



A NEW PLAN FOR YOUNG SOUTH AUSTRALIANS

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Opening Doors.
Building Futures.

About YWCA Australia

YWCA Australia ([‘YWCA’](#)) is a national not-for-profit organisation that has specialised in supporting women for over 140 years. With over 200 employees across 17 locations, YWCA provides housing, support services and leadership pathways that enable women, gender diverse people and their families to find stability and feel safe and secure, so they can build the future they want. We are experts in gender-responsive housing and homelessness solutions and our work and services across Australia are informed by women and gender diverse people with lived experience.

As the leading national women's housing provider in Australia, YWCA Australia's dedicated community housing subsidiary, YWCA National Housing, is a Tier 2 Community Housing Provider with a rapidly growing portfolio of 470 social and affordable homes nationally. We provide nearly 125,000 nights of affordable accommodation to women and gender diverse people every year.

In South Australia, YWCA Australia operates a [First Nations Women's Leadership Program](#) which is run by, with and for Aboriginal and Torres Strait women aged 16 – 30 years old who have experienced housing insecurity, homelessness, and family and domestic violence.

Nationally, YWCA Australia is informed by the voices of young women and gender diverse people in our work and advocacy. At YWCA Australia, we are informed by our [Young Women's Council](#). The Young Women's Council is an advisory body to YWCA Australia – they provide their input and expertise when it comes to YWCA Australia's advocacy. The purpose of the Young Women's Council is to have young women and non-binary people's experience, and ideas inform YWCA's work. We also engage with young people nationally through our [Digital Activist Community](#). The members of the Digital Activist Community are at the forefront of our dynamic digital campaigns to advocate for a gender equal future through housing security. The majority of our membership base is young women and gender diverse people 30 years old and under.

About Our Research Report and Policy Brief: 'We've Been Robbed': Young Women and Gender Diverse People's Housing Experiences and Solutions

At YWCA, we prioritise research into the intersection between gender, housing insecurity and homelessness – with a specific focus on the experiences of young women and gender diverse people. The 'We've Been Robbed' report highlights the systemic barriers young women and gender-diverse people face in achieving housing security, including affordability challenges, gender-based violence, and limited representation in policy decisions. Developed by YWCA Australia in partnership with Swinburne University of Technology and informed by the Young Women's Council, this report identifies urgent areas for reform.

In this study, a generational, gendered, and intersectional approach is used to investigate the lived experience of housing insecurity and/or homelessness risk and homelessness experienced by a diverse range of young women and young gender diverse people aged 18 to 30 years old. Using a 'housing aspirations' lens, this research centres the voices and lived experiences of young women and young gender diverse people, to focus on housing challenges experienced by them in contemporary Australia, as well as to identify and articulate the housing solutions that they say are needed. The report is accessible at this [link](#).

Complimentary to the report and informed by feedback from our national youth advisory body – YWCA Australia's Young Women's Council, we created a policy brief to address the immediate action and long-term reforms needed to ensure all young people have access to housing, with gender equality at the heart of government housing policy and practice. The policy brief includes eight core recommendations for government. That policy brief is accessible at this [link](#).

Feedback: A New Plan for Young South Australians

We commend the South Australian government for the steps taken to engage over 700 young people towards the development of the new Youth Action Plan. We note that the six key themes of importance identified by South Australian young people and youth stakeholders are as follows:

1. Increased access to mental health support
2. Increased connection to services and activities available in the young person's community
3. Increased access to sport and recreation activities
4. Increased support with post-school pathways, including the teaching of 'life skills' and 'how to adult'
5. Improved access to housing and rental accommodation
6. Inclusion of young people in decision making.

It is evident from these themes that a core priority for young people in South Australia is to have access to housing which is affordable and secure. Moreover, that the accommodation is place-based with opportunities provided to be connected with nearby services, sport, and recreation activities. Related to this are concepts of adulthood, and a need for support around securing rentals and being able to advocate for their rights as renters.

