



Children's Housing Instability: Evidence from the Australian Children's Housing Survey (South Australia)

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Main Findings

- Moving house can negatively impact children's mental health and physical health when forced but can also have positive outcomes.
- Respondents relocate to be closer to schools and other essential services.
- Women and children are uniquely affected by housing instability.
- Families are unable to afford critical needs due to household costs.

Background to this Survey

Australian Children's Housing Survey (ACHS-SA, Clair et al. 2024) had 551 adult respondents informing on the affect specific housing conditions had on their school aged children in South Australia. It was conducted via an online survey.

The target audience included both home-owners (with or without mortgage), private renters and public tenants. Every effort was taken to maintain similar proportions to the population reflected by ABS data of families living in South Australia with children.

Summary

Housing instability defined by AHURI as "*changes in people's housing and vulnerability to change that is beyond their immediate control*", has significant implications for people's health and well-being (Hulse and Saugeres 2008, pp. 21). However, there is limited literature within Australia detailing the effect of rental increases and housing (in)stability on the mental and physical health of children. One likely cause of this gap is scepticism about children's cognitive capabilities in being reliable sources for research purposes and perception that their awareness of housing stress and financial hardship is limited.

This report summarises evidence linking housing to children's physical and mental health given children's established awareness of domestic life, including things often deemed outside of their realm like housing pressures (Ridge 2002). This existing evidence is supplemented by data recently collected from South Australian households with children (the ACHS-SA), providing novel and up-to-date insight into the housing circumstances of South Australian children.

Children are Aware of and Affected by Housing Instability

Despite perceptions that children have limited knowledge of such issues, and parental attempts to shield them, children and adolescents are acutely aware of housing instability and the stress it causes their legal guardians. Tess Ridge (2002) identifies that children in families with lower incomes often control their expectations and reduce their life goals in order to accommodate the financial strain their families are facing. Children's cognizance of financial stress and housing instability is apparent from several submissions made to the Review of the Residential Tenancies Act (2023) which is shown in Fig.1 and Fig.2 and in responses to the ACHS-SA. Parents reported concerns about the often subtle shifts in their children's behaviour. One participant noticed that due to the media coverage, their son is concerned their family will not have long term housing (Clair et al. 2024). Some parents reported that their children should be "grateful" to have a roof over their head, and having a roof over their head cannot negatively affect them (Clair et al. 2024), which negates the complex dynamics of healthy housing.

Figure 1.

A handwritten survey response on a yellow background. The text is written in black ink. At the top, it says "I am 10 years old. I am a boy/male. Please write your gender 2020". Below that, "I go to ... School." with a star icon. The next section is "The best thing about being a kid is... I don't need to pay rent." with a heart icon. Then "I worry about... My family some times thinking I might not have a house." followed by "I want grownups to know... that just because where children doesn't mean were wrong." with a speech bubble icon. The final section is "The world would be better if... Kids were taken seriously and that our opinions would be heard." with a triangle icon. At the bottom, it says "Finished already? Flip the page and draw!" and "Thank you for your answers! We'll pass them on to Helen."

Figure 2.

A handwritten survey response on a yellow background. The text is written in black ink. At the top, it says "I am 10 years old. I am a girl. Please write your gender 2021". Below that, "I go to ... School." with a star icon. The next section is "The best thing about being a kid is... not having to spend all my money on feeding the family." with a heart icon. Then "I worry about... us going homeless and not having any money because we need to move houses soon and there is no choice about it." followed by "I want grownups to know... every kid is different and nowon can ever assume that anyone is the same." with a speech bubble icon. The final section is "The world would be better if... there were NO rubbish in the world so animals would not go extinct." with a triangle icon. At the bottom, it says "Finished already? Flip the page and draw!" and "Thank you for your answers! We'll pass them on to Helen."

