

# YWCA Australia Submission to the Economic Reform Roundtable

## Safe Homes, Equal Futures - Stronger Economy

### *Housing Security and Gender Equality as Drivers of Productivity and Economic Resilience*

#### I. Executive Summary

YWCA Australia ('YWCA') is the leading national women's housing provider in Australia. YWCA'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 addition to housing, YWCA provides specialist homelessness support services, and domestic and family abuse support services. YWCA is a key advocacy voice for gender-responsive housing solutions, informed by young women and gender-diverse people inheriting the housing and cost-of-living crises.

Gender-responsive housing reform is critical to Australia's productivity, economic resilience, and budget sustainability. The economic issues of rising rents, insecure tenures and housing unaffordability are compounded for women and gender-diverse people who face baseline economic inequality. Housing insecurity and homelessness impede on women's workforce participation and stifles their mobility. The housing crisis is a gendered issue and a macroeconomic risk. It drives downstream costs in healthcare, social services and income support systems, and legal and justice systems. It impacts Australian families,<sup>1</sup> and Australian care economies to which women are the largest contributors.

#### II. The Economic Case for Action – Supporting Data

Women's economic inclusion cannot be unlocked without first ensuring safe, secure and affordable housing. Applying a gendered lens reveals where current housing, tax, and service systems entrench inequality and suppress productivity.

YWCA Australia recently commissioned Essential Research to survey more than 1,000 young women and gender-diverse people across Australia on housing. The results show that housing insecurity and homelessness is a serious concern with real impacts. Three-quarters of young women in Australia have considered the risk of homelessness for themselves. More than one in three either at immediate risk of homelessness (7%) or worried about becoming homeless (a further 31%).<sup>2</sup>

YWCA's 2023 data report with UNSW City Futures Centre found the rising of women's homelessness is rising in Australia.<sup>3</sup> The report provides an evidence basis of the heightened inequalities for: (i) single mothers;<sup>4</sup> (ii) First Nations women, particularly in the Northern Territory; and (iii) youth bearing the brunt of the housing and rental affordability crisis – constituting almost half of the population experiencing homelessness. We note in the latest ABS data that the largest cohort of women experiencing homelessness in Australia are younger women 25 – 34 years old.<sup>5</sup>

Housing insecurity is both a consequence and a driver of economic marginalisation, and a lack of access to housing and housing assistance contributes directly to employment insecurities. Ultimately, the gender pay gap in Australia cannot be closed without addressing the gender housing gap. This is critical given, "\$128,000,000,000 is the value to the Australian economy that can be realised by purposefully removing the persistent and pervasive barriers to women's full and equal participation in economic activity."<sup>6</sup>

<sup>1</sup> *Women Give—and Invest—for Change*, Claire Costello, Managing Director of Philanthropic Solutions at Bank of America, and Jackie VanderBrug, Head of Sustainable and Impact Investment Strategy in the Chief Investment Office for Merrill and Bank of America Private Bank. According to Costello, women tend to reinvest more than 90% of their assets and earnings back into their families for nutrition, education, healthcare, and more. In contrast, men only reinvest 44% of their income back into their families.

<sup>2</sup> Essential Research commissioned by YWCA Australia (2025), *Polling Snapshot & Explainer – What young women and gender-diverse people say about housing ahead of the 2025 Federal Election*, available at [ywca-safehomes-equalfutures.org.au](https://www.ywca-safehomes-equalfutures.org.au). The polling also shows that nearly half of young women do not feel confident that they could access government funded support if they became homeless. Ultimately, the vast majority of young women (73%) agree that safe, secure housing is the starting point for equal futures.

<sup>3</sup> UNSW City Futures Research Centre (2023) Professors Hal Pawson and Chris Martin, Matthew Ng and Alessandra Buxton, *Gender, Housing Insecurity and Homelessness in Australia: Data Insights*, available at: <https://www.ywca.org.au/advocacy/research/gender-housing-insecurity-and-homelessness-in-australia-data-insights/>

<sup>4</sup> AHURI research reports on this precarity impacts single mothers in particular with primary responsibility for care for the home and children: Hulse, K and Saugeres, L for the Australian Housing and Urban Research Institute ('AHURI'), *Housing insecurity and precarious living: an Australian exploration* (November 2008, AHURI Final Report No. 124) p. 37.

<sup>5</sup> Australian Bureau of Statistics, *Estimating Homelessness: Census 2021*, See specifically: National 'Total Homeless Persons' data in Table 1.12 HOMELESS OPERATIONAL GROUPS AND OTHER MARGINAL HOUSING, Sex by age of person, 2021(a).

<sup>6</sup> Women's Economic Equality Taskforce, *Women's Economic Equality: A 10-year plan to unleash the full capacity and contribution of women to the Australian economy*, for the Australian Government Department of Prime Minister and Cabinet, p. 7 citing data from Deloitte Access Economics and Australians Investing in Women, *'Breaking the Norm: Unleashing Australia's Economic Potential'*, Deloitte Access Economics, November 2022, p. vii.