These are all themes which are directly discussed by young women and gender diverse people nationally in our qualitative report, 'We've Been Robbed.' From that report, it is clear that there is a direct link between access to safe, secure, affordable, and long-term housing for young people and the quality of their mental health. A core finding of the report is that young people feel robbed of their young adulthood due to housing stresses, with a major issue being lack of inclusion in the decision-making processes for housing policies that impact them.

In line with the findings of our report, and the recommendations in our policy brief, our feedback relevant to select key themes and measuring processes of the Plan for Young South Australians are as follows:

- I. **Overarching action: the development of an online youth hub, and Key theme 4: Transition to adulthood – young people are supported to become independent adults and reach their potential, to include information about housing options for young people**

Based on feedback from young people across Australia in our report (see Report Part 6 and Policy Brief Recommendation 7), lack of education and information about housing options was identified consistently throughout data collection for the report's study. Young women and gender diverse people from varied walks of

life in a range of different living situations all pointed to the lack of information, knowledge, and capacity to access necessary information about housing options.

In light of the results of the report study, and the clear housing orientated priorities of South Australian youth respondents to your consultations, we recommend that this online youth hub includes housing information that is widely accessible, and which can support young people to make informed choices about their immediate, medium term, and long-term housing pathways. The information should cover rental rights, home buying and financial literacy. To increase engagement with the information, it could be incorporated into school curricula.

II. **Key theme 1: Mental health and wellbeing – young people are healthy and well, to include a focus on the psychological impacts of housing insecurity**

The housing crisis has two core impacts on young women and gender diverse people. In one case, young people can be delayed from gaining independence, forcing them to remain reliant on others. This lack of affordable housing undermines their sense of autonomy and adulthood. In the other case, they may not have the option to stay at home and face their first stages of independence in a housing and cost-of-living crisis where they are stretched financially well beyond their means. In both cases, there are serious consequences for the mental health of young Australians leading to stress, anxiety, and uncertainty about the future.

We recommend that an action around mental health and wellbeing for young people is to give young people resources and information about the impacts of housing insecurity on mental health, and to support young people who are experiencing the psychological impacts of housing insecurity.

III. **Key theme 5: Housing and cost of living – young people have access to safe and secure housing and have the necessities to thrive, to be tailored and expanded to meet the diverse needs of young people**

We commend the South Australian government for including specific action items around housing and cost-of-living for young people, in recognition of the key themes that young people have identified for themselves and in recognition of the dual housing and cost-of-living crises which are disproportionately impacting young people across Australia.

Housing must be treated as a fundamental human right. We recommend that this theme and its implementation is tailored and expanded to meet the diverse needs of young people.

Gender Responsive Housing

As reflected in our report, many young women and gender-diverse people feel unsafe in their current housing due to inadequate spaces and support systems. A lack of gender-responsive solutions, coupled with chronic underinvestment in social housing, low rental vacancies, and gender-based violence, has worsened housing precarity, leading to higher rates of homelessness for young women and young gender diverse people.

Evidence shows that housing precarity is particularly concerning for young women and gender diverse people:

- The largest cohort of women experiencing homelessness in Australia are younger women aged 25 to 34 years old.³ Moreover, the primary cohort of specialist homelessness services clients who have experienced family and domestic violence are also younger women aged 25 to 34 years old.⁴
- LGBTIQ+ people experience homelessness at a younger age due to higher levels of family rejection, conflict, and violence, and are twice as likely to experience homelessness.⁷

When increasing the supply of affordable housing that meets the needs of young people, including partnerships, we recommend that the South Australian government focuses on gender responsive housing - specifically, increasing the supply of housing for young women and gender diverse people. Useful best practice tools for gender responsive housing are the [YWCA's Women's Housing Framework](#) and [Women's Liveability Assessment](#).

The YWCA Women's Housing Framework outlines best practices for designing, acquiring, and operating housing specifically for women. Informed by both women-centred research and the lived experiences of those facing housing insecurity and homelessness, the framework empowers housing providers with actionable steps to support residents in achieving not just positive housing outcomes, but also individual outcomes leading to personal growth. The Framework focuses on addressing the root cause of housing insecurity for women; by targeting the structural drivers of housing insecurity it serves as a foundation to improve gender equality in all other areas.

