

EXECUTIVE SUMMARY

THE COST OF INACTION

Housing insecurity and homelessness carry significant social and economic costs. Insecure housing undermines workforce participation, worsens physical and mental health, disrupts education, and increases reliance on crisis, health, justice, and child protection systems.

For women and gender diverse people, these impacts are amplified by caring responsibilities, lower lifetime earnings, and gendered labour market inequality. Poor housing access is now one of the leading determinants of mental health risk in Australia. When housing is unstable, economic participation and productivity decline, particularly for women with caring roles who are pushed further from jobs, services, and support networks. For example, single mothers represent almost 88 per cent of homeless families in high pressure markets such as Brisbane.

Evidence consistently shows that failure to invest early and adequately shifts costs downstream. Crisis responses are more expensive and less effective than prevention. Housing instability represents not only social harm, but a structural drag on national productivity and long-term fiscal sustainability.

TOWARDS INTERGENERATIONAL FAIRNESS

Australia's housing crisis is increasingly intergenerational and gendered. While homelessness among older women remains a critical issue, younger women and gender-diverse people are now among those at greatest risk.

Rates of homelessness among women aged 12 to 24 rose sharply between the 2016 and 2021 Censuses. At the same time, a growing number of older women are remaining housed only by absorbing deep financial stress. More than three-quarters of single women renters in retirement experience poverty, with housing costs consuming a disproportionate share of income.

Polling conducted by YWCA alongside Essential Research shows that more than 80 per cent of young women have considered the risk of homelessness for themselves.

80%+

of young women have considered the risk of homelessness for themselves

These fears are well-founded. Young adults aged 25 to 34 are already the largest cohort experiencing homelessness, and without reform, today's young women risk becoming tomorrow's older women living in housing stress or homelessness.

LGBTQIA+SB people are overrepresented among those who have experienced homelessness in Australia. Research shows that one in three trans and gender-diverse Australians have experienced homelessness. Homelessness was a common experience shared among young trans and gender-diverse participants of YWCA's polling with Essential Research. This homelessness is often tied to discrimination, family rejection and abuse, and systemic and structural barriers to support.

Intergenerational fairness requires more than increasing supply. It requires a housing system that supports security at every life stage, prevents homelessness before it occurs, and ensures that gender does not predict housing outcomes.

LOOKING AHEAD

Australia is at a moment of urgency and opportunity. Governments have committed to expanding housing supply, but without a gender-responsive approach, these investments risk entrenching inequality rather than reducing it.

A housing system designed for equality prioritises safety, affordability, stability, and participation. It reduces risk before crisis occurs, supports safe transitions across the life course, and delivers lasting social and economic value.

This Platform sets out how Australia can move beyond short-term responses and fragmented systems to build a housing future where women and gender-diverse people can live safely, participate fully, and age with dignity. Housing security should be ordinary, not exceptional. Gender should not determine who is housed, who is safe, or who is left behind.

100,000+

women and children seek specialist homelessness support each year after experiencing violence.