



NATIONAL YOUTH ENGAGEMENT

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YWCA AUSTRALIA'S SUBMISSION: NATIONAL YOUTH ENGAGEMENT

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YWCA Australia's National Footprint and Young Women and Gender-Diverse Leadership

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 and gender diverse people and their families to find stability and feel safe and secure, so they can build the future they want.

YWCA is also a 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 500 social and affordable homes nationally. YWCA also provides specialist homelessness support services, domestic and family violence support services, and services for children and families.

YWCA is a leading advocacy voice for gender-responsive housing solutions, shaped by young women and gender-diverse leaders. This includes YWCA's two national membership groups: the Young Women's Council and the Digital Activist Community.

The [Young Women's Council](#) ('YWC') is a national group of YWCA member-elected young women and gender-diverse leaders aged 18 to 30 years old. The YWC members are a formidable cohort with expertise across legal, governance, housing and social policy. The members also carry lived experience expertise as young women and gender-diverse people living in Australia's most challenging housing and cost-of-living market.

The [Digital Activist Community](#) ('DAC') is YWCA's fastest growing membership group. The DAC has been designed by YWCA as a unique digital platform for likeminded young women and gender-diverse members to be connected.

The YWC and the DAC are central to achieving YWCA's purpose of making the leadership and housing outcomes of young women, women and gender-diverse people our priority in Australia. This submission has been informed by the insights of the DAC and shaped in collaboration with the sitting YWC 2025 – 2027 cohort. In the spirit of informing Government, all YWC representatives and observers aged 18 to 25 years old also independently completed an Office for Youth National Youth Consultation survey.

YWCA Australia and our Young Women's Council welcome the Government's commitment to consult directly with young people regarding the issues that matter to them through and to providing avenues for young people to connect with Government in an ongoing way.

We offer our submission in the spirit of partnership. The focus of this submission is to convey the interest of young women and gender-diverse people to be connected with Government in relation to the priority of housing and homelessness policy.

YWCA's Advocacy and External Affairs team alongside Young Women's Council representatives would appreciate the opportunity to arrange a meeting with the

Minister for Youth and representatives from the Office for Youth, YWCA Australia and our Young Women's Council are committed to working constructively with Minister Walsh and the Office for Youth to ensure that young women and gender-diverse people have a voice on the policy landscape which impacts their lives today and in the future.

Thank you for receiving this submission. We look forward to ongoing engagement. For further engagement, YWCA's Advocacy Team can be contacted at: advocacy@ywca.org.au.

The Call for a National Youth Advisory Group on Housing and Homelessness

YWCA has extensively consulted with young women and gender-diverse people across Australia who are calling for the Government to establish a National Youth Advisory Group on Housing and Homelessness. In acknowledgement of the priority of this Advisory Group for young women and gender-diverse Australians, this ask is one of YWCA's five corner-stone pillars of our **Safe Homes, Equal Futures** roadmap.

YWCA's **Safe Homes, Equal Futures** campaign sets out a five-point plan to address Australia's urgent housing crisis through gender responsive solutions that centre the needs of women and gender-diverse people.

The roadmap and the call for a National Youth Advisory Group on Housing and Homelessness is backed and informed by around 1,000 young women and gender-diverse people across the nation:

1. The roadmap was shaped by members of YWCA's Young Women's Council and Digital Activist Community.
2. The roadmap was campaigned by YWCA's young women and gender-diverse leaders with lived experience expertise of housing insecurity, homelessness and domestic and family abuse. These leaders were supported to form the campaign '**Safe Homes, Equal Futures Youth Advocates Group**' for YWCA.
3. The roadmap pillars garnered significant support through YWCA's consultation with more than 1,000 young women and gender-diverse people nationally through a survey commissioned with Essential Research.¹

These extensive consultations demonstrate that a core ask for young women and gender-diverse people in Australia is the establishment of a National Youth Advisory Group on Housing and Homelessness, with priority representation for young women and gender-diverse people.

