HOUSING THAT PAYS BACK

WHY INVESTING IN HOUSING FOR WOMEN AND FAMILIES DELIVERS MEASURABLE ECONOMIC RETURNS

percapita
FIGHTING INEQUALITY IN AUSTRALIA

YWCA Australia
Opening Doors. Building Futures.

ACKNOWLEDGEMENT OF COUNTRY

YWCA Australia wishes to acknowledge the Traditional Owners of the lands on which we work, live and play and pay our respects to Elders past and present. We recognise First Nations people as the custodians of the lands, seas and skies, with more than 60,000 years of wisdom, connection and relationship in caring for Country. We work and live on stolen land and recognise that YWCA Australia has, and continues, to benefit from colonisation. We have a responsibility to acknowledge harm done and to work towards respect, recognition and self-determination of all First Peoples.

The Per Capita office is located on Wurundjeri land that was stolen and never ceded. We pay our respects to their Elders past, present and emerging, and acknowledge the Traditional Custodians of lands across Australia, their Elders, Ancestors, cultures and heritage. We strongly support the Uluru Statement from the Heart.

The Grounded Voices, Rising Futures artwork story reflects YWCA Australia's vision for reconciliation: a future where equity cannot exist without justice, and where the leadership of First Nations people—particularly women and gender-diverse people—is centred and respected.

The artist, **Alysha Menzel** is a proud Torres Strait Islander woman, with ancestral ties to the Samsep people of Erub Island. She is a contemporary artist and designer, currently living and creating on Cammeraygal and Gadigal lands (Sydney, NSW). She grew up on Kaurna Country (Adelaide, SA).

YWCA Australia (YWCA) is a national not-for-profit organisation that has supported women and gender-diverse people for more than 140 years. Our work is driven by a commitment to ensure that young women, women, and gender-diverse people experience greater safety, security and wellbeing in their homes and communities.

YWCA is the only national women's community housing provider in Australia. Across the country, we provide more than 500 safe, affordable, long-term homes for women and gender-diverse people through our registered community housing subsidiaries, alongside specialist homelessness services and family and domestic violence supports.

We also work to ensure young women and gender-diverse people can shape the policies and systems that affect their lives. Through our Young Women's Council and Digital Activist Community, young people contribute to policy discussions, influence decision-making, and bring forward solutions on issues such as housing insecurity and safety. These initiatives connect lived experience with policy development and strengthen the quality of public debate.

Our advocacy focuses on advancing intersectional and gender-responsive approaches to housing, homelessness, and support systems. As an organisation and in our advocacy, YWCA is representative of and inclusive to women - cisgender and transgender - and gender-diverse people. Drawing on frontline service delivery, research partnerships, and the perspectives of tenants, clients and young people, YWCA brings practical, evidence-informed insights to government to support stronger policy design, more effective investment and fairer housing outcomes.

Per Capita is an independent, progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

WHO WE ARE

MICHELLE PHILLIPS GROUP CEO

As the Group CEO of YWCA Australia, I am proud to present this landmark report, produced in partnership with the Per Capita Centre for Equitable Housing. For over 140 years, YWCA has been at the forefront of supporting women and gender-diverse people. Today, as Australia's only national women's community housing provider, we offer a unique vantage point on how housing stability serves as the foundation for economic participation and social resilience.

The evidence is clear that housing is not gender-neutral. Systemic inequities, including a 13% gender pay gap and the fact that women are three times more likely to experience intimate partner violence, create distinct and dangerous pathways into housing precarity. For too long, "gender-neutral" policy frameworks have failed to account for these realities, inadvertently leaving women and gender-diverse people behind.

> This report moves the conversation from a moral argument to a rigorous economic one. By applying a conservative Cost-Benefit Analysis (CBA) to YWCA's national portfolio, we have demonstrated that gender-responsive housing is not a cost to be managed, but a high-yield social investment that delivers a measurable dividend to the taxpayer.

Our analysis reveals that the YWCA portfolio achieves an average Benefit-Cost Ratio (BCR) of 2.02. This means that every $1 invested in our housing generates $2.02 in measurable public benefit.

YWCA's housing portfolio BCR of 2.02 exceeds the public value benchmarks of major infrastructure projects such as roads, rail and flood mitigation. Such projects are typically considered to have strong public value if they achieve a BCR between 1.5 and 2.0.

These figures represent real-world reductions in government expenditure. Specifically, our housing stability results in $3.5 million in avoided annual health system costs and $2.8 million in avoided justice system costs across our residents.

In critical scenarios, such as family reunification from out-of-home care (OoHC), the return on investment leaps to $4.66 for every dollar spent. This "prevention premium" highlights the extraordinary fiscal efficiency of providing a stable home. When a woman is safely housed, the costly cycle of "service cycling" through emergency departments, police call-outs, and crisis refuges is broken. This allows for increased workforce participation and ensures that children remain in school, building the skills and productivity potential of the next generation.

For Treasury and government decision-makers, the takeaway is clear. Gender-responsive housing is essential social infrastructure. It is a highly effective demand-management strategy that reduces pressure on our most expensive public systems. When we design housing with an intersectional lens, focusing on safety, connectivity and care infrastructure, we simultaneously solve productivity and health challenges.

The evidence is now before us. Investing in safe, secure and affordable housing for women and families is a fiscally responsible strategy that strengthens the national budget and our social fabric. We have the opportunity to shift the scales from crisis management to building a future where every woman has the stable foundation she needs to thrive and contribute to a prosperous, equitable Australia.

THIS REPORT SET OUT TO ANSWER A CLEAR QUESTION: DOES SUSTAINED INVESTMENT IN GENDER-RESPONSIVE HOUSING GENERATE MEASURABLE NET PUBLIC VALUE?

THE EVIDENCE DEMONSTRATES THAT YES, IT DOES.

EXECUTIVE SUMMARY

This report evaluates the economic and social value generated by YWCA's gender-responsive housing portfolio and outlines why sustained investment in gender-responsive housing is both a social imperative and an economically efficient public policy response. The report uses Cost-Benefit Analysis (CBA) to provide an economic argument for the value of gender-responsive housing.

THE CASE FOR GENDER-RESPONSIVE HOUSING

Housing systems are not gender neutral. Women and gender-diverse people experience homelessness and housing precarity differently to men due to lower average incomes, gender pay and superannuation gaps, disproportionate caring responsibilities, and significantly higher exposure to family and domestic violence. These structural inequities shape housing pathways, increase vulnerability to homelessness, and often result in hidden homelessness, overcrowding, or unsafe living arrangements.

Intersectionality further compounds disadvantage. Aboriginal and Torres Strait Islander women, migrant and culturally diverse women, gender-diverse people and members of the LGBTQIA+SB* community, women with disability, single mothers and older women face elevated risks of homelessness and discrimination. Aboriginal and Torres Strait Islander women and children experience homelessness and domestic violence at higher rates than the rest of the population, with housing shortages, culturally inappropriate housing and systemic inequalities and discrimination intensifying vulnerability and limiting safe pathways out of violence.A gender-neutral approach to housing policy risks reproducing these disparities.

Gender-responsive housing, by contrast, explicitly accounts for safety, caring responsibilities, mobility patterns, financial access, and intersectional disadvantage across the housing continuum.

Evidence consistently demonstrates that such approaches improve health, safety, economic participation and long-term wellbeing.

YWCA is a leader in gender-responsive housing. In 2025, YWCA supported over 6,500 people through a portfolio of safe, stable and affordable homes and service delivery programs across Australia. The organisation applies a **Women's Housing Framework** that aims to deliver housing and services that maximises resident wellbeing and health, safety and security, participation and connection, and agency.

WHY CBA? MAKING THE ECONOMIC CASE VISIBLE

When governments, funders and communities debate where to invest in housing, the conversation often centres on need: the number of people sleeping rough, the length of social housing waiting lists, and the pressure on emergency services. The moral case is real and urgent. But need alone does not necessarily determine investment decisions. What determines decisions is whether the investment is seen to work and whether it is worth the cost.

CBA answers that question with evidence. It is the standard framework used by governments and economic agencies across Australia and internationally to evaluate whether public investments generate more benefit than they consume in resources. When applied rigorously to social housing, CBA reveals something that intuition alone cannot: **The return to the public is measurable, substantial and consistently positive. Housing stability is not just a social good. It is an economic one.**

THE RETURN TO THE PUBLIC IS MEASURABLE, SUBSTANTIAL AND CONSISTENTLY POSITIVE. HOUSING STABILITY IS NOT JUST A SOCIAL GOOD. IT IS AN ECONOMIC ONE.

