

Submission to the Select Committee on the Cost of Living

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"I'm still very scared [about transitioning from care]. If no funding is there, is it going to be ok?" (Young person, VIC) (CREATE Foundation, 2024c)

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CREATE Foundation

National Office

A Suite 601, Level 6,

80 George St,

Parramatta NSW 2150

T (02) 9267 0977

E create@create.org.au



About CREATE Foundation

The CREATE Foundation is the national consumer peak body for children and young people with an out-of-home care experience. We represent the voices of over 45,000 children and young people currently in care, and those who have transitioned from care, up to the age of 25. Our vision is that all children and young people with a care experience reach their full potential. Our mission is to create a better life for children and young people in care.

To do this we:

- **CONNECT** children and young people to each other, CREATE and their community to
- **EMPOWER** children and young people to build self-confidence, self-esteem, and skills that enable them to have a voice and be heard to
- **CHANGE** the care system, in consultation with children and young people, through advocacy to improve policies, practices and services and increase community awareness.

We achieve our mission by facilitating a variety of programs and services for children and young people with a statutory care experience and developing policy and research to advocate for a better care system.

Introduction


CREATE Foundation welcomes the opportunity to provide feedback to the Select Committee on the Cost of Living (Select Committee). While we acknowledge the need for broader policy changes and adjustments to attend to the needs of all young people navigating the cost of living crisis in Australia, these pressures disproportionately impact young people with an out-of-home care experience, especially those transitioning from care. This cohort of young people is more vulnerable to financial hardship and risk of homelessness, as they do not always have access the safety net of extended family to hold them through times of higher need (Mendes et al., 2011). As such, CREATE urges the Select Committee to consider the specific needs of this cohort and use its reporting functions urge governments across Australia to commit to a robust transition support package and guaranteed housing placements for young people with a care experience up to the age of 25 in an effort to attend to the relative disadvantage they experience.

At 30 June 2023, there were 45,300 children in out-of-home care across Australia (Australian Institute of Health and Welfare [AIHW], 2024). CREATE firmly believes that young people with a care experience deserve the same life opportunities to thrive as their peers. While CREATE Foundation was pleased to see the final two states, Queensland and New South Wales, commit to providing some form of extended support to care leavers until the age of 21, the level of financial support provided in most jurisdictions remains far too low to meet the basic needs of young people transitioning into from care into independent living. There is also considerable variability of transition supports, including financial allowances, across jurisdictions which results in inequity of support for young people transitioning from care across the country. Further, despite numerous reviews and consultations, the Commonwealth's [Transition to Independent Living Allowance](#) (TILA), a one-off payment of up to \$1,500, has not increased since 2009 and is now falling behind the cost of living.

This submission focuses on the impact that the cost of living crisis has had on young people with a care experience.

Summary of CREATE's recommendations:

1. The Commonwealth Government support states and territories to expedite the updating of the [National Standards for Out-of-Home Care](#) to align with the new national framework, [Safe and Supported](#), and to reinstate annual public reporting on compliance with the Standards.