¹ YWCA Australia, **Polling Snapshot and Explainer: What young women and gender-diverse people say about housing ahead of the 2025 Federal Election**, 2025, polling conducted by Essential Research, available at: <https://www.ywca.org.au/wp-content/uploads/2025/04/Polling-Snapshot-Key-Findings-Final-17-April-25.pdf>

Australian Young Women Face the Apex of the Housing and Cost-of-Living Crises

Essential Research Polling Commissioned by YWCA Australia

The polling commissioned by YWCA Australia with Essential Research highlighted the priorities of more than 1,000 young women and gender-diverse people aged 18 – 34 years old ahead of the Federal Election earlier this year.² The results of this polling demonstrate the impact of housing insecurity on young women and gender-diverse people. Moreover, the need for young women and gender-diverse people to have avenues to convey the issues experienced and policy solutions desired to government.

The majority of Australian young women and gender-diverse people (approx. three in four) support the ask for the establishment of a National Youth Advisory Group on Housing and Homelessness. Reflections indicate that this rate would be even higher with increased confidence that Government would work collaboratively with young people and implement policy solutions to address their immediate and long-term housing concerns. Three in five young women and gender-diverse respondents went further to confirm that they would be more likely to vote at Election for a political party who committed to establishing that National Youth Advisory Group.

The importance of formal mechanisms to listen to young women and gender-diverse people is highlighted by their concerns and risks of homelessness. Our polling with Essential Research shone a light on the stark reality that **more than 80% of young women aged 18 – 24 years old in Australia in 2025 have considered the risk of homelessness for themselves**. Housing insecurity and homelessness concerns are similarly high amongst young trans and gender-diverse people – many of whom have already faced homelessness in the past.

This is an unacceptable reality faced by Australian young women and gender-diverse people, and one that demands their representation at the policy table on housing, homelessness and cost-of-living.

Latest Australian Government Data

The results of the polling commissioned with Essential Research reflects similar trends in the experiences of young women, women and gender-diverse people as shown in latest Australian Government data. From an intergenerational perspective, Census data confirms children and young people, out of all Australian population age cohorts, have experienced the most severe increases in homelessness rates. From a gendered lens, Census data also confirms that rates of women experiencing homelessness have increased significantly, with younger women acutely affected.

Vulnerability to homelessness risk is most critical for Australian children and young people, with no relief from birth to 34 years old:³

² Ibid.

³ Australian Bureau of Statistics, **Estimating Homelessness: Census – 2021**, Released 22 March 2023, available at: <https://www.abs.gov.au/>; See also summary from Australian Housing and Urban Research Institute (2023), **What the 2021 Census data told us about Homelessness**, available at: <https://www.ahuri.edu.au/analysis/brief/what-2021-census-data-told-us-about-homelessness>

Demographic - Age Homelessness Risk

0 – 12 years old	The cohorts with the greatest spike in the proportion of people experiencing homelessness are children from birth to under 12 years old (up by 11%) and teenagers aged 12 to 18 years old (up by 14%).
12 – 18 years old	
19 – 24 years old	The cohort which continued to experience the highest incidence of homelessness (91 out of every 10,000) are young people aged 19 to 24 years old.
25 – 34 years old	The cohort which continued to have the greatest number of people experiencing homelessness overall are young adults aged 25 to 34 years old.