DEFINITION:

BENEFIT-COST RATIO (BCR)

Total discounted benefits divided by the total discounted costs – has been used across multiple scenarios to inform our Cost-Benefit Analysis (CBA)

DEFINITION:

COST-BENEFIT ANALYSIS (CBA)

A comprehensive, holistic process that evaluates project's total economic, social and environmental impact by monitising all costs and benefits.

* Lesbian, Gay, Bisexual, Transgender, Queer/Questioning, Intersex, Asexual/Aromantic, Sistergirl and Brotherboy

THE BENEFIT-COST RATIO (BCR) OF YWCA'S HOUSING PORTFOLIO

The YWCA housing portfolio, comprising **528 tenancies** supporting **731 residents** across social and affordable dwelling types, has been evaluated using a structured CBA built on Australian evidence, national cost benchmarks, and conservative assumptions designed to understate rather than overstate the true return.
The results are clear.

2.02x

AVERAGE PORTFOLIO BCR $2.02 RETURNED PER $1 INVESTED

2.25 to 4.66x

INDIVIDUAL HOUSEHOLD SCENARIOS – BCR UP TO $4.66 RETURNED PER $1 INVESTED

Every dollar invested in gender-responsive housing generates $2.02 in measurable public benefit.

A BCR above 1.0 means the investment generates more public value than it consumes in resources. A BCR of 2.02 means the YWCA portfolio generates more than twice its cost in measurable fiscal savings to the health, justice and homelessness systems.

To put this in context, major infrastructure projects, including roads, rail and flood mitigation, are typically considered strong public value if they achieve BCRs between 1.5 and 2.0. This housing portfolio, under a conservative fiscal-only methodology, exceeds these benchmarks while simultaneously delivering the direct 'people benefit' of stable accommodation for 731 people.

When looking at individual households, especially with complex needs or multiple children, each dollar invested can return almost $5 in benefits. These are not projections or aspirations. They are the documented fiscal consequences of housing stability, traceable to specific reductions in health system expenditure, justice system costs and homelessness service use, grounded in peer-reviewed Australian longitudinal evidence.

Across 731 residents, the portfolio saves approximately $3.5 million per year in avoided health system expenditure and approximately $2.8 million per year in justice system costs. These are expenditures the public system does not incur because the people who would otherwise have generated them are now stably housed.

For families with children, where housing stability can prevent OoHC, the returns are stronger still; scenario BCRs range from 2.41 for a mother-and-child household to 4.66 for a reunification scenario, the latter returning nearly five dollars for every dollar invested.

Critically, these ratios are the lower bound of value generated. The model deliberately excludes whole categories of benefit, including employment income, long-run child outcomes and wellbeing gains beyond what is conservatively estimable, because the discipline of CBA demands that only attributable, evidence-supported benefits are counted. Even with those exclusions, the portfolio returns more than it costs. The true public return is higher than what is reported here, and in some scenarios materially so.

WELLBEING: QUANTIFYING VALUE BEYOND FISCAL SAVINGS

Fiscal savings alone do not capture the full value of housing stability to the people who experience it. Stable housing generates real and measurable improvements in subjective wellbeing for residents, with tenants reporting greater feelings of safety, autonomy, social connection and capacity to plan for the future.

This analysis quantifies wellbeing gains using the Wellbeing-Adjusted Life Year (WELLBY) framework, developed by the London School of Economics and adopted by several national governments for public policy appraisal. The WELLBY method translates changes in self-reported life satisfaction, measured on a standardised scale, into an equivalent annual monetary value.

The implied annual wellbeing value per tenant is $7,337 per person per year ($5.4 million per year across 731 residents). This wellbeing value is conservatively embedded in the BCR calculations, meaning the BCR of 2.02 likely underestimates savings. Including a full apportionment of wellbeing benefits would further increase the reported BCR.

CONCLUSION

The evidence presented in this report demonstrates that gender-responsive housing is both socially necessary and fiscally responsible. Even under conservative assumptions, sustained investment in stable housing for women and gender-diverse people produces measurable net public value.

Housing stability reduces demand on health, justice and homelessness systems, strengthens family wellbeing, improves safety and enhances economic participation.

Gender-responsive housing should therefore be understood not as a niche program addition, but as essential social infrastructure that delivers measurable returns to government and the community while advancing gender equality and long-term social resilience.

HOUSING FOR WOMEN AND FAMILIES DELIVERS HIGHER RETURNS THAN ROADS, RAIL AND OTHER MAJOR INFRASTRUCTURE.

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SECTION 1: INTRODUCTION

This report examines the economic and social value generated by YWCA's housing portfolio. It outlines the structural drivers of gendered housing need and presents a conservative CBA assessing whether sustained investment in gender-responsive housing generates measurable net public value.

The report also considers the broader benefits of gender-responsive housing beyond YWCA's work, to illustrate the benefit of applying a gender lens to all social and affordable housing. The findings demonstrate that housing stability for women and gender-diverse people is not only socially necessary, but also an economically efficient use of public and community resources.

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SECTION 2: GENDER-RESPONSIVE HOUSING

2

Access to safe, secure and affordable housing is a fundamental human right and a need for all people, regardless of their gender. Yet housing systems are not gender neutral. Housing pathways, needs and outcomes are fundamentally shaped by gender, ethnicity, child-rearing responsibilities, class, disability and other attributes and are shaped by systemic inequality, caring responsibilities, labour market disparities, and the impacts and prevalence of family and domestic violence.

Women earn 13% less than men based on full-time average wages and are 2.2 times more likely to work part time. Consequently, it would take a woman three years longer, on average, to save a deposit on a median priced dwelling and renting is likely to consume a larger proportion of her weekly income. While data on transgender and gender-diverse people is more limited, these cohorts are employed fewer hours than their cisgender peers, reducing their earning potential and therefore capacity to pay for housing. Women are also three times more likely than men to have experienced physical or sexual violence by an intimate partner, with family and domestic violence the leading reason women seek Specialist Homelessness Services in Australia. More than half of transgender and gender-diverse people have experienced sexual violence or coercion, which is more than four times the general population.

As a result, women and gender-diverse people are more likely to experience homelessness and housing stress at greater rates. Women and gender-diverse people may also be technically classified as housed while remaining effectively homeless - living in environments that are unsafe, insecure, unaffordable or offer little choice or control often due to domestic violence.

Despite this reality, there is a significant shortage of safe, secure and affordable housing and homelessness support services that are specifically designed to meet the needs of women and gender-diverse people. This shortage perpetuates inequality and undermines long-term wellbeing, safety and economic participation.

2.1. WHAT IS GENDER-RESPONSIVE HOUSING?

Gender-responsive housing refers to housing policies, programs, and built environments that explicitly address gendered patterns of income, care work, safety, health and discrimination across the housing continuum, from homelessness responses to affordable rental and homeownership. The literature shows that gender-responsive approaches generate significant social, economic and health benefits and lead to more targeted and appropriate housing outcomes.

Gender-responsive housing is not just an argument to house more women and gender-diverse people, it is also a call to ensure that the housing and services delivered are tailored to the needs and preferences of the people they seek to house.

2.2. HOW DOES GENDER IMPACT ACCESS TO, AND EXPERIENCE OF, SOCIAL AND AFFORDABLE HOUSING?

There are important inequities that disproportionately affect women and gender-diverse people:

- **80% of single-parent households** in Australia are headed by women and the need for housing is elevated for this group. Single-parent families led by women experience higher rates of poverty than any other household. [1]
- **Households** headed by women (with or without children) have a higher rate of poverty than households headed by men.
- **Gender pay gaps and superannuation gaps** exacerbate issues with access to affordable housing.
- While data on **transgender and gender-diverse** people is more limited, these cohorts are employed fewer hours than their cisgender peers, and are therefore likely to have lower incomes. [2]

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1. ACOSS and UNSW, ‘Poverty in Australia’, Poverty and Inequality (2025) <https://povertyandinequality.acoss.org.au/poverty/>.

2. Dunya Tomic et al, ‘Work participation disparities among LGBTQ+ Australians: Insights from a nationally representative cohort study’ (2026) 21(1) PLOS ONE e0339160.

