

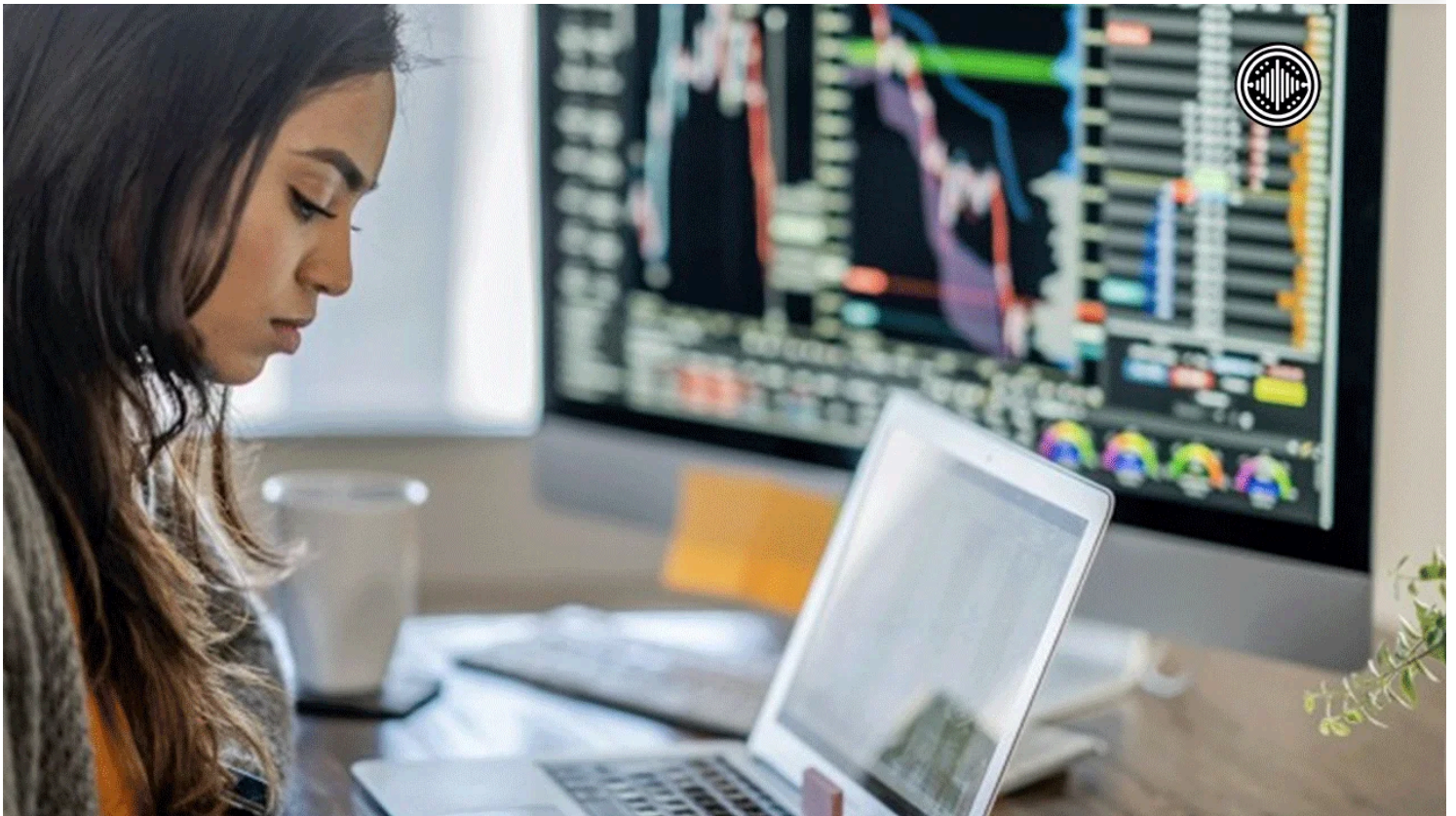
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Priced Out of Property, Young Aussies Turn to Micro-Investing as Wealth Alternative

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With home ownership slipping further out of reach for many Australians under 40, a growing number are turning to the stock market through micro-investing platforms. Leading economist Tom Piotrowski has noted a marked shift in wealth-building strategies among younger Australians, who are increasingly funnelling their disposable income into shares and exchange-traded funds (ETFs) as a way to gain a financial foothold amid record-high housing prices.

According to Piotrowski, the lack of housing affordability has made the stock market an “attractive” option for aspiring investors who are locked out of the traditional property ladder. With median property prices in major cities like Sydney and Melbourne continuing to climb, often far outpacing wage growth, many under-40s are recognising that putting aside even small amounts regularly through micro-investing apps can build long-term financial resilience. Platforms like Raiz and Spaceship have capitalised on this trend, enabling Australians to start investing with as little as \$5.

This shift reflects a broader transformation in generational attitudes toward wealth accumulation. Rather than waiting years to save a deposit for an increasingly elusive first home, younger Australians are seeking more immediate exposure to the financial markets. While this doesn't solve the deeper issue of housing supply and affordability, it demonstrates a proactive response from a generation unwilling to sit idle as policies fail to deliver real housing reform. Micro-investing, while not a complete substitute for owning assets like real estate, provides exposure to capital growth and dividend income that can help bridge the growing wealth divide.



Despite its advantages, the trend also raises questions about the long-term effectiveness of such investment strategies in achieving financial security. Unlike property, which historically combines both capital appreciation and rental income, equities come with higher volatility and no tangible asset. Nevertheless, Piotrowski emphasizes the importance of financial literacy and diversified investment strategies. “It’s not about replacing one with the other,” he said, “but about using the tools available to build some level of future security.” As policymakers struggle to fix the housing crisis, young Australians are forging their own path proving that financial adaptability may be the best asset in today’s economic climate.