Australian Census Data demonstrates that vulnerability to homelessness risk is compounded for women and disproportionately impacting young women and girls:⁴

Demographic - Gender Homelessness Risk

Women	Rates of homelessness are skyrocketing for women with a 10% increase compared to the slower 2% increase for men.
Younger Women	Rates of homelessness in women are disproportionately impacting younger women and girls. Whilst the 2016 Census saw older women become the fastest growing group of homeless, in 2021 this rate stabilised to 19 out of every 10,000 for women over 55 years old. This is in comparison for the rates of girls and young women aged 12 – 24 whose rates spiked to 70 out of every 10,000. Young people 12 to 24 years old are a national priority for homelessness responses, yet it is young women's homelessness rates that are rising while young men's rates decline. This trend has no relief with younger women in the next age group of 25 to 34 years old being the largest overall cohort of homeless women in Australia.
Women and girls with intersectional identities	The risk of homelessness is increased for cohorts who are Aboriginal and Torres Strait Islander, LGBTQIA+SB, people with disability, and culturally and linguistically diverse communities.
Women and girls who have experienced DVF	Domestic and family violence is the number one driver of homelessness for women and children in Australia. ⁵

⁴ Ibid.

⁵ Australian Housing and Urban Research Institute (2022), **Housing, homelessness and domestic and family violence**, available at: <https://www.ahuri.edu.au/analysis/brief>.

We respectfully submit that this data brings the Australian Government to an important point of reflection on the need for young women to have a seat at the policy table on the issue of homelessness. Young women are at the apex of the housing crisis and the cost-of-living crisis. This reality calls for recognition and collaboration at the Federal level.

Consultation on the issues and collaboration on the solutions with young women is central to reversing these trends before they embed across their life course and continue with the next generations.

Advice to the Office for Youth by Young People

Advice from the OFY Consultation: *Engage!*

In March 2024, the Office for Youth released ***Engage! A strategy to include young people in the decisions we make.*** The consultations by the Office for Youth also reflect the call from young people across Australia to be consulted on the issues of housing and cost-of-living, specifically through the Office for Youth.

The OFY advised that the Strategy is a new vision for how government can work with youth people, setting out three priority areas to:

- i. Recognise and listen to young people.
- ii. Empower young people to advocate and engage with government.
- iii. Support government to work with young people.

The ***Engage! Strategy*** was impressively shaped by more than 4,500 consultation touch points with young people and the youth sector.

Importantly, the OFY heard from those engagements that around 80% of young people want to be included in government decision-making. This is particularly true when it comes to issues that are most important to them.

The OFY ***Engage!*** consultations showed that top issues for young people are cost-of-living (55.3%) and housing affordability, rent and home ownership (30.3%).⁶ We note that most recent Australian Government data confirms that housing is the main contributor to the rise in living costs across all household types.⁷ We further note that evidence shows that young, single women with or without children, who are renters are the cohort most impacted by cost-of-living stress.⁸

Ultimately, it is clear that young Australians, and notably young women and gender-diverse Australians, are impacted by the cost-of-living crisis and housing crisis to the extent that many are at risk of or experiencing homelessness. This has communicated to

⁶ Australian Government Office for Youth, ***Engage! A strategy to include young people in the decisions we make,*** 2024, available at: <https://www.youth.gov.au/download/53/engage-strategy-include-young-people-decisions-we-make/185/document/pdf>

⁷ Australian Bureau of Statistics, ***Selected Living Cost Indexes, Australia,*** 6 August 2025, available at: <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/selected-living-cost-indexes-australia/latest-release#quarterly-living-costs>

⁸ Consistently from 2001 – 2023 the cohorts most under financial stress in Australia are younger people aged 22 to 34 years old, women, renters, and single parents followed by single individuals. Australian Institute of Health and Welfare, ***Income and income inequality,*** 16 October 2025, available at: <https://www.aihw.gov.au/reports/australias-welfare/income-and-income-inequality>

the Office for Youth, to YWCA Australia and is clear across Government data and our national polling.

Alongside YWCA's Young Women's Council, we would appreciate the opportunity to collaborate with the Minister for Youth and the Office for Youth to ensure that the challenges and solutions posed by young Australians are represented to Government as an effective pathway to reverse these trends.