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2. The Commonwealth Government to revise and increase the [Transition to Independent Living Allowance](#) from \$1,500 to \$10,000.
 3. The Commonwealth Government use its 'Community Services Ministers meeting' functions to coordinate and develop a nationally consistent transition from care support package. A comprehensive package of support should include at a minimum: planning across all life domains to begin at 15 years at the latest; planning should actively involve young people in the decision-making process; allocation of a specific 'Independent Living Allowance' offered **to all young people leaving care** of at least \$16,000 per year; options to access flexible funding with case management support to enable young people transitioning from care to achieve goals; guaranteed access to transition support services until age 25 regardless of the jurisdiction within which the young person resides or moves to; commitment to independent, regular and public monitoring and evaluation of transition support packages; and to ensure transition support package addresses the specific needs of this cohort, establish (where this is not already in operation) a Ministerial Youth Expert Advisory Group.
 4. All levels of government review relevant websites, promotional materials, and application processes for supports related to transitioning from care to ensure the information is appropriate and accessible.
 5. All levels of government consider rolling out CREATE's Sortli App (where this is not already in place).
 6. All levels of government to work together to implement better digital information systems to share information across jurisdictions and agencies, especially between department with portfolio responsibility for child protection and housing, to support young people leaving care to access the social housing.
 7. All levels of government consider funding CREATE to run state-based Leaving Care Expos. CREATE's Expo is a dynamic and interactive event designed to empower young people with the tools, knowledge, and connections they need to shape their futures.
 8. The Commonwealth Government use its National Cabinet functions to bring together Premiers and Chief Ministers to enshrine housing as a human right in Australia. This could be achieved by legislating for a Commonwealth Human Rights Act as was recommended by the *Inquiry into Australia's Human Rights Framework* [final report](#).
 9. Governments across Australia must honour commitments made under the [National Housing and Homelessness Agreement](#) to prioritise funding received under the Agreement for young people leaving care, with increased transparency on reporting outcomes and impact for this cohort.
 10. The Commonwealth Government use its 'Community Services Ministers meeting' functions to secure a commitment from all states and territories to provide **guaranteed housing placements for young people with a care experience up to the age of 25**. This could include:
 - a. Allocating a dedicated social housing supply for young people as called for by the Council to Homeless Persons (2024).
 - b. Expanding [Youth Foyer](#) models with a view to increase supply and capacity of support to better meet the needs of young people with a care experience.
 - c. To open up the private rental market for young people with a care experience and provide them with more housing options, consider a national rental subsidy targeted at young people leaving care up to age 25.
 11. In recognition of their expertise by lived experience, establish direct consultation mechanisms (e.g., Youth Expert Advisory Groups) with care experienced young people to better understand their housing needs, their preferred options, and their long-term housing solutions.



Detailed recommendations

The cost of living pressures facing Australians

The [2024 Australian Youth Barometer](#) gauges the pressures currently experienced by young Australians. It surveyed over 620 young Australians aged 18 to 24, on a range of topics including the economy and work, education, health and wellbeing, relationships, and civic participation. It showed that:

- 86% of young Australians experienced financial difficulties in the last 12 months; with just over one-quarter often experiencing financial difficulties
- Only half of the young Australians surveyed think that it is likely they will achieve financial security in the future, and
- 17% of young Australians experienced food insecurity at some point in the last 12 months (Walsh et al., 2024).


Further, the [headspace National Youth Mental Health Survey](#) (2022) asked young people to name their top three concerns, with financial instability and cost of living coming out on top. The issue was cited by 54 per cent of participants aged 18 to 25 as something they wanted to see urgently addressed (headspace, 2024). Such pressures disproportionately impact young people with a care experience (especially those transitioning from care) this is because when young people leave care, there is a significant and automatic drop off in the level of support they receive from child protection systems.

Leaving care can recreate the sense of uncertainty (and fear), children and young people experienced upon entering the care system, because of the tremendous upheaval that this time presents them. Young people leaving care are faced with multiple processes, application forms and bureaucratic systems as they navigate the supports delivered by both state and federal governments, often without support from an extended family network. This means they have to understand and find their way through multiple touch points, including: Services Australia to access Centrelink payments such as [Youth Allowance](#) or [Rent Assistance](#); state-based agencies to access the Commonwealth's [Transition to Independent Living Allowance](#); and the state/territory Government and/or non-government agencies to access the relevant state/territory based financial and housing supports (including applying for social housing). Ultimately, the onus is put on young people leaving care to ensure they access the supports, if and where these are available. Concerningly, young people leaving care may not even be aware that such supports are available for them and often miss out because of this.

Further, restrictive eligibility criteria across the various state and territory leaving care support packages means some young people are denied access to supports because of existing arrangements in supported independent living; or because they have been in out of home care for less than 12 months, have left care following an adoption or guardianship order, or were restored to a parent or parents before turning 18 years of age. Ultimately this means that some young people access support that can improve their transition experiences while others don't. All of this has real life consequences for young people, and anecdotally we have heard from some young people that it leaves them in positions of having to choose between food and rent or making active choices to eat one meal a day because it's cheaper than eating three. Young people across Australia have spoken of their experiences in transitioning from care and told us about the difficulties they face accessing support:

"I found it [receiving TILA] really challenging. I think if I had been taught, it wouldn't have been as challenging" (Young person, WA) (CREATE Foundation, 2024d)

"There needs to be more transparency of the support you can receive." (Young person, SA) (CREATE Foundation, 2024a)



“As soon as I left care, reality hit me in the face – I was on my own.” (Young person, QLD) (CREATE Foundation, 2023a)