GENDERED DRIVERS THAT IMPACT ACCESS TO HOUSING

GENDER PAY GAP

$2,106 PER WK

$1,864 PER WK

13%

National gender pay gap based on full-time average weekly earnings

$68,645

$53,731

28%

Gap in the median superannuation account balance

MEN 20% VS WOMEN 44%

2.2X

Women are 2.2 times more likely to be working part time

MEN 12.9% VS WOMEN 13.9%

Women are more likely to experience poverty

CARE & UNPAID WORK

80%

of single parents are women

4.9 HRS

Woman do **4.9 hours** of unpaid work per day while men do **3.9 hours**

FAMILY VIOLENCE

1 IN 6

women have experienced **physical or sexual violence** by an intimate partner, compared to 1 in 18 men

1 IN 4

women have experienced **emotional abuse** by an intimate partner, compared to 1 in 7 men

- Victoria's Gender Equality Commission reports data on gender pay gaps in the public sector. Its data finds, on average, transgender, non-binary, and gender-diverse people earn 23% less than cisgender men and 6% less than cisgender women in the public sector. [3]
- Women are typically the **primary caregivers** of their children which can impact paid employment and childcare needs. Inaccessible or unaffordable childcare is a barrier that keeps women out of the workforce and out of education and training opportunities.
- Women are more likely to sleep in their cars, couch surf, remain with violent perpetrators or access crisis accommodation and refuges than men, meaning their **experiences of homelessness are qualitatively different and less 'visible' than men**. Unhoused women are more likely to experience hidden homelessness, which refers to having consistent temporary or inadequate housing, but not long-term housing. [4]
- Gender-diverse people are more likely to experience **discrimination** in the housing market and to be unsafe in their homes. Precarious, inadequate housing affects the safety of young trans and gender-diverse people in Australia, from poor housing conditions that compromise their health, to insecure and unsuitable living arrangements that are psychologically or physically unsafe. [5]
- Women live longer, which impacts **aged care and housing options**. Women are also more likely to provide paid or unpaid care for elderly people.
- Women are more likely to use **public transport** and more likely to undertake complex, multi-stage journeys. Financial constraints also limit housing locations to lower-amenity places, meaning housing location needs are gendered. [6]
- Women are three times more likely than men to experience family and domestic violence, a leading cause of homelessness. [7]
- More than half of transgender and gender-diverse people have experienced sexual violence or coercion, which is more than four times the general population. [8]
- Women who experience homelessness are subjected to multiple interrelated factors including substance use, history of trauma and abuse, child apprehension, engagement with sex work and having to simultaneously navigate multiple systems (i.e. child welfare and criminal justice services). [9]

2.2.1. CONSIDERING INTERSECTIONALITY

Gender is not the only characteristic that affects housing needs and access. Gender intersects with a range of other characteristics such as age, Indigeneity, cultural and linguistic diversity, socio-economic background and disability. Ways that gender intersects with other identities include:

- Gender-diverse people often experience lower perceived safety in homelessness services and discrimination in rental markets. For young people, their gender identity/expression may be key to their entry into homelessness due to discrimination, violence or exclusion. [10]
- Cultural and linguistic diversity also intersects with gender, with migrants from non-Anglo-Celtic countries and non-English speakers more likely to experience homelessness.
- Mental and physical health conditions, disability, neurodiversity and caring roles also limit the ability of people to access and sustain housing.
- Age also impacts access to housing, with the rates of homelessness among girls and women aged 12 to 18 and 35 to 44 years growing rapidly between 2016 and 2021. Women aged 25 to 34 are the largest cohort of women accessing Specialist Homelessness Services.
- Young women are alert to their risks of hidden homelessness. Polling conducted of more than 1,000 young women shows that upwards of 80% of 18 to 24 years olds and 70% of 25 to 34 year olds have considered their risk of experiencing housing instability and not having their own home to sleep in. [11]

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3. Commission for Gender Equality in the Public Sector, 'What our data shows' (Web Page, January 2026) <https://www.genderequalitycommission.vic.gov.au/insights-report-pay-gap/what-our-data-shows>.

4. Amy Van Bueken and Abe Oudshoorn, Best Practice Guideline for Ending Women's and Girl's Homelessness (All our sisters, 2015).

5. Wendy Stone et al, 'We've Been Robbed': Young Women and Gender-diverse People's Housing Experiences and Solutions (Swinburne, 2024) ('"We've Been Robbed"').

6. European Investment Bank and European Commission, Promoting Gender Equality in Public Social Housing (2024).

7. Australia's National Research Organisation for Women's Safety, Three Times More Likely: Findings from the Personal Safety Survey and the National Community Attitudes towards Violence against Women Survey (Australia's National Research Organisation for Women's Safety, 2023).

8. Teddy Cook, 2018 Australian Trans and Gender-diverse Sexual Health Survey: Report of Findings (Research Report, 2019) <https://www.kirby.unsw.edu.au/research/reports/2018-australian-trans-and-gender-diverse-sexual-health-survey-report-findings>.

9. Melissa Perri and Patricia O'Campo, 'A Gap in Knowledge Surrounding Urban Housing Interventions: A Call for Gender Redistribution' (2021) 36(4) Health Promotion International 908 ('A Gap in Knowledge Surrounding Urban Housing Interventions').

10. Graham DiGuiseppi et al, 'Perceived Safety in Community and Service Settings among Young Adults Experiencing Homelessness: Differences by Sexual and Gender Identity' (2022) 70(3–4) American Journal of Community Psychology 340 ('Perceived Safety in Community and Service Settings among Young Adults Experiencing Homelessness').

11. Essential Research polling commissioned by YWCA Australia, 'Polling Snapshot & Explainer: What young women and gender-diverse people say about housing ahead of the 2025 Federal Election'. (2025) <https://www.ywca.org.au/>

2.2.2. ABORIGINAL AND TORRES STRAIT ISLANDER HOMELESSNESS

Aboriginal and Torres Strait Islander women and children are significantly over-represented in experiences of homelessness and domestic and family violence. These patterns are commonly understood within the broader context of intergenerational trauma, colonisation, dispossession and persistent social and economic disadvantage.

Yet housing conditions themselves also play a critical role. Severe shortages of appropriate housing can intensify vulnerability and reduce pathways to safety.

Within this environment, Aboriginal and Torres Strait Islander mothers experiencing violence face deeply constrained choices. Efforts to protect children are shaped not only by personal circumstances but by structural barriers to secure housing. Decisions about whether to stay in or leave a violent household are therefore complex and fraught. Child protection frameworks recognise exposure to violence, unsafe environments, and housing instability as risks to children. However, where crisis accommodation and long-term housing are limited, women may have no viable safe alternative. This creates a situation in which mothers can face the possibility of child removal whether they remain or attempt to leave, reflecting a system where structural housing failure compounds personal risk. [12]

2.3. WHY DELIVER GENDER-RESPONSIVE HOUSING?

Studies on gender, housing and homelessness consistently highlight that women and gender-diverse people experience housing precarity differently to men, including higher exposure to domestic and family violence, lower incomes, and greater caring responsibilities, all of which shape their housing needs and access. Given existing housing inequalities, a gender-neutral approach to design, funding and policy is likely to simply reproduce existing disparities.

A movement from gender-neutral to gender-responsive practices improves outcomes. Homelessness services tailored to the specific needs of women are far more likely to meet their needs and produce cost savings than gender-neutral homelessness services that are typically designed for men.

Housing that considers the needs of women with and without children are more likely to support occupants to remain securely housed. Housing systems that acknowledge highly gendered pathways into housing insecurity, such as experiences of family violence, relationship breakdown or health crisis, are more likely to prevent or respond to women's housing insecurity. Men and women experience housing stress in fundamentally different ways. Solutions need to reflect those differences to achieve maximum effectiveness.

2.4. HOW TO DELIVER GENDER-RESPONSIVE HOUSING

Key elements that make gender-responsive housing essential infrastructure:

- **Safety and security features** including secure entries, surveillance, lighting, visibility and private yet safe shared areas that reduce the risk of violence and harassment in and around the home.
- **Location and connectivity** that shorten travel to jobs, education, and services and lower time and cost burdens that disproportionately fall on women and carers. Also, locations that consider safety of first and last mile access to public transport or car parking.
- **Integration with care infrastructure** like nearby childcare, health services, community and multi-purpose centres that support unpaid care work and improve access to support before crises develop.
- **Gender-responsive access to finance**, including financial products that address barriers to saving a house deposit, that address financial abuse and coercive control, and acknowledge gendered impacts of care-giving, divorce and gender pay gaps.