Advice of YWCA Australia's Young Women's Council

In September 2025 and again in November 2025, YWCA's Advocacy and External Affairs team consulted with the organisation's Young Women's Council specifically on the Office for Youth's:

- (i) National Youth Survey.
- (ii) Priorities to support young people to engage with the Australian Government on policy and program development.
- (iii) Priorities to build the capacity of governments to engage with young people.

Young women and gender-diverse representatives to the Council are calling for meaningful engagement on the issues that matter to them with a view to achieving robust and effective policies, specifically on housing and homelessness.

“The government should actively involve young people in the design, consultation, and evaluation of housing and homelessness policies.

This includes creating accessible platforms for young people from diverse backgrounds to share their lived experiences, ensuring representation of culturally diverse, Indigenous, and gender-diverse voices.

It's also important to integrate youth perspectives into decision-making bodies, advisory councils, and consultations, and provide support such as mentorship, training, and financial assistance so young people can participate meaningfully.

Policies will be stronger and more effective when they are shaped by the people who are most affected by them.”

– YWCA Australia Young Women's Council Member, September 2025.

Establishing a National Youth Advisory Group on Housing and Homelessness

The priority for young people from the OFY consultations, backed by Australian Government data and YWCA's gender-specific data, is that young people are calling on the Australian Government to partner with them on the development of housing and homelessness policies and programs. A meaningful response would be the first establishment of a Youth Advisory Group by the Office for Youth and supported by the Minister for Youth which addresses housing, homelessness and the cost-of-living.

YWCA Australia, supported by our Young Women's Council, calls for such a commitment through the establishment of a Youth Advisory Group on Housing and Homelessness, with priority representation of young women and gender-diverse people.

In partnering with Government bodies, strong partnerships for the Minister and Office for Youth to consider are partnerships with Treasury and the Department of Social Services. These Government functions have responsibilities pertaining directly to national housing and homelessness policy, as well as social security policy, and the prevention of family violence which is so closely tied to gendered housing precarity.

Importantly, within the housing and homelessness space there is an absence of a youth advisory body to Federal Government. YWCA Australia extends the offer for our Young Women's Council, supported by our Digital Activist Community, to provide this important advice to Government. We further support being engaged by the Minister for Youth, the Office for Youth and any Government partners such as Treasury and the Minister for Social Services towards the development of a Youth Advisory Group on Housing and Homelessness and other avenues for engagement with Australia's youth.

We appreciate that the Youth Advisory Groups have been determined for 2025. In light of the current housing, homelessness and cost-of-living challenges, young Australians are looking to the Government for an avenue to be heard. The Young Women's Council of YWCA Australia puts forward that the establishment of a Youth Advisory Group on Housing and Homelessness by the Office for Youth would be a meaningful response to meet this need for young Australians. It will be important that the Group is established as an opening for long-term, consistent and meaningful engagement between young people and the Australian Government on housing, homelessness and cost-of-living challenges, solutions and policy reforms.

The Young Women's Council expresses the significance of the membership of the prospective Youth Advisory Group on Housing and Homelessness being diversely represented, with positions for young women and gender-diverse people at the face of rising trends of housing precarity, homelessness, and gender-based violence. The voices of young people with lived experience expertise of housing insecurity and homelessness will be central to the Group's representation.

Benefits of Establishing a National Youth Advisory Group on Housing and Homelessness

The establishment of a National Youth Advisory Group on Housing and Homelessness would have benefits which are three-fold:

1. A clear indication that the Australian Government recognises and is listening to young people on the issues that matter most to them, and for which they have conveyed importance directly to the Government. This includes through youth consultations and advice to the Office for Youth for the **Engage!** Strategy.
2. An opportunity to empower young people to advocate and engage with government. The establishment of the Youth Advisory Group should be seen as a platform for ongoing engagement with young people by the departments and agencies with responsibility over the issues of housing, cost-of-living and gender equality that are most important to young people.
3. Support responsible government portfolio holders to work in partnership with young people who are most impacted by the cost-of-living and housing crisis to design practical policies and programs which will better meet the needs of young people. The creation of this partnership will have real world outcomes towards improving the living standards of youth as a stronger baseline for their life course, and for the economic and housing security of the Australian population now and in the future.