Building from the YWCA's Women Housing Framework, the Women's Liveability Assessment is an online audit tool that helps community housing providers, governments and other housing providers to ensure their housing meets the unique needs of their women residents. The Women's Liveability Assessment covers four key domains of impact – Safety and Security, Participation and Connection, Agency and Health and Wellbeing, drawn from YWCA's Women's Housing Framework and our Impact Framework. It prompts housing providers to consider how residents are supported after experiencing trauma, assisted to build skills and access employment opportunities and ensure housing meets residents' family and caring responsibilities.

Culturally Safe Housing

First Nations young women and gender diverse people face higher rates of housing insecurity and homelessness, worsened by gendered racial violence and exclusion from housing policies – almost 80% of specialist homelessness services First Nations clients nationally are women and children.⁶ Regional and remote communities in particular suffer from a lack of culturally safe and connected housing options.

When increasing the supply of affordable housing that meets the needs of young people, we recommend that the South Australian government prioritises culturally safe, self-determined housing solutions which are guided by the voices of First Nations women and young people.

Housing for Young People Living with Disability

Only six per cent of people living with disability who are experiencing or at risk of homelessness are getting the long-term housing they need.⁸ This is particularly alarming for women living with disabilities, with over one third reporting experiences of intimate partner violence.⁹

When increasing the supply of affordable housing that meets the needs of young people, we recommend that the South Australian government priorities housing for young women and gender diverse people living with disability.

Place-Based Approaches

A one-size-fits-all housing approach fails to meet the specific needs of young women and gender-diverse people, particularly in regional and remote areas where access to essential services, transport, and community support is often limited. Without place-based, tailored solutions, housing insecurity continues.

When increasing the supply of affordable housing that meets the needs of young people and working to ensure that young people have spaces for them (key theme 3), we recommend prioritising housing solutions that ensure access to essential services, transport, and community support. Incorporating gender responsive design principles into housing for priority cohorts can enhance safety, accessibility, and wellbeing. These design principles are reflected in the YWCA Women's Housing Framework and Women's Liveability Assessment – as discussed above.

Address Cost-of-Living Pressures

The rising cost of living, combined with wage stagnation and a history of underinvestment in social and affordable housing, has made renting and

homeownership increasingly unaffordable and unattainable for young people. These financial pressures are exacerbating housing insecurity, leaving young women and young gender diverse people with fewer viable options for stable, long-term housing.

We recommend that the South Australian government implements robust measures to address the cost-of-living crisis and its impacts on young South Australians. Proposed measures include increasing JobSeeker and other support payments for low-income renters to provide immediate relief. Moreover, introducing stronger rental protections and targeted assistance for young people entering the housing market to ease financial stress.

IV. [Key theme 6 and Measuring and Reporting: Participation – young people have a voice in decisions that impact them and their community, and provide input into the measurement and reporting on the progress of the Plan](#)

We commend the South Australian government for its plans to engage with young people on issues that impact them and their community. From a place-based perspective, we support the establishment of local committees. To ensure State-wide engagement by government agencies, the South Australian government may also want to involve the Youth Minister's Advisory Council. To ensure representation of intersectional perspectives, we recommend the opportunity for consultation with members of our First Nations Women's Leadership Program in South Australia. We also recommend that the South Australian government takes measures to implement assessment by young people in the measuring and reporting of this plan.

The [YWCA Australia's Digital Activist Community](#) is a tool for young South Australian women and gender diverse people aged 18 to 25 to volunteer and have their voices heard on key issues that matter most to them around improved access to housing and rental accommodation, and inclusion of young people in decision making. It can also be an avenue for the South Australian government to engage with young women and gender diverse about those issues.

Concluding Remarks

YWCA Australia thanks the South Australian government for the opportunity to provide this feedback in relation to the New Plan for Young South Australians. For any questions relating to this submission or for any requests for further consultation, please contact the following YWCA representatives:

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