YWCA has developed a Women's Housing Framework that emphasises the key domains of health and well-being, safety and security, participation and connection and agency to illustrate the key elements of gender-responsive housing. It extends this framework in its Gender Responsive Design Guidelines that provide practical guidance on key design and operational principles for social and affordable housing for women. [13] YWCA is also working to embed gender-responsive practice across the industry, including through the women's liveability assessment tool. [14] Any housing should explicitly respond to these domains, seeking to maximise outcomes for residents.

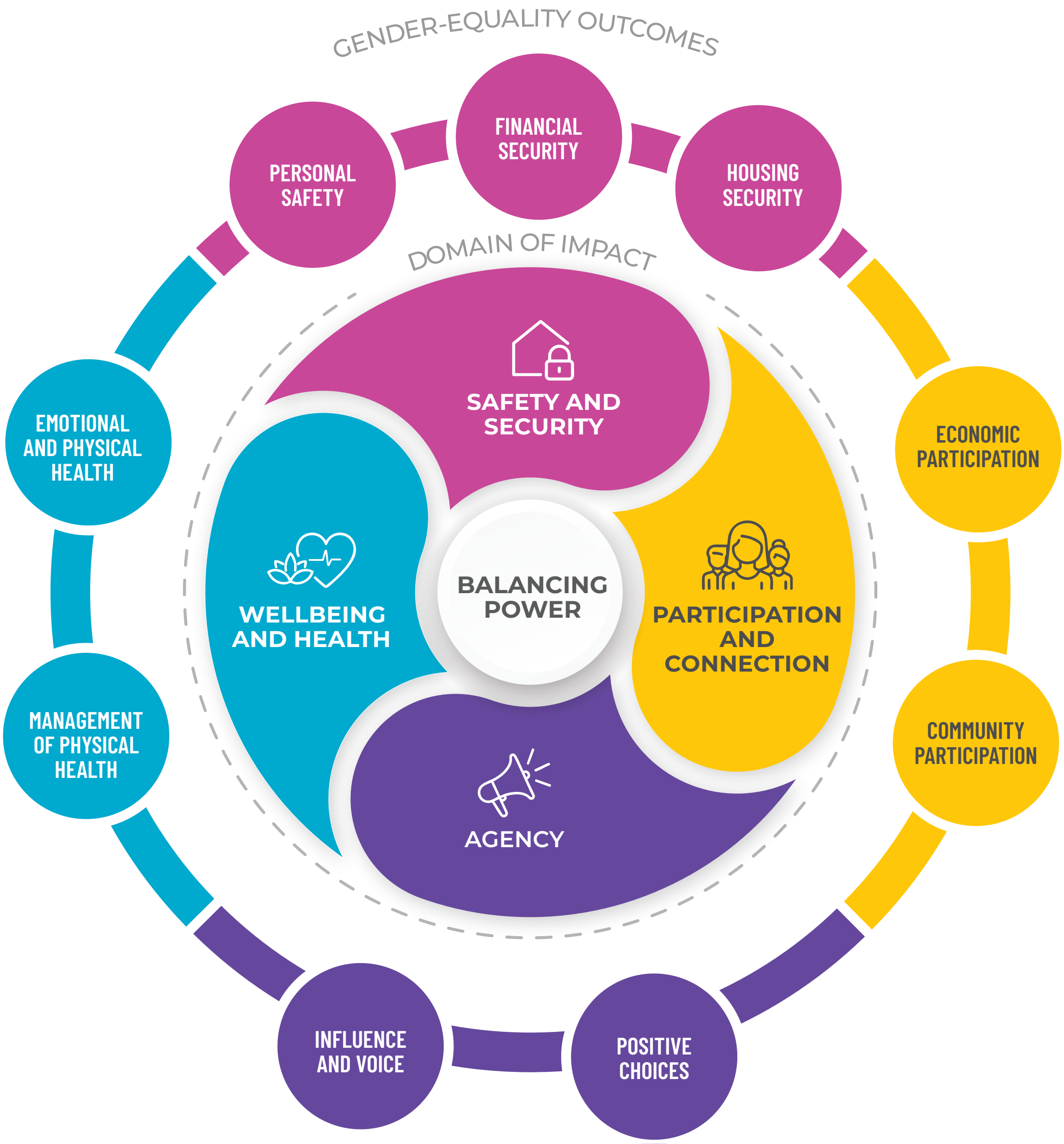
12. Kyllie Cripps and Daphne Habibis, 'Improving Housing and Service Responses to Domestic and Family Violence for Indigenous Individuals and Families' [2019] (320) AHURI Final Report <http://www.ahuri.edu.au/research/final-reports/320>.

13. YWCA Australia, Gender Responsive Design Guidelines (2025) <https://www.ywca.org.au/wp-content/uploads/2025/07/YWCA-Design-Guidelines.pdf>.

14. YWCA Australia, Women's Liveability Assessment (2024) <https://www.womensliveability.org.au/>.

WOMEN'S HOUSING FRAMEWORK

YWCA Australia's Women's Housing Framework was designed for women by women. This framework identifies best practice approaches to designing, acquiring, and operating housing for women.



SECTION 3: GENDER-RESPONSIVE HOUSING IN AUSTRALIA

3

YWCA is a national not-for-profit organisation that has specialised in supporting women and gender-diverse people for over 140 years. The expert in gender-responsive housing and homelessness solutions. YWCA operates as a national registered community housing provider via YWCA Housing in Victoria and YWCA National Housing. YWCA Australia develops, builds and operates social and affordable housing for women and gender-diverse people.

In 2025, YWCA supported over 6,500 people through a portfolio of safe, stable and affordable homes and service delivery programs across Australia.

3.1. SPOTLIGHT ON GENDER RESPONSIVENESS IN REGIONAL AND RURAL AREAS

YWCA has a growing portfolio of regional housing projects, including new homes under construction and recently delivered in Lavington, NSW, Wodonga, VIC, and regional QLD.

> Support for affordable, gender-responsive housing matters across Australia, but regional and rural communities face unique pressures, and those pressures are often gendered.

Since COVID-19, house prices have surged, especially outside major cities. In regional Queensland, the share of income needed for rent jumped from 28% in 2020 to 39% in 2025. In South Australia, rents rose from 23% to 25% to around one-third of household income. Mortgage costs have risen even more sharply, with the portion of income required to service a new mortgage in Queensland rising from 22% to 46%.[15] Regional areas were once seen as affordable alternatives to cities, but that gap has narrowed quickly.

Some people have benefited from rising prices, and some towns have seen renewed growth. But many people have been pushed out of markets that were once within reach, leading to housing stress, poverty and displacement.

Higher housing costs don't just affect budgets, they also reshape daily life. In regional areas, long distances, limited public transport, fewer services and lower wages already make life harder.

When housing becomes more expensive, the work of holding families together through earning an income, caring for children and elders, and managing a household, becomes more demanding.

This burden is not shared equally. Because women still do most unpaid care and household labour, lower-income women are often the ones who absorb the extra pressure. They may cut back paid work due to childcare gaps, give up study, or sacrifice wellbeing to keep everything going. This pattern has been intensified by the housing crisis. In regional Australia, longer commutes, limited childcare and stretched services mean women, especially single mothers, carry much of the emotional, mental and practical load of housing insecurity.

In addition, women in regional and rural communities often face heightened safety risks when experiencing family and domestic violence. Limited access to specialist services and accommodation, long travel distances and workforce shortages can significantly reduce economic independence, access to supports and independent housing, and pathways to safety. In small communities, concerns about confidentiality, social visibility and stigma may further deter women from seeking help. These structural and social constraints can intensify isolation and increase the danger faced by women attempting to leave or report violence.

Regional projects also operate within more complex delivery environments, including higher construction costs, workforce constraints and infrastructure limitations.

Current funding settings, including under the Housing Australia Future Fund (HAFF), are designed to maximise value for money at scale. In practice, this can make it more challenging for higher-cost regional and remote projects to compete on a like-for-like basis, despite often responding to areas of acute housing need.

15. Cotality, Housing Affordability Report (Cotality, November 2025) <https://discover.cotality.com/hubfs/Article-Reports/2511-Cotality-Housing-Affordability-Report-November-FINAL.pdf>.

3.2. SPOTLIGHT ON LONG-TERM SOCIAL HOUSING FOR WOMEN AND GENDER-DIVERSE PEOPLE

Federal and state governments have invested in crisis and transitional housing for women and children escaping domestic and family violence. The HAFF includes a 5-year $100 million **Crisis and Transitional Accommodation Program** for women and children experiencing domestic violence. It also includes a **National Housing Infrastructure Facility – Crisis and Transitional Housing** program that provides grants and loans. $1 billion is available for short-to-medium term housing. Crisis accommodation for family violence survivors is also prioritised in state-level investments. One thousand of the 12,000 social and affordable homes in **Victorian Big Housing Build** promise are for victim/survivors.

