Competition for jobs

An open ended question designed to research the definition of affordable housing.

*'Affordable housing is the generic term to cover any low cost housing (irrespective of tenure). It is defined without reference to dwelling occupants but intended to meet agreed affordability benchmark. In your opinion, what is affordable housing?'*

The following results show some of the responses of the respondents:

- Affordable housing is any housing that can be available to low income earners without struggle (ie Centrelink)
- Low cost income and budget housing
- Housing that is affordable to the general public, not just those fortunate enough to have the money
- Housing which places no monetary strain on the occupants
- Being able to meet rental payments and still having enough disposable income left to live without stressing
- Housing which entails base standards for a standardized cost



## Major Barriers to Affordable Housing

The barriers of access to affordable housing among young people are illustrated in Table 3. From the results collected, a statistical analysis and weighted agreement for all statements about the barriers to affordable housing. The participants were asked to rate statements on a five point Likert scale from Strongly Disagree; Disagree ; Neutral ; Agree ; to Strongly Agree. Averages using mean, median and mode statistical analysis were calculated. The mean is a set of data which is the total amount of all data divided by the number of respondents. For instance, then mean for statement 1 is  $[1(0) + 2(2) + 3(1) + 4(14) + 5(5)]/22 = 4$ . The median indicates the middle point of the set and the mode represents the most frequent response in a data set.

Table 3 Barriers of accessibility to affordable housing among young people

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Median	Mode
	1	2	3	4	5			
1. Housing cost the major barrier of accessibility to affordable housing among young people	0	2	1	14	5	4	4	4
2. Income the major barrier of accessibility to affordable housing among young people	1	1	2	13	5	3.91	4	4
3. Availability of affordable housing the major barrier of accessibility to affordable housing among young people	0	2	10	5	5	3.59	2	3

Further cross tabulation between housing cost as major barrier and the occupation status of the respondents are shown in Table 4. The results show that the housing costs have been seen as major barriers by both full time students and part time students.

Table 4. Housing cost is major barrier

	Disagree	Neutral	Agree	Strongly agree	Grand Total	Mean	Median	Mode
Student	2		9	2	13	4.15	4	4
Working/student		1	5	3	9	4.22	4	4
<b>Grand Total</b>	<b>2</b>	<b>1</b>	<b>14</b>	<b>5</b>	<b>22</b>			

It is assumed that the respondents that responded with 'neutral' are sitting on the fence without making any agreement or disagreement. Hence, all the results with 'neutral' responses will not be taken into account of the analysis of results. Besides, in order to simplify, the weighting of Strongly Agree and Agree will be categorized as Agree while the weighting of Strongly Disagree and Disagree will be grouped as Disagree category.

As shown in table 4 the majority of the respondents agreed with the statement relating to the barriers of accessibility to affordable housing among young people. The findings indicated that 86.36% of respondents agreed that housing cost is the major barrier of accessibility to affordable housing among young people. A minority of respondents disagreed that housing cost is the major barrier of accessibility to affordable housing among young people. The majority of the respondents agreed that housing cost is the major barrier to affordable housing among young people with the highest mean result of 4. Furthermore, the mean result of 3.91 and the most frequent response of 4 agree that income is one of the barriers to affordable housing. Hence, statement 2 about income laid the second highest mean of the barrier of affordable housing.

## Availability of Affordable Housing

Availability is identified as one of the major barriers to accessibility to affordable housing amongst young people. The analysis showed that there is less affordable housing available in 2011 than 2001. As a result, the affordable housing available for low income earners such as young people is reducing drastically as well.

The third highest mean with 3.59 showed that the respondents agreed that the shortage of availability of affordable housing cause the barrier to access to affordable housing among young people.

In relation to the barrier of accessibility to affordable housing among young people, it is recommended that greater provision of affordable and good quality housing should be implemented. Besides, greater provision of shared equity schemes for first home buyers would possibly improve the situation (Heath, 2008; Schneider, 2000). Gordon Brown suggested that the Government should increase the availability of affordable housing, more affordable home ownership and the introduction of a mortgage rescue scheme to assist those young people struggling with the mortgage or loan repayments. As for understanding of affordable housing among young people, it is recommended that young people should have more access to support and guidance throughout the process and being treated fairly in relation to the Housing Benefit system (Heath, 2008).

## 5. CONCLUSION

The review highlights that the issues facing young people in their pursuits of housing are complex and are underpinned by income, housing costs and availability of affordable housing. The key definitions were provided in this chapter as well as limitations and assumptions apply to the research topics have been identified in this chapter. A majority of the respondents agreed that housing cost, income, availability of affordable housing and understanding of affordable housing are the barriers of accessibility to affordable housing among young people. In relation to the barrier of accessibility to affordable housing among young people, it is recommended that greater provision of affordable, shared equity financing and good quality housing should be implemented.

This preliminary study acknowledges that selecting respondents will be required to provide broader perception of young people in housing stress. The participants of this study, many university students still live with their family and they are not experiencing housing stress.

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