Further Advice of YWCA Australia's Young Women's Council for the Office for Youth's Records

YWCA's Young Women's Council shares additional feedback in line with the recent consultation priorities of the Office for Youth in the National Youth Consultation. As stated, members and observers of the YWC aged 18 – 25 years old completed the surveys through the National Youth Consultation process. This submission overlays those responses to provide further depth to what was possible in the short survey response options. It is also an opportunity to provide the holistic feedback from the YWC as a cohort.

Engaging with Young People

YWCA's YWC welcomes the opportunity to provide feedback to the Minister for Youth and the Office for Youth on best practices for the Australian Government to engage with young people on the issues that matter most to them.

Through the National Youth Consultation process and other consultative feedback, the YWC recommends that the Australian Government applies a place-based approach to **"understand how different communities of young people need to be spoken with, and how."** It is important that the goal of engagement includes genuine decision-making ability and power-sharing, with one recommendation to consider looking towards the position of Minister for Youth becoming one which is represented by a young Australian.

At a process level, YWC members recommended better advertisement of the good engagement work that the Australian Government is doing, including through the Office for Youth National Survey and Youth Advisory Groups. The YWC supports online consultations to allow for greater reach to young people in regional and remote areas Australia. Members who completed the survey, noted the limited space available to

provide response on issues and solutions that matter most to them. They recommend additional space to complete responses. It is important that following on from youth engagement that there is meaningful action by the Australian Government, supported by a feedback loop on that action.

Barriers to Housing Access and Affordability for Young People

The YWC are united in their vision for a future where gender equality is a reality. That vision is driven through the purpose of making young women and gender-diverse leadership and housing for women and gender-diverse people our priority in Australia.

As young women and gender-diverse leaders in Australia, YWCA's YWC members have a sophisticated and practical policy understanding of the barriers and solutions to housing access and affordability for young people. In the words of one Council member,

“The main barriers for young women and gender-diverse people are economic instability, discrimination, and limited affordable housing options.

Many also face domestic or family violence, which creates urgent housing needs, and navigating support systems can be difficult, especially for culturally diverse communities.

Addressing these barriers requires inclusive policies, integrated support services, and centring lived experience in decision-making.”

– YWCA Australia Young Women’s Council Member, September 2025.

At the systemic level, YWC members submit that the main barrier for housing affordability and access for young women and gender-diverse people is a lack of safe, secure and affordable housing which is compounded by uniquely gendered factors. Those factors include:

- The gender pay gap and gendered barriers to employment.
- Lack of safety within the home from domestic and family violence or unhealthy living conditions, but an inability to exit the home and relocate.
- Barriers to exiting and relocating from the home due to a lack of support system, independent finances and independent rental history record. This is compounded for young migrant women in Australia.
- Lack of safe, secure and affordable housing options. This is compounded for young women who have low-income and are relying upon social security payments (e.g., Youth Allowance, Commonwealth Rent Assistance, Income Support Payments, Parenting Payments, Disability Support Pension) and who struggle to access social and affordable housing due to the long waitlists and the hurdles to secure housing.

- Experiences of power imbalances with landlords and within the system due to the lack of information tailored for young people from different communities about their housing rights and the supports available to them.
- Experiences of power imbalances with landlords and within the system in jurisdictions which lack restrictions on rental increases and basic housing health and safety standards.
- Difficulties having open discussions without shame often associated with the root causes of housing insecurity and homelessness. This is compounded by a lack of formal spaces for representation of the voices of young women and gender-diverse people with lived experience of housing insecurity, homelessness and domestic and family abuse to identify barriers and inform policy solutions.