Despite this investment, women and girls accounted for 82% of the increase of people experiencing homelessness between 2016 and 2021 [16]. The rate of homelessness for men decreased in 2021 to 55 males per 10,000 (from 58 in 2016), while the rate for women increased in 2021 to 42 females per 10,000 (from 41 in 2016). This is partially a reflection of broader economic and social trends, with rapidly increasing housing costs disproportionately impacting women-led households, single parents and older women.

Recent investments in crisis accommodation are unlikely to change this trend. This is because people living in temporary lodgings and boarding houses are still measured as homeless as they do not have access to long-term, stable housing. While crisis accommodation is vitally important to address the immediate needs of women and children at risk of violence and homelessness, transition into long-term social and affordable housing are essential to shifting women's homelessness.

16. ABS, 'Census of Population and Housing: Estimating Homelessness', Australian Bureau of Statistics (2023) <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>.

SECTION 4:
THE BENEFITS AND COSTS OF GENDER-RESPONSIVE HOUSING

This evaluation examines the economic and social return generated by a portfolio of 528 YWCA social and affordable housing tenancies supporting 731 residents across multiple Australian jurisdictions. The portfolio comprises a mix of affordable housing and long-term and transitional social housing, and operates at a positive forecast operating position prior to consideration of downstream public system impacts. The analysis therefore moves beyond a narrow operating assessment and considers whether the investment generates measurable net public value when broader fiscal and social effects are incorporated.

The core question addressed is whether sustained investment in this housing portfolio produces benefits that exceed its costs when evaluated using a structured cost–benefit framework. The analysis recognises that social housing interventions operate simultaneously across multiple policy domains. Stable housing affects health service utilisation, justice system engagement, homelessness service reliance, family stability, and potentially child protection involvement. These domains carry substantial public expenditure implications, and even moderate changes in utilisation can generate material fiscal offsets.

The evaluation is intentionally conservative. It distinguishes clearly between operating cashflow, fiscal transfers, and real resource costs. Transfer payments are disclosed transparently but are not treated as net societal gains. Bundled fiscal parameters are used in preference to event-level monetisation to reduce the risk of overstatement. High-impact but causally uncertain domains, particularly those relating to child protection and long-run intergenerational outcomes, are treated as sensitivity scenarios rather than embedded within the base-case estimate.

The analytical framework is structured around three interrelated propositions:

1. The YWCA housing portfolio is operationally viable at the program level
2. Gender-responsive and stable housing generates measurable reductions in public system utilisation relative to a counterfactual characterised by housing instability and service cycling.
3. When these incremental reductions are conservatively monetised and compared against the investment cost base, the resulting BCR provides an indicator of whether the program constitutes an efficient use of public and community resources.

4.1. METHODOLOGY

4.1.1. EVALUATION FRAMEWORK

The analysis applies a structured cost–benefit methodology grounded in standard public sector appraisal principles. The objective is to estimate whether the annual and projected medium-term benefits attributable to housing stability exceed the full economic costs of delivering the program.

The evaluation is conducted from a public finance and societal perspective. All real resource costs are included. Transfer payments are identified but not treated as net social gains (See Appendix A). Fiscal offsets are incorporated only when supported by empirical evidence linking housing stability to reduced public system utilisation.

4.1.2. THE YWCA PORTFOLIO

YWCA is working towards a future where gender equality is a reality. YWCA's purpose is to make young women's leadership and women's housing a priority for gender equity in Australia.

YWCA builds and operates social and affordable housing, provides support programs to help people access and maintain their housing, and provides leadership pathways for young women and gender-diverse people.[17]

Social housing is rental housing that is owned and run by the government (public housing) or not-for-profit community housing organisations (community housing), and is targeted towards highly vulnerable populations. It is available to people on low incomes, especially people who have recently experienced homelessness, family violence, or have other priority needs. Social housing rents are capped at 25 to 30% of household income.[18] Affordable housing, meanwhile, has no universal definition, but typically refers to rental housing provided below market rent, and affordable to low- or middle-income households.

YWCA owns or manages 528 social and affordable homes, of which around 450 are social homes. Their residents are primarily women and gender-diverse people. Approximately 50 homes are allocated to First Nations residents, 50 homes to culturally and linguistically diverse residents, and 75 homes to residents with a disability.[19]

Importantly, YWCA places women as leaseholders. This provides security and accountability and is a proven model nationwide.

17. 'YWCA Australia' (Web Page) <https://www.ywca.org.au/>.
18. Homes Victoria, Social housing (Web Page, 2025) <https://www.homes.vic.gov.au/social-housing>
19. YWCA Australia, 2025 Annual Report (Report, 2025) <https://www.ywca.org.au/advocacy/publications-news-media/annual-reports/>.

YWCA has a mix of housing types. The majority of the homes are units, followed by rooming houses [20], houses, and townhouses.

Table 1: YWCA housing types

HOUSING TYPE	NUMBER	SHARE OF PORTFOLIO
Units	246	47%
Townhouses	12	2%
Houses	56	11%
Rooming houses	214	41%
Total	**528**	**100%**

Source: YWCA Australia, as at December 2025

4.1.3. MODELLING BENEFITS

The model is constructed in layered form. See Appendix B for a summary of included studies and benefit costings.

Layer A: Health and justice fiscal anchors

The foundation of the model is two bundled savings parameters drawn from peer-reviewed Australian longitudinal research. Together, they account for the largest share of the BCR.

- Health system savings: **$4,846 per person per year** (Wood, 2016). Stable housing substantially reduces emergency department presentations, unplanned hospital admissions (including $497 per annum for admissions caused by domestic and family violence against women [21]) and high-cost crisis care episodes. This parameter captures the aggregate reduction in health system expenditure as a single disciplined estimate. **Across 731 residents, this parameter alone implies approximately $3.5 million per year in avoided health expenditure.**
- Two alternative health parameters are modelled in sensitivity analysis: $5,872 (Johnson, 2014) and $9,295 (Zaretzky and Flatau, 2013). The base case uses the lowest of the three values, adopting the most cautious position available in the Australian literature.
- Justice system savings: **$3,826 per person per year** (Zaretzky and Flatau, 2013). Housing stability reduces police contact, court appearances and custodial exposure. People cycling through homelessness have disproportionate contact with the justice system, particularly women experiencing family and domestic violence. This savings figure is treated as a bundled annual offset rather than an accumulation of event-level projections, consistent with conservative estimation practice. **Across 731 residents, the implied avoided justice expenditure is approximately $2.8 million per year.**

Layer B: Avoided homelessness service cycling

Beyond health and justice, stable housing avoids the ongoing costs of Specialist Homelessness Service (SHS) use. Drawing on unit cost data from the **Report on Government Services 2025**, two components are included.

- SHS support services (non-accommodation): **$946 per participant per year.** This covers case management, coordination and wraparound support delivered to people in housing crisis.
- Accommodation-related support: **$1,117 per participant per year.** This serves as a proxy for the emergency and temporary accommodation costs incurred by people who cycle through the homelessness system without stable resolution.
- Combined SHS offset: **$2,063 per participant per year.** This is added to the health and justice anchors as a separate, non-overlapping component. It represents the cost of homelessness service cycling that the portfolio makes unnecessary. **Across 731 residents, the implied avoided homelessness expenditure is approximately $1.5 million per year.**

Layer C: Tenancy disruption avoidance

A further scenario parameter captures the avoided cost of tenancy failure and re-entry into homelessness services, estimated at **$72 per participant per year,** reflecting the friction cost of tenancy breakdown and system re-entry. It is applied in scenario analysis only, keeping the base-case estimate conservative.

Layer D: Child protection impacts

For families with children, housing stability has material implications for child protection involvement. Recurrent child protection expenditure averages $1,638 per child per year at the population level, while OoHC placements cost between $79,992 and $161,914 per child per year depending on care type and placement circumstance.

These parameters are modelled as scenarios rather than base-case inclusions. The analytical rationale is causal: while housing stability is strongly associated with reduced child protection contact, attributing a precise causal reduction requires longitudinal data at the tenancy level that is not available here.

