

YWCA'S SOLUTIONS FOR A GENDER-EQUAL HOUSING FUTURE

THE LIFE COURSE

A PLATFORM FOR CHANGE

Together, these interlocking pillars identify how to strengthen housing supply, improve affordability, and lift system performance, while embedding equity, lived expertise, and long-term public value at every stage of design and delivery.

THE OUTCOME STAGE 1 AGES 16-25



Foundations and Independence

The Goal: Young women and gender-diverse people begin adulthood with security, agency, and opportunity, not precarity.

System Enablers: Policy Pillars in Action 1, 6, 7 and 8.

MIA IS 19*

She leaves home to study and work, confident that safe, affordable housing is available to her. Instead of couch surfing, she moves into a youth housing community connected to TAFE, mentoring, and employment pathways. Her rent is linked to her income, her lease is secure, and her home supports her goals.

She completes her apprenticeship, builds savings, and establishes a strong rental history.

Mia also participates in national youth policy forums through YWCA. Her lived experience shapes future housing design and policy conversations.

She enters adulthood with qualifications, confidence, stability, and voice.

THE OUTCOME STAGE 2 AGES 25-55



Participation, Safety, and Choice

The Goal: Housing enables women and gender-diverse people to work, care, form relationships, and live safely with autonomy.

System Enablers: Policy Pillars in Action 2, 3, 4, 5 and 7.

ELEN IS 35

They work part-time, care for their children, maintain relationships, and volunteer in their community. They rent a well-designed apartment close to work and school, with a stable tenancy, predictable rent, and clear standards upheld.

When Elen's relationship ends due to domestic and family violence, coordinated systems respond quickly. A Safe at Home approach protects their tenancy, with legal, financial, counselling, and housing supports working together.

Elen and their children remain safely in their home, connected to school, work, support services, and community.

They build economic independence, sustain strong relationships, and plan confidently for the future.

THE OUTCOME STAGE 3 AGES 55+



Security and Legacy

The Goal: Older women and gender-diverse people age with dignity, independence, and connection.

System Enablers: Policy Pillars in Action 1, 2, 3 and 7.

MIRIAM IS 72

After decades of caring and part-time work, her savings are modest, and her housing is secure. She lives in a co-housing community designed for older women that is accessible, energy-efficient, and close to services, supported through a shared equity model.

Miriam receives support at home when needed and remains active as a mentor and community volunteer.

She hosts her grandchildren, shares daily life with neighbours, and enjoys financial security that meets her needs.

Miriam lives with independence, connection, and purpose.

*The stories of Mia, Elen, and Miriam are vignettes reflecting systemic and gendered experiences across the different stages of the life course.



PILLAR 1

Deliver Housing Supply and Affordability that Works for All



PILLAR 2

Recognise Housing as Essential Social and Economic Infrastructure



PILLAR 3

Balance Scale with Impact in Housing and Service Delivery



PILLAR 4

Build a Safe at Home, Safe Everywhere System for Women, Gender-Diverse People and Families



PILLAR 5

Fund the Specialist Services that Keep Women & Gender-Diverse People Safely Housed



PILLAR 6

Make Renting Fair, Safe, and Affordable



PILLAR 7

Address the Gendered Drivers of Housing Insecurity



PILLAR 8

Embed the Leadership of Young Women and Gender-Diverse People in Housing Policy