“I found out what it meant to transition from care when it happened. Didn’t know before it.” (Young person, NSW) (CREATE Foundation, 2023b)

“For me transitioning from care was horrific – the paperwork was really rushed, and they hadn’t organised any housing and I was left stranded.” (Young person, WA) (CREATE Foundation, 2024e)

“DCP [Department of Child Protection] just assumed that my bio [biological] family would take me in when I aged out – it was a toxic environment... I had to find my own private rental – they didn’t follow up with a Department of Housing application. I didn’t have a leaving care plan.” (Young person, WA) (CREATE Foundation, 2024e)

“If your case manager doesn’t do it [transition planning], it doesn’t happen. If there is all this legislation, how do you control that? How do you make humans be good humans? You can’t really... it’s a choice they have to make. Makes it really hard when all care systems are inconsistent. If they were all the same, they could all work together. Case managers and the system needs to understand the impact they are having. It might impact the worker at the end of the day but they are working in our lives that’s the thing they don’t understand. They go home but we are home. The decisions they make continue to impact our lives even after we turn 18. Not enough people understand it’s not just a job, when you work with people in out of home care it’s a privilege. You are helping determine your life. Also Advocates and oversight bodies are under-resourced so they aren’t able to keep an eye on all young people.” (Young person, ACT) (CREATE Foundation, 2024g)

Young people also commented on the fears they have about the process:

“I’m still very scared [about transitioning from care]. If no funding is there, is it going to be ok?” (Young person, VIC) (CREATE Foundation, 2024c)

“I had a stable placement for 16 years, didn’t think I needed support. Now 22, and I don’t have a home. As a teenager I was quite happy doing whatever... wasn’t a priority at that time. Now 22, gone over age of 21 to get any major supports. The whole asking again and again is good, we need to push to age of 25, and then still check in. All of us mature at different stages in life. At 16 wasn’t thinking about moving out... terrifying thing and just pushed it aside. Now, I wish I’d done it because now I’m in this situation.” (Young person, ACT) (CREATE Foundation, 2024g)


One young person spoke of the need for consistency across jurisdictions:


“Everyone has different idea based on what transition supports are. Each out of home provider or child protection systems have their own idea of what transition supports actually are. If there was one definition, agreement on what they are... it wouldn’t be so up and down...” (Young person, ACT) (Young person, ACT) (CREATE Foundation, 2024g)

Ways to ease cost of living pressures through the tax and transfer system and measures to ease the cost of living through the provision of Government services

To address the structural barriers young people leaving care face which are being compounded by the cost of living crisis, CREATE recommends:

- The Commonwealth Government support states and territories to expedite the updating of the [National Standards for Out-of-Home Care](#) to align with the new national framework, [Safe and Supported](#), and to reinstate annual public reporting on compliance with the Standards. This work will help to address the lack of transparency around the extent to which children and young people’s needs and rights are being met, including those who are embarking on their transition from care and those who have transitioned.

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- The Commonwealth Government to revise and increase the [Transition to Independent Living Allowance](#) from \$1,500 to \$10,000 to account for a lack of indexation over the last 15 years; during which time this has not been reviewed. Following the increase, the Commonwealth Government must commit to annual reviews of this allowance to appropriately index this payment to account for increases to the cost of living.
 - The Commonwealth Government use its '*Community Services Ministers meeting*' functions to coordinate and develop a nationally consistent transition from care support package. A comprehensive package of support should include at a minimum:
 - Development of a comprehensive transition plan that assesses the young person's individual needs for support in all life domains. Planning should actively involve young people in the decision-making process and begin at 15 years (at the latest) and consider –
 - what supports are needed to maintain connection with family and culture, and the provision of some form of individual mentor (e.g., transition coach or personal advisor)
 - warm referrals for young people to relevant support workers (e.g., housing supports, mental health services, employment services)
 - the need for social housing applications; this may involve caseworkers applying on behalf of young people from as early as 16 years, to account for considerable waitlist times.
 - For young Aboriginal and Torres Strait Islander people this planning and support must be delivered by Aboriginal Community Controlled Organisations (ACCOs) to ensure Aboriginal and Torres Strait Islander young people leaving care retain/develop connection to culture, kin, community and Country at their own pace (Cameron et al., 2019).
 - Allocation of a specific '*Independent Living Allowance*' offered to **all young people leaving care** of at least \$16,000 per year to better support their transition. This allowance should be opt-out rather than opt-in to ensure young people do not miss out on the support available and to reduce the administrative burden of processing applications. Further, this payment should be scaled for young people living in rural and remote locations and annually indexed to account for increases to the cost of living.
 - Options to access flexible funding with case management support to enable young people transitioning from care to achieve goals that directly relate to transition plans; this could include training and skills development to obtain employment, financial support for job interviews and preparedness, and/or engagement in further education and studies.
 - Guaranteed access to transition support services until age 25 regardless of the jurisdiction within which the young person resides or moves to; this should include receiving tailored help to access services.
 - Commitment to independent, regular and public monitoring and evaluation of transition support packages. Evaluation processes should be completed against clearly defined outcomes for young people transitioning from care.
 - To ensure transition support packages address the specific needs of this cohort, establish (where this is not already in operation) a Ministerial Youth Expert Advisory Group, modelled off examples in the other jurisdictions. In the Victorian context, the [Youth Expert Advisory Group](#) (made up of young people with a care experience) was established to ensure the voice and expertise of young people with lived experience informed the design and roll out of transition support packages, i.e. *Better Futures* and *Home Stretch* initiatives.
 - All levels of government review relevant websites, promotional materials, and application processes for supports related to transitioning from care to ensure the information is