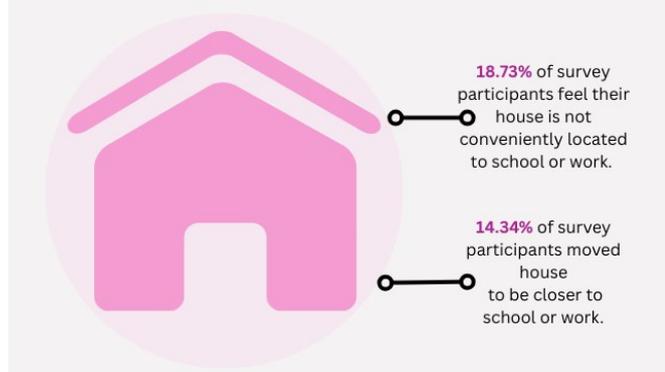
The Housing Affordability Stress (HAS) indicator is used to help differentiate between people choosing to spend large proportions of their income on housing and people who are forced to (Mansour et al 2022). Mansour et al (2022) indicates that houses in the lowest 40% of the income distribution who spend more than 30% of gross income on housing costs are experiencing HAS.

Housing Instability and Mental Health

In childhood, changes to residence have been connected to aggression and outwardly expressive disruptive behaviours along with increased poor mental health outcomes, like depression (Hanson 2025). For children additional factors affecting mood include attachment to school and connection with friends. Hanson (2025) shows that this link is not limited to actual moves, but also exists for threatened moves, with a 10–35% increase of incidence in anxiety and depression reported across individuals.

Studies by Marcal (2018) highlight the specific stress placed on legal guardians, noting an additional increase in poor mental health outcomes due to housing stress. One respondent from ACHS-SA mentions that due to themselves being stressed, their children immediately notice and “miss out on having their happy mum”, another respondent notes the excessive noise is affecting their children’s sleep schedule and impacting their academic performance (Clair et al. 2024).

“[There is] a minimum 20-minute drive to any...facilities or services”.



Lived experience and subjective affordability

To receive private rental assistance from Housing SA you must be spending no more than 50% of total your assessable income before tax on rent. Your rent must not exceed \$600 weekly (SA Housing Trust). From a snapshot search on Realestate.com it has been discovered that houses available under \$600 are between 30–650 kilometres from the Adelaide CBD, making regular travel via car or public transport more expensive for people already struggling. One respondent from ACHS-SA says “[it’s] very expensive and stressful to navigate finding somewhere to live and afford.”

Saberi et al (2017) highlighted in their research that living further from the CBD, with lower costing houses, but higher transportation costs, results in a less affordable living situation. 19.60% of respondents do not have easy access to public transport at their current residence (ACHS-SA). It is recommended that governments consider transportation affordability when planning for affordable housing (Crowe and Rowley 2024) and factoring this into eligibility criteria for financial assistance.

Housing Instability and Schooling

A child’s development occurs adjacent to their environment and the home is central to this development (Bronfenbrenner 1979 in Clair 2018). Other crucial environments include their school, neighbourhood and the friends they make (Clair 2018). School catchment is a popular reason for parents to move their children. Nearly one third of respondents to the ACHS-SA reported moving house to be in the correct catchment area for their first child and 25.77% of respondents having to change schools due to relocating (Clair et al. 2024). While these moves can be for positive reasons, it can negatively affect the child’s development if forced or not handled sensitively.

Where school relocation had not occurred, some parents reported having to move far from children’s schools creating the issue of long commute times and distance from friends. 28.10% of renters who participated in the ACHS-SA moved house between 2–5 times in the past 5 years, with 1 in 10 people moving due to rent being too high, highlighting the importance of a broad social context when examining housing instability.

Housing instability and critical needs

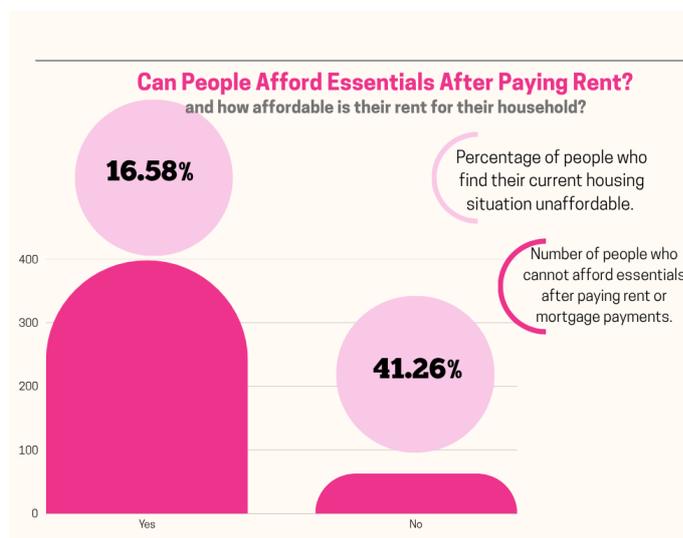
“I can’t afford to buy anything after paying rent” (Clair et al. 2024)