20. Rooming houses are buildings with rental housing where four or more people can live, often with shared facilities.

21. Equity Economics (2021)

What is excluded and why it matters

Employment income effects are not included in the primary estimates. Research consistently shows that housing stability improves labour-force participation, with stably housed individuals better placed to seek, secure and sustain employment. When a person moves from chronic housing instability to a stable tenancy, their capacity to engage with the formal economy increases. That improvement in productive economic participation is not in the reported BCR. Its inclusion would increase the ratio.

- **Intergenerational outcomes are excluded.** Children raised in stable housing environments achieve better educational outcomes, higher lifetime earnings and lower rates of involvement with justice and welfare systems. The public savings from those long-run trajectories, which are documented in Australian and international research, are not counted here. **Their exclusion is among the largest sources of understatement for the portfolio as a whole.**
- Wellbeing gains are partially included in the fiscal BCR. The $7,337 per person per year in measurable wellbeing improvement is computed and integrated. Broader plausible health benefits associated with housing stability are incorporated into the BCR calculations.
- Child protection savings are confined to scenario analysis. OoHC costs, which reach up to $161,914 per child per year, are not embedded in the base case. **For households with children, this is the single largest source of potential understatement in the model.** The scenario analysis demonstrates what happens when child protection effects are included – BCR rises to 2.41 – and when OoHC is included – BCR rises to 4.66 depending on the case type
- Each of these choices reduces the apparent return. Together, they ensure the BCR represents a lower bound on public value, not a central or optimistic estimate. **The actual return generated by this portfolio is higher than what is reported in the base case. For some population groups and scenarios, it is substantially higher.**

4.1.4. WELLBEING ESTIMATION

Fiscal savings alone do not capture the full value of housing stability to the people who experience it. A well-established evidence base links stable housing to measurable improvements in subjective wellbeing, with tenants reporting greater feelings of safety, autonomy, social connection and capacity to plan for the future.

This analysis quantifies wellbeing gains using the **Wellbeing-Adjusted Life Year (WELLBY)** framework, developed by the London School of Economics and adopted by several national governments for public policy appraisal. The WELLBY method translates changes in self-reported life satisfaction, measured on a standardised scale, into an equivalent annual monetary value.

An effect size of **0.335** is applied, reflecting the documented improvement in life satisfaction associated with the transition from housing instability to stable tenancy. This represents a 0.335-point increase in life satisfaction on a 0-10 scale for one person for one year (for example, an improvement from 5 out of 10 to 5.335 out of 10 for a tenant with moderate wellbeing). The monetary equivalent of that improvement is derived using an income-ratio adjusted WELLBY parameter of **$21,901 per wellbeing unit**, converted from UK-derived exchange rate benchmarks to reflect Australian income levels.

The implied annual wellbeing value per tenant is $7,337 per person per year ($5.4 million per year across 731 residents). Wellbeing value is disclosed and reported but is only partially embedded in the fiscal BCR calculations.

Concrete examples of how access to YWCA housing improves wellbeing is apparent in survey responses from residents. They find that participants feel greater safety, security, agency, connection, and emotional and physical wellbeing after the program. In particular:

- **75%** of respondents agree or strongly agree that “As a result of YWCA’s housing, I feel safer”.
- **81%** of respondents agree or strongly agree that “I feel my housing situation is more stable”.
- **62%** of respondents agree or strongly agree that “I feel better connected with the supports I need”.
- **74%** of respondents agree or strongly agree that “I am better able to deal with life’s challenges”.
- **73%** of respondents agree or strongly agree that “I am better able to look after my emotional wellbeing”.
- **79%** of respondents agree or strongly agree that “I am better able to look after my physical health”.

It is highly likely that this would translate into higher life satisfaction and higher WELLBY scores, as these questions are similar to those typically asked in standard life satisfaction surveys. [22]

22. Thomas Uttaro and Anthony Lehman, ‘Graded Response Modeling of the Quality of Life Interview’ (1999), 22(1) Evaluation and Program Planning 41-52.

4.2. WHAT THE RATIOS MEAN: A RETURN THAT DEMANDS ATTENTION

This analysis evaluates a housing portfolio providing 528 tenancies to 731 residents. **The investment required to deliver these tenancies, covering construction, support services and operational costs, is compared against the public benefits generated: reduced health system expenditure, reduced justice system costs, avoided homelessness service use, and the measurable wellbeing of the people housed.** The comparison is conducted under conservative assumptions, using the lowest health-cost parameter in the Australian literature, excluding employment income, excluding long-run child outcomes, and treating child protection savings as scenarios only.

2.02x

BCR portfolio average

$2.02 returned per $1 invested

2.25 to 4.66x

BCR: Individual household scenarios

Up to $4.66 returned per $1 invested

Every dollar invested in housing generates $2.02 of measurable public benefit, on average. This ratio reflects real reductions in what the health system, the justice system and the homelessness system spend. They are derived from Australian longitudinal evidence under conservative assumptions that systematically exclude known sources of additional return. **Across three example household scenarios (outlined in Section 5.1), each dollar invested returns between $2.25 and $4.66.**

These figures are not artefacts of modelling choices designed to flatter the result. They are the product of real reductions in real costs, traceable to specific public systems and grounded in published Australian evidence. Breaking down where the return originates makes the implications concrete.

4.2.1. HEALTH SYSTEM SAVINGS

People experiencing homelessness use health services at rates qualitatively different from those of the housed population. This is because people experiencing homelessness are less able to manage chronic health conditions, more exposed to violence and the elements and are more likely to experience homelessness due to health conditions. Emergency departments, inpatient wards, ambulance services and mental health crisis facilities absorb substantial costs that do not appear in the housing budget but are nonetheless real.

Gendered health system savings

Health savings related to intimate partner violence, mental health burdens and reproductive health are particularly gendered. For example, research suggests women experiencing homelessness are twice as likely to have spent time in psychiatric hospitals than men experiencing homelessness and almost twice as likely to have attempted suicide. [23] Women with a history of intimate partner violence (IPV) have $48,413 higher lifetime health costs per person than women who do not experience IPV. [24] **Gender responsive housing and services address domestic violence and gendered mental health burdens, thereby increasing health savings.**

The bundled health savings parameter of $4,846 per person per year reflects the reduction in those high-cost, unplanned, crisis-driven encounters that occurs when people transition into stable housing and engage with primary and community-based care instead. Across the 731 residents in this portfolio, that reduction represents avoided health system expenditure of approximately $3.5 million per year. This is not additional spending; it is expenditure the health system does not have to incur because the people who would otherwise have generated it are now stably housed.

23. Katrina Milaney et al, 'Recognizing and Responding to Women Experiencing Homelessness with Gendered and Trauma-Informed Care' (2020) 20(1) BMC Public Health 397.

24. Jananie William et al, 'Lifetime Health Costs of Intimate Partner Violence: A Prospective Longitudinal Cohort Study with Linked Data for out-of-Hospital and Pharmaceutical Costs' (2022) 116 Economic Modelling 106013 ('Lifetime Health Costs of Intimate Partner Violence').

4.2.2. JUSTICE SYSTEM SAVINGS

The justice system, encompassing police, courts and corrections, is a costly mechanism for managing the consequences of social disadvantage. People cycling through homelessness are drawn into that system at disproportionate rates, not primarily because of criminal conduct, but because homelessness generates conditions for criminalisation: sleeping rough, public intoxication, minor public order offences, and mental health crises that escalate in public space without intervention. Homelessness is a social determinant of incarceration; people are frequently kept in custody due to a lack of stable housing. This means longer periods held in custody before their case is heard and delayed discharge from incarceration due to a lack of suitable housing.

Gendered justice system savings:

Interaction with justice systems is highly gendered. Women make up just 8% of prison inmates in Australia, though women's rates of imprisonment are rising faster than that of men (up 64% between 2009 and 2019, compared to a 45% increase for men). [25] Men commit higher rates of violent offences, whereas women are more likely to be charged with offences tied to poverty or survival, such as property crimes or public order offences. Research suggests that 70 to 90% of women in custody in Australia have experienced some form of violence and abuse. [26]

For women and gender-diverse people, interactions with police and the justice system often result from domestic violence or child protection interactions. These interactions consume police time, court resources and correctional capacity at significant public expense. In fact, at least two in five police-recorded assaults in 2024 were related to family and domestic violence across all state and territories excluding Victoria. [27] A 2020 study found that women are being refused bail and held on remand at unprecedented levels in Victoria due to a lack of housing, even when their lack of housing is a product of family and domestic violence. [28] **Gender-responsive housing and services that address the highly gendered nature of interaction with the justice system can improve outcomes for the people they support, increasing the cost savings associated with interventions**.