appropriate and accessible. Any improvements should be co-designed with young people who access the services to ensure the information is accessible, application processes are well understood and they know where to go if they need further assistance. This will better ensure that young people are aware of and feel confident accessing the services they are entitled to.

- All levels of government consider rolling out CREATE’s Sortli App (where this is not already in place). Sortli (short for Sort Your Life Out) is a mobile app designed specifically for young people transitioning to independence. Developed in consultation with 15 to 18-year-olds with care experience, Sortli helps users set future goals and confidently transition from care to adulthood. The app also supports young adults aged 19 to 21 who wish to continue using this valuable resource.
- All levels of government to work together to implement better digital information systems to share information across jurisdictions and agencies, especially between department with portfolio responsibility for child protection and housing, to support young people leaving care to access the social housing. This would help reduce the need for young people to continuously repeat their stories and explain their situation to multiple people/service providers and would create efficiencies for government.
- All levels of government consider funding CREATE to run state-based Leaving Care Expos. CREATE’s Expo is a dynamic and interactive event designed to empower young people with the tools, knowledge, and connections they need to shape their futures. Whether they are eager to learn something new, connect with local organisations, or simply explore what’s available to them, the Expo is a one-stop-shop for everything related to jobs, education, health, and more. CREATE in South Australia in partnership with [Key Assets](#), recently hosted [South Australia’s very first Leaving Care Expo](#) to support young people to gain tools and information for the transition from care to independent living. Young people had 47 stalls to choose from on the day; with the stalls providing different information about jobs, education, health and more, all with a focus on the transition from care.

Any other related matter – enshrining access to safe, affordable and stable housing as a human right


CREATE believes the cost of living crisis should be considered alongside the concurrent housing crisis. Safe, secure and affordable housing is crucial for a successful transition from care. It is one of the critical building blocks for young people transitioning and is linked to better health and wellbeing outcomes in general (Rolfe et al., 2020). It also provides a secure base for social and economic participation. Young people with a care experience are vulnerable to homelessness once they exit state care. This is due to ineffective care planning, limited supply and diversity of suitable housing, long waiting lists for social housing, and a lack of financial, material and emotional resources, as a result of young people’s life experiences (McDowall, 2020).

Young people across Australia have spoken about their experiences in trying to access safe and secure housing, specifically the impact that rising rents and blow out social housing waitlists have had:

*“Landlords can increase rent willy nilly and are not giving enough notice.” (Young person, QLD)
(CREATE Foundation, 2023a)*

*“I went out to live on my own... I felt it was really hard... I don’t want to live independently because of this housing crisis... with the rental increases at the moment... I don’t want to end up on the streets.”
(Young person, QLD) (CREATE Foundation, 2023a)*

“I have been taken off the social housing waitlist as I do not fit the eligibility criteria.” (Young person, QLD) (CREATE Foundation, 2023a)



*“I had to go to a homeless shelter and then find my own housing. I had to live in a room that was smaller than you mob’s office. They signed me up for HYPP [Housing for Young People Program] and housing list, nothing nothing, nothing. They called me later from HYPP and I was like “what the ****, who is this”. (Young person, NT) (CREATE Foundation, 2024b)*