Young Women's Council's Vision for Change

Consultation with YWCA's Council members reflects the change-making that is possible when young women and gender-diverse people have a seat at the policy table. YWCA's YWC members have a clear vision for change for young women and gender-diverse people in Australia:

"My vision is that all young women and gender-diverse people in Australia have access to safe, secure, and affordable housing, without facing discrimination or systemic barriers. Housing security should be recognised as a foundation for well-being, opportunity, and equality.

I want to see policies and programs that address the unique challenges faced by marginalised communities, including culturally diverse women, those experiencing domestic violence, and young people navigating economic instability.

I also envision a system where housing support is integrated with tailored services, such as mental health, legal assistance, and education or employment pathways, so that people can rebuild and thrive.

Ultimately, my goal is to help create a society where everyone has a stable home, and no one's potential or safety is limited by their housing situation."

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"Housing should be accessible, safe, and empowering. You should be able to choose where you live and who you live with... People with disability should not need specialist housing; housing should be accessible."

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My vision is "ensuring long-term affordable housing that provides physical and emotional security."

– YWCA Australia Young Women's Council Members, September 2025.

YWCA's YWC members have practical solutions to offer in response to the barriers young people across the nation face to housing access and affordability. This solution-orientated mindset reflects the importance of the Australian Government engaging with young people on the housing crisis which is impacting them the hardest.

YWCA's YWC members have a clear vision on the policy solutions that would move the dial towards addressing the housing, homelessness, cost-of-living and gendered issues experienced by young Australians:

- Increasing social and affordable housing. Measures towards this include expediting building processes; government increasing the hiring of town planners and engineers; addressing housing and economic inequalities through taxation measures.
- Increasing housing options for young people in Western Australia and other regional and remote areas. This includes increased investment in youth foyer housing and youth homelessness hub options for young people which are supported by educational, social and housing supports.
- Greater protections for young people by introducing and coordinating minimum safety health standards for housing to avoid the toxic environments (e.g., mold and water damage) that young people are often living in which create further health, wellbeing and productivity consequences.
- Greater protections for women and gender-diverse people experiencing domestic and family violence, coupled with supports to leave. Measures towards this include reviewing policies around requirements for rental histories, references, and supports for deposits.
- Greater access to housing for people with disability by increasing minimum access standards for new and refurbished builds.
- Creating targeted training and skills opportunities for young women and gender-diverse people from all backgrounds towards closing the gender pay gap to afford safe and secure housing.

Concluding Remarks and Invitation to Meet

YWCA Australia and our Young Women's Council thank the Minister for Youth and the Office for Youth for receiving this submission.

This submission consolidates the priority of thousands of young Australians heard by the Office for Youth and YWCA Australia that the housing crisis is the number one cost-of-living issue for young people and a priority issue for consultation. This of course has a gendered lens which compounds barriers for young women and gender-diverse people.

YWCA Australia, supported by the Young Women's Council and other young women and gender-diverse people across the nation, have invited the Office for Youth to establish a National Youth Advisory Group on Housing and Homelessness.

In this submission, the barriers, solutions and vision for change of YWCA's young leaders towards a more just and equal society have been shared. The positive benefit of the Australian Government receiving real-world solutions, shaped by the young people, is demonstrable.

YWCA Australia offers the opportunity to consult with the organisation and Young Women's Council representatives further on the matters of youth engagement, the priority issue of housing and homelessness, and the establishment of the first National Youth Advisory Group on Housing and Homelessness.

We specifically invite the Minister for Youth and representatives of the Office for Youth to attend YWCA Australia's Young Women's Council Summit 2026 to consult with the Council in Sydney over 14 – 15 March 2026. The Summit is held at YWCA's profit-for-purpose hotel, Song Hotel and it would be a pleasure to host you. If this is not possible, we would appreciate the opportunity to arrange an online meeting.

We look forward to hearing from you, and can be reached at: advocacy@ywca.org.au