It has also been found that there is an overall pressure placed on hospitals and other service providers due to housing instability (Marcal 2018). There has been a reported reduction in attendance to doctors’ appointments, payments to health insurance and other vital necessities as a direct result of needing to meet housing payment (Everybody’s Home 2024). Respondents from the ACHS-SA reported that high rental costs and the cost of living have limited their ability to seek medical attention, causing a sacrifice of groceries and other critical needs or housing saying “It’s a struggle to live even for basic things like food, bills...” (Clair et al. 2024). Alongside household affordability pressures, there has been a significant reduction in bulk billing doctors’ clinics across Australia with only 47.7% of Australians accessing 100% bulk billing clinics between 2023–2024 (MBS Analytics 2024). The Everybody’s Home (2024) survey found that 54% of respondents who rent avoided the doctor or other essential appointments, to cope with housing costs along with skipping meals (42%) and reducing energy usage like heating/cooling (63%). The public housing system in Australia and the current housing market is inaccessible for low and middle-income households. There is growing concern for young people entering the housing market, and difficulties in finding affordable rental homes both in rural and metropolitan areas with one respondent mentioning “we are luckier than lots of others but I just never expected things to become so unsustainable” (Clair et al. 2024).

Data from 2022 (Submission to the Review of the Residential Tenancies Act) shows people aged between 18 and 24 make up 17% of renters in Australia. However, a weekend snapshot of rental listings across Australia showed that zero percent would be affordable to people on Youth Allowance (Everybody’s Home 2024). From this, it can be surmised that the percentage of people between 18–24 who are renters on Youth Allowance are unable

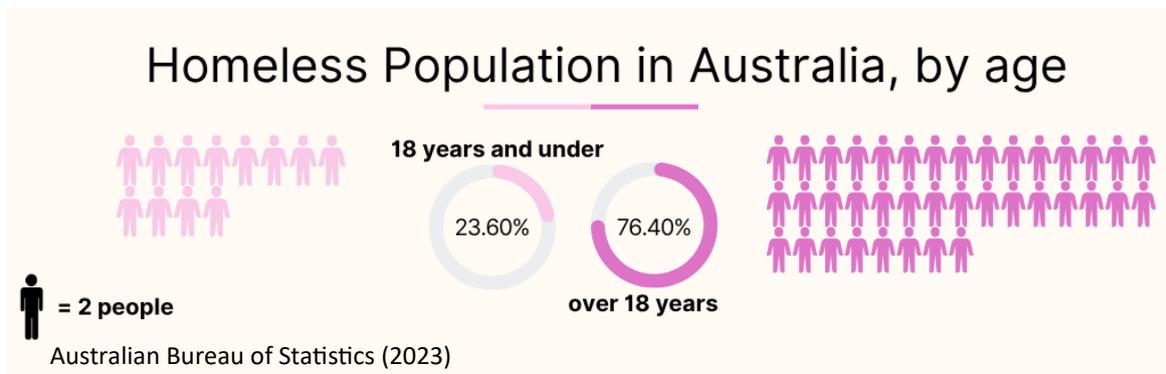
to find private rentals and therefore experience some level of HAS. Their proximity and vulnerability to homelessness due to rising rental costs and inability to find rentals has been a point of concern for respondents of the ACHS-SA noting “It really is distressing to see the amount of homeless people, particularly those with children” (Clair et al. 2024).

Young renters are consistently unable to financially provide themselves security within the housing market. The stress placed on those on public housing waiting lists is immeasurable, with one participant being told by their housing officer that they would be dead before they were housed. Amanda had, at that time, been waiting for over 10 years in regional Victoria (Everybody’s Home 2024). This is verified by data from June 2020 in which the Australian Institute of Health and Welfare confirmed that 155,100 households in Australia are currently awaiting a home in public housing (Warren and Barnes 2021). This negative feedback from participants, and intimidating numbers of households on waiting lists, could deter people from applying and not truly reflect the number of people requiring public housing or people experiencing HAS.