25. Australian Institute of Health and Welfare, The Health and Welfare of Women in Australia's Prisons (AIHW, 2020).

26. Gabrielle Drake et al, 'Housing and Homelessness in Australia: The Case of Marginalised Women Leaving Prison in New South Wales (NSW)' [2025] International Journal for Crime, Justice and Social Democracy <https://www.crimejusticejournal.com/article/view/3458> ('Housing and Homelessness in Australia').

27. Australian Institute of Health and Welfare, 'FDV Reported to Police', Family, domestic and sexual violence (2026) <https://www.aihw.gov.au/family-domestic-and-sexual-violence/responses-and-outcomes/police/fdv-reported-to-police>.

28. Fitzroy Legal Services, A Constellation of Circumstances: The Drivers of Women's Increasing Rates of Remand in Victoria (2020).

Housing stability removes or significantly reduces those conditions. This includes bundled justice savings of $3,826 per person per year capturing the resulting reduction in police callouts, court appearances, remand periods and correctional costs. Across 731 residents, that amounts to savings of **approximately $2.8 million per year in justice system expenditure.**

This is a conservative estimate. For people leaving custodial arrangements, modelled separately in scenario analysis, first-year justice savings alone reach $7,036 per person before falling to $2,040 per year thereafter. Housing investment generates its strongest justice returns for this population precisely because the counterfactual of reincarceration is so fiscally expensive and so likely – if people in prison exit into homelessness, they are twice as likely to return to prison within the first nine months of release.

4.2.3. AVOIDED HOMELESSNESS SERVICE CYCLING

Specialist homelessness services are designed as crisis response mechanisms, intended to provide immediate safety while longer-term housing solutions are secured. When stable housing is unavailable, people repeatedly cycle through these services, consuming resources across successive episodes without resolution. Each cycle incurs case management costs, accommodation costs and coordination costs that accumulate over time without producing stable outcomes.

Gendered homelessness system savings:

Men and women experience homelessness differently, with men more likely to 'sleep rough' and women more likely to manage housing insecurity through couch surfing, sleeping in their cars or remaining in unsafe living arrangements. Women are more likely to request services through specialist homelessness services, often accompanied by children. A lack of social and affordable housing means victim survivors of domestic violence often cycle through crisis accommodation for a long time before accessing longer-term housing. This crisis accommodation often takes the form of hotel rooms that can be expensive, low-quality, poorly managed and lacking in trauma-informed care. [29]

29. Deb Batterham et al, 'Crisis Accommodation: Now and in the Future' [2023] (407) AHURI Final Report <http://www.ahuri.edu.au/research/final-reports/407> ('Crisis Accommodation').

The $2,063 per person per year in avoided SHS costs reflects the reduction in case management, coordination and emergency accommodation that occurs when people enter stable tenancies and do not re-enter the homelessness system. Across the portfolio, **this represents savings of approximately $1.5 million per year in homelessness system costs** because the portfolio provides the stable housing endpoint that the crisis system cannot. Investment in the YWCA portfolio reduces demand on the very system that would otherwise bear the cost of continued housing instability.

4.2.4. THE RETURN FOR FAMILIES: WHEN CHILDREN ARE INVOLVED

A lack of affordable housing can be a significant barrier to victim survivors leaving violent relationships and a key driver of women losing access to their children. Children who experience violence may have impaired social, emotional and educational functioning and reduced income, increased financial stress and reduced economic security in later life. Children living in over-crowded homes have lower maths and reading achievement, exhibit higher external behavioural problems and physical health challenges, even after controlling for other factors. [30]

The BCR of 2.02 is a portfolio-level figure. Within the portfolio, the return varies significantly by population group and housing type. For families with children, particularly those where housing stability can prevent or curtail OoHC involvement, the economic case is dramatically stronger.

OoHC costs between $79,992 and $161,914 per child per year. **If stable housing prevents one child from entering the OoHC system, or enables a mother and child to be reunified, the fiscal saving from that single outcome can dwarf the cost of providing the tenancy that made it possible.** The scenario analysis in the accompanying vignettes demonstrates BCRs ranging from 2.41 for a mother and child household to 4.66 for a reunification scenario, the latter returning nearly $5 for every dollar invested.

These are not hypothetical outcomes. They reflect the documented populations the YWCA serves and the documented costs of the systems those populations interact with when stable housing is unavailable. The implication is that the portfolio-level BCR of 2.02, while already substantial, significantly understates the return for the subset of tenancies occupied by families with children and child protection histories.

30. Claudia D Solari and Robert D Mare, 'Housing Crowding Effects on Children's Wellbeing' (2012) 41(2) Social Science Research 464.

4.2.5. THE RETURN THROUGH EMPLOYMENT

Employment income is one of the clearest mechanisms by which housing stability generates economic value beyond fiscal savings. When a person is stably housed, they can hold a postal address required by employers, maintain the sleep, hygiene and routine that employment demands, and engage with training, job search and social networks in ways that housing instability makes impossible. Where access to stable housing also supports victim survivors to leave abusive and unsafe environments, there are strong productivity increases. For example, research found that women who experience family violence take, on average, 31 days off following abuse. [31] Looking beyond the immediate term, children raised in secure housing earn substantially more and attain greater educational outcomes over a lifetime then children who grow up experiencing homelessness, with flow-on effects for productivity and expenditure. Women who have experienced intimate partner violence (IPV) or childhood abuse are more likely to receive a government pension or allowance, and women who have experienced sexual violence in their lifetime are far less likely to have completed year 12. [32]

Employment income effects are included as a partial apportionment in the base-case BCR calculations, consistent with the conservative architecture of this analysis. Their partial inclusion means the reported ratio of 2.02 does not reflect one of the most significant and well-evidenced sources of economic return from housing stability. The evidence base connecting stable housing to improved labour-force participation is robust. The decision not to include full employment effects in the central estimate is a modelling choice made to ensure the BCR is defensible under the strictest scrutiny. It is not a finding that the effect is absent or immaterial. Including plausible employment income effects in full would increase the BCR.

31. University of Technology Sydney, 'THE COST OF DOMESTIC VIOLENCE TO WOMEN'S EMPLOYMENT' (28 February 2025) <https://www.uts.edu.au/news/2025/02/cost-domestic-violence-womens-employment>.

32. Australian Institute of Health and Welfare, Family, Domestic and Sexual Violence (Australian Government, 2025) <https://www.aihw.gov.au/family-domestic-and-sexual-violence/responses-and-outcomes/economic-financial-impacts>.

SECTION 5:

THE HUMAN FACE OF THE ECONOMIC CASE

5

5.1. SCENARIOS

The CBA presented in this report is conservative, well-researched and broadly applicable. However, in presenting aggregated results, it hides the variance of outcomes for different residents and housing types. This section presents three different scenarios, based on typical households housed by YWCA, to show the human face of access to social housing.

The following segment presents a scenario-by-scenario analysis of three distinct housing situations. Each represents a population the YWCA serves. Each is modelled using the same conservative CBA framework, employing common health – and justice – savings anchors. However, different homelessness system offsets, housing model costs, and OoHC costs are employed, subject to circumstances. The scenarios make clear that while the people and their circumstances differ, the benefits generated through stable housing result in positive benefits for society at large.

Scenario overview

These three scenarios, with BCRs ranging from 2.25 to 4.66, are generated from the same conservative, housing market, Report on Government Services (RoGS), and empirical literature-derived evidence base.

HOUSEHOLD SCENARIO	BCR	NET PUBLIC VALUE (NPV)
Single tenant in a unit	2.25	$276,000
Mother and child in a house	2.41	$604,000
Mother and child in a house, family reunification	4.66	$1,546,000

Additionally, BCRs are derived from conservative base-case modelling. NPV figures represent the value of public benefits over the appraisal period, after deducting full investment cost. Employment income effects, intergenerational benefits and the full value of wellbeing improvements are excluded from base-case calculations.

4.66x

Highest BCR (OoHC reunification)

3 of 3

Portfolio average and scenarios all above 2× return

2.02x

Portfolio average

5.1.1. SCENARIO 1: THE SINGLE PERSON

SELF-CONTAINED SOCIAL HOUSING UNIT | ONE RESIDENT

BCR

2.25

$2.25 returned per $1 invested

NET PUBLIC BENEFIT

$275,772

Conservative estimate, excludes full employment effects, intergenerational gains and full wellbeing value

The single-woman scenario is the largest single cohort in this portfolio and it demonstrates that the economic case for affordable housing does not depend on complex or exceptional circumstances.