### III. Reforms for Economic Productivity and Resilience

#### a. Structural Housing Market Reform

The current housing system is gender dismissive by design. It fails to account for women's safety, care responsibilities, income levels and workforce patterns. Embedding a gender impact test and standards into housing policy is essential to closing this gap. YWCA's *Women's Housing Framework* (WHF) offers a scalable and evidence informed model to operationalise gender analysis across the housing lifecycle, from planning and design to delivery and evaluation. The Framework is supported by YWCA's Women's Liveability Assessment Tool and our Gender Responsive Design Guidelines.<sup>7</sup>

YWCA Australia strongly recommends the adoption of the WHF across Commonwealth programs, including the Housing Australia Future fund and Treasury's gender responsive budgeting process. Aligning tax reform with housing equality goals is also crucial. To achieve this, the Federal Government must re-consider negative gearing and capital gains tax concessions for reinvestment into social and affordable housing for women, gender diverse people and their families.

This is also a care economy issue. Affordable, gender-responsive housing must be treated as key worker infrastructure for women dominated sectors. Specialist community housing providers must be properly resourced to deliver safe, longer term affordable housing in areas of greatest need, including in regional and remote communities.

#### b. Unlock Women's Workforce Participation

High housing costs and insecure tenures are pricing women out of jobs. When women and gender-diverse people cannot live near employment, the economy loses an important labour pool and women dominated workforces suffer from high turnover and staff shortages. This in turn impacts the delivery of quality care efficiently for all Australians benefiting from women dominated sectors. To this end, YWCA recommends a national approach to planning housing near jobs. This includes investment in dedicated key worker housing and piloting a National Housing Affordability Index for Women's Workforce Participation to identify geographic mismatches between affordable housing and employment hubs – both current and needed. Addressing these gaps will support greater workforce retention and productivity across sector central to economic growth and the national delivery of quality care efficiently.

#### c. Data Collection

We recommend targeted investment in the ABS, AIHW, NATSIHA's SPOKEN Data Project, and related data systems to improve the collection of gender-disaggregated data on housing stress, tenure, and access to services. Current data gaps conceal the true scale of hidden homelessness, informal and transitional housing, and the broader economic effects of housing insecurity on women and gender-diverse people. Without robust, inclusive data, policymaking remains obsolete to the needs of more than half the population. Importantly, data collection must also capture the positive economic impacts of improved access to social and affordable housing for women and gender-diverse communities.

### IV. Budget Sustainability through Prevention

To recover the \$128 billion being lost to the Australian economy, we must prioritise housing as a key solution to barriers to women's full and equal participation in economic activity. We reiterate that investing in gender-responsive housing is essential for whole-of-budget sustainability and to prevent downward economic pressures across multiple portfolios from health to housing, DFV, social services, legal and justice and more.

YWCA Australia strongly recommends that the Treasury models the economic savings and quantifies the social benefits gained from gender-responsive social and affordable housing. We note that YWCA Australia will be leading work in this area, and we extend the invitation to the Treasury to work with us on harnessing this data and digital technology.

Another pragmatic recommendation by YWCA Australia is to expand the National Housing Infrastructure Facility (NHIF) Crisis and Transitional Housing eligibility criteria and funding pool. These criteria should cover both capital funding *as well as operational funding* for crisis and transitional housing for Community Housing Providers. Operational funding is essential and includes housing maintenance and upgrades, and tenant housing sustainability supports.

<sup>7</sup> Available at: YWCA Australia 'Women's Housing Framework': <https://www.ywca.org.au/advocacy/impact/womens-housing-framework/>

## V. Recommendations Snapshot

### Immediate, Practical Reforms to Enhance Productivity, Economic Resilience and Budget Sustainability

1. Apply a **gendered lens** to housing, taxation and infrastructure spending decisions to address the \$128 billion pitfall to the Australian economy from barriers to women's full and equal economic participation.
2. Adopt **YWCA Australia's Women's Housing Framework** across Commonwealth programs, including the Housing Australia Future fund and Treasury's gender responsive budgeting process.
3. **Reform and reinvest tax concessions into housing**, which is gender-responsive, long-term, social and affordable housing led by the Community Housing Provider sector and gender-responsive housing experts.
4. Fund Community Housing Providers to deliver **affordable housing for women dominated sectors** as key worker infrastructure in areas of greatest need, including regional and remote communities.
5. Pilot a **National Housing Affordability Index for Women's Workforce Participation** as an evidence base for housing funding in areas of job demand, including for the delivery of quality care more efficiently.
6. **Address data gaps and undertake a benefit analysis for gender-responsive housing.**
  - a. Capture gender-disaggregated data on housing precarity, and
  - b. Model the economic value of both the social benefits and the preventative savings of gender-responsive housing. We invite the Treasury to **partner with YWCA Australia on this data project.**
7. **Expand the National Housing Infrastructure Facility to be better fit-for-purpose.** This means expanding the eligibility criteria and funding pool to cover both capital *and operational* costs for crisis and transitional housing for Community Housing Providers.