“You know what’s funny? They took me out of a homeless shelter when I was younger and when I left care they put me back in one.” (Young person, NT) (CREATE Foundation, 2024b)

A fundamental shift must occur for Governments to see housing not just as a commodity or investment, but as a basic human right for everyone. Internationally, access to adequate housing is a basic human right contained within the [International Covenant on Economic, Social and Cultural Rights 1966](#) (ICESCR), Article 11. Australia is a party to this international treaty, having signed and ratified the Covenant. The right to adequate housing involves measures to prevent homelessness, support the most vulnerable and marginalised groups, ensure security of tenure for all, and ensure that everyone’s housing is adequate (Office of the United Nations High Commissioner for Human Rights, 2024). As such, exits from care into homelessness and inappropriate housing are unacceptable. Young people consistently tell CREATE about the need for stronger protections around the right to housing and more support to help them access sustainable housing, highlighting the importance of housing as the key foundation to their transition from care:

“I think my main thing is just ensuring that there is some kind of housing for everyone.” (Young person, TAS) (CREATE Foundation, 2023c)

“We need to shift away from housing being a commodity... it should be a human right!” (Young person, VIC) (CREATE Foundation, 2024g)


“Move away from seeing housing as an investment.” (Young person, VIC) (CREATE Foundation, 2024g)

“Housing shapes every other aspect of your life.” (Young person, VIC) (CREATE Foundation, 2024g)

“We need sustainable low-income housing. Without having somewhere to go that is safe and sustainable, every other aspect won’t be sustained. It is THE FOUNDATION, and I can say that through experience.” (Young person, VIC) (CREATE Foundation, 2024g)

To better support young people transitioning from care to manage the concurrent cost of living and housing crises, CREATE recommends:

- The Commonwealth Government use its National Cabinet functions to bring together Premiers and Chief Ministers to lead a policy shift by enshrining housing as a human right in Australia. This could be achieved by legislating for a Commonwealth Human Rights Act as was recommended by the [Inquiry into Australia’s Human Rights Framework final report](#).
- Governments across Australia must honour commitments made under the [National Housing and Homelessness Agreement](#) to prioritise funding received under the Agreement for young people leaving care, with increased transparency on reporting outcomes and impact for this cohort.
- The Commonwealth Government use its ‘Community Services Ministers meeting’ functions to secure a commitment from all states and territories to provide **guaranteed housing placements for young people with a care experience up to the age of 25**. This should include consideration:
 - Allocating a dedicated social housing supply for young people as called for by the Council to Homeless Persons (2024).
 - Expanding [Youth Foyer](#) models with a view to increase supply and capacity of support to better meet the needs of young people with a care experience. This should include a more gradual reduction in support to ensure a smooth transition into post-Foyer life.

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- Investing in innovative Aboriginal-led housing options for young care leavers in settings that are culturally rich and managed by the community. This could include [Moorumbina Mongurnallin](#), which is the first independent living model developed exclusively for First Nations young people.
 - To open up the private rental market for young people with a care experience and provide them with more housing options, consider a national rental subsidy targeted at young people leaving care up to age 25. This would help them enter the private rental market and maintain their tenancies, as part of a broader commitment to ensuring stable housing for this cohort.
 - In recognition of their expertise by lived experience, establish direct and focussed consultation mechanisms (e.g., Youth Expert Advisory Groups) with care experienced young people to better understand their housing needs, their preferred options, and their long-term housing solutions.

Conclusion

*“Young people are the future but you’re the ones shaping us and the future.” (Young person, VIC)
(CREATE Foundation, 2024g)*

Thank you again for the opportunity to provide feedback to the Select Committee on the Cost of Living. The cost of living crisis in Australia disproportionately impacts young people with a care experience, especially those transitioning from care. Governments across Australia have a responsibility to support this cohort and help to shape a brighter future for them beyond their care years. As such, CREATE urges the Select Committee to consider the specific needs of this cohort and use its reporting functions to compel governments across Australia to commit to a robust transition support package and guaranteed housing placements for young people with a care experience up to the age of 25 in an effort to redress the relative disadvantage experienced by this cohort. Should you have any questions or require additional information, please contact Imogen Edeson, CEO, CREATE Foundation. E: advocacy@create.org.au

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