Homelessness in Australia is Increasing

Housing instability is a spectrum and disproportionately affects women and children. The difficulties afforded to women when searching for homes are unique as women are disproportionately primary carers for children. Homelessness is a key driver of entry into public and social housing. Women are termed the 'hidden homeless' (Housing First Europe 2025) due to their likelihood to stay with family and acquaintances therefore being left out of statistics. The 2006 Census data showed that one in four homeless people in Australia were a family with children. Strengthened by the 2021 Census data confirming that 23% of people experiencing homelessness in Australia were between 12 and 24. The Australian Institute of Health and Welfare (2010) shows that, from 2008–2009 37.7% of people in public housing were under 24 years of age indicating that youth are overrepresented. The Australian Bureau of Statistics also stated that young female's homelessness had an increase of 68% to 70% from the 2016 Census to the 2021 Census (ABS 2023). Confirming that women and children are the most disadvantaged by homelessness in representative samples.

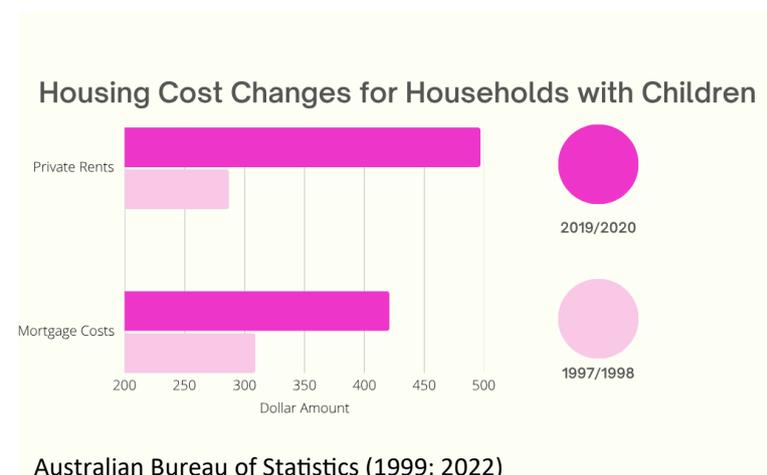


Intersections of housing

Frequent housing mobility causes distress in householders leading to an increase in anxiety and depression (Hanson 2025; Marcal 2018) but it is important to consider housing in a broader context.

Some families note that “bills are going through the roof” and there are struggles to provide essentials like “clothes, shoes and toys” (Clair et al. 2024). Intersectionality should be at the forefront of housing research due to the ways in which women, children and disabled people are unfairly discriminated against in the housing market and in broader society. It is consistent across the literature that disabled people are struggling to find homes that meet their accessibility needs (Goodwin et al 2022) with 16.18% of respondents mentioning that their current home does not meet their physical or psychological needs (Clair et al. 2024). One respondent mentions

they are unable to make necessary adjustments to their house for their special needs child due to the financial instability and housing crisis (Clair et al. 2024). There is significant growth of women, and families with children, who are homeless in Australia (Australia Institute of Health and Welfare 2010; Everybody's Home 2024; Warren and Barnes 2021).



Research Gaps

There are significant research gaps within Australia on the correlation between mental health and other psychosocial factors being affected by housing instability. The ACHS-SA has contributed towards addressing some of these gaps. There has been insight gained into the stress compounding other services as a result of housing instability but longitudinal studies would be beneficial. The majority of research being conducted is qualitative or cross-sectional which relies heavily on the memory recall of individuals.

Updated research is required on the social awareness of children to help mitigate the belief that children are unable to inform on their lives, or fully recognise the stress imposed on their caregivers by housing instability and financial insecurity. Children are considered to be reliable sources of information from the age of five (Ben-Arieh 2006, pp 21; Ben-Arieh and Frønes 2011). This shows the cognitive awareness of children as young as five but there is little research on this subject after 2006. Tess Ridge (2002) does include information detailing that children can alter their behaviour subtly to accommodate for their caregiver's financial hardships, also detailing the advanced nature of childhood and adolescent maturity. It is essential to include children's voices in research because they are reliable sources of information.

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