A BCR of 2.25 means that even at the lower end of the benefit distribution – even for a single individual without children a complex health presentation or active substance use – housing investment still returns more than it costs. The benefit of $275,772 over the appraisal period is a real fiscal value generated through reduced health-system utilisation, reduced justice contact and avoided homelessness service cycling.

What drives the return?

For a woman moving into social housing, the counterfactual typically involves housing instability, recurring SHS contact, elevated emergency health presentations and intermittent justice system interaction. This is because most housing is allocated to people on priority waiting lists for social housing, characterised as people in 'greatest need'. Need is usually driven by experiencing or being at risk of homelessness or violence. The bundled health savings, justice savings and homelessness system savings capture the reduction in these high-cost system interactions. The income-ratio adjusted wellbeing value of $7,337 per year reflects the documented improvement in life satisfaction associated with housing stability.

**A BCR OF 2.25 IS THE FLOOR, NOT THE CEILING.
IT IS WHAT THE EVIDENCE SUPPORTS UNDER THE MOST CONSERVATIVE ASSUMPTIONS. THE REAL RETURN IS HIGHER.**

5.1.2. SCENARIO 2: MOTHER AND CHILD

SELF-CONTAINED SOCIAL HOUSING HOUSE | TWO RESIDENTS

BCR

2.41

$2.41 returned per $1 invested

NET PUBLIC BENEFIT

$604,293

Conservative estimate - excludes full employment effects, intergenerational gains and full wellbeing value

When a child also benefits, the BCR increases from 2.25 to 2.41, and the net public benefit rises from $275,772 to $604,293. The investment cost increases modestly for a three-bedroom house compared to a unit, but the BCR still improves because stable housing is critical when a child is present.

This scenario reflects a core reality of the YWCA's housing purpose. Many of the women YWCA houses are mothers, often with histories of domestic and family violence and involvement, or risk of involvement, with the child protection system.

The net public benefit highlights a key dynamic in social housing economics: **children are not simply additional residents. They have their own exposure to risk and their own interaction with public systems that either support, or substitute for, stable family life.** When a mother is housed, her child is also housed, and the public costs associated with an unstably housed child — across health, education and child protection — are substantial.

This reflects a common reality. Many women with children who access YWCA housing do so against a backdrop of child protection involvement. This involvement is costly. Recurrent child protection expenditure averages $1,638 per child per year at a population level, while OoHC placements cost between $79,992 and $161,914 per child per year. These figures are modelled conservatively rather than embedded in the base case, but they reflect a clear fiscal relationship: housing instability and child protection contact are closely linked.

The economics of housing families differ because the benefit stream compounds across two lives. A mother in stable housing is more likely to maintain employment, engage with healthcare, and provide consistent parenting that reduces the risk of child protection escalation. A child in stable housing is more likely to attend school, avoid the health impacts of housing stress, and far less likely to enter the care system.

The difference in net public benefit between Scenarios 1 and 2 represents what a child's stable housing is worth to the public, measured conservatively and fiscally. It is almost certainly an underestimate. The economics of housing families are not about charity. They are about the compounding returns of two lives stabilised instead of one.

5.1.3. SCENARIO 3: MOTHER AND CHILD – REUNIFICATION AFTER OUT-OF-HOME CARE

SELF-CONTAINED SOCIAL HOUSING HOUSE
TWO RESIDENTS | AFTER OUT-OF-HOME CARE REUNIFICATION

BCR

4.66

$4.66 returned per $1 invested

NET PUBLIC BENEFIT

$1,565,562

Conservative estimate - excludes full employment effects, intergenerational gains and full wellbeing value

This result reflects the significant costs associated with OoHC models. It yields a BCR of nearly $5 for every dollar invested, based on what happens when a mother is reunified with a child who was previously in OoHC, and given the stable housing that makes that reunification durable.

The impact is clear. The investment cost is $427,360, **identical to Scenarios 1 and 2.** The net public benefit is $1,565,562, more than twice the benefit generated by the same mother and child scenario without the OoHC history.

OoHC is among the most expensive interventions in the Australian social services system. A single child in residential or foster care costs between **$79,992 and $161,914 per year,** depending on placement type, with residential care at the upper end. For context, the total cost of construction for a self-contained social housing dwelling in this portfolio, the entire capital investment, is equivalent to approximately three to five years of OoHC for a single child.

When a mother is reunified with a child from OoHC, and when stable housing enables that reunification to succeed rather than break down, the public system avoids continuing OoHC costs across the remaining years of the appraisal period. These savings, even modelled conservatively and applied only in scenario analysis, are transformative for the BCR.

There is a concept in public economics sometimes called the **prevention premium**; the additional value generated when an intervention prevents a costly downstream outcome rather than merely managing it. OoHC reunification scenarios capture this premium in its most concentrated form.

The child who remains with their mother in stable housing does not just avoid the direct costs of OoHC. They may also avoid the cascade of outcomes associated with care experience, the elevated probability of homelessness in early adulthood, the higher rates of mental health challenges, the reduced educational attainment, the greater likelihood of justice system contact. None of these long-run outcomes are included in the BCR of 4.66. If they were, the ratio would be higher still.

5.2. GENDER-RESPONSIVE HOUSING IN TOWNSVILLE: A HYPOTHETICAL CASE

The following page provides a case study of why gender-responsive housing is a smart investment in Queensland.

Table 2: Queensland Case Study

CONTEXT	BENEFIT COST RATIO
Location	Townsville, North Queensland. Family and domestic violence rates in Far North Queensland significantly exceed the national average, the social housing waitlist is long, and access to affordable housing for low-income households is severely constrained.
Development type	Purpose-built gender responsive 10-unit apartment complex.
Unit composition	Five two-bedroom units and five three-bedroom units, enabling a mix of single and family-based tenancies
Resident profile	Total of 20 residents comprising ten women and 10 children. Modelling assumes 5 single women (mixed age cohort) and 5 single-mother households, each with two dependent children
Allocation pathway	All tenancies allocated through the social housing register, reflecting high-need prioritisation
Family violence exposure	80% of households (eight out of ten) have a documented history of family violence, indicating a high-risk cohort and typical of YWCA's existing residents.
Child demographics	Children are, on average, under five years of age at tenancy commencement, reflecting early-intervention potential
Tenancy duration for children	Assumed housing stability of approximately 23 years from commencement, reflecting progression to adulthood
OoHC avoidance	Two children are conservatively assumed to avoid entry into OoHC as a result of stable housing conditions
Costing framework	Based on YWCA average capital costs per unit and standard service and operational expenditure for ongoing tenancy management

The fiscal case: where the return originates

This hypothetical scenario generates a BCR of 2.47 and a present value of public benefits of $10.6 million. These savings include:

- **$97,000 per annum in health savings** including reduced emergency department admissions, crisis mental health care, reduced health costs associated with intimate partner violence
- **$76,500 per annum in justice system savings** including reduced police call-outs to family violence incidents, apprehended violence order proceedings, and reduced custodial exposure. Policing resources, court time and correctional capacity freed through housing stability are available for redeployment
- **$41,000 per annum in avoided homelessness service costs**, including reduced case management, coordination and crisis accommodation costs
- **$240,000 per annum in avoided OoHC costs**. If just two of the 20 children housed in the development are able to remain with their mothers rather than being placed in OoHC, a large financial and wellbeing burden may be avoided.

A ten-unit development in Townsville is estimated to house 20 people and save the Queensland Government over $455,000 each year in avoided costs.

5.3. WHY REGIONAL QUEENSLAND?

Gender-responsive housing is important throughout Australia. However, Townsville (and other regional centres) are particularly appropriate for the following reasons:

- Family and domestic violence rates in Far North Queensland are substantially higher than the national average. Townsville district has the third-highest rate of domestic and family violence per capita in Queensland. [33]
- Regional Queensland rental markets have tightened considerably, with the share of household income required to service rent rising from 28% in 2020 to 39% in 2025. [34]
- Women in Townsville experiencing housing precarity have access to fewer specialist services than their counterparts in South East Queensland. The distance to alternatives is greater, and smaller populations mean stigma and lack of anonymity create additional challenges. [35]
- There are higher proportions of Aboriginal and Torres Strait Islander women, meaning gender-responsive and culturally safe housing has the capacity to help close the gap for First Nation's women's health, homelessness and justice outcomes. Aboriginal and Torres Strait Islander people comprise 5.2% of Queensland's population, compared to 3.8% across the country.

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33. 'Call for boost to domestic violence response in North', City of Townsville (Web Page, September 2020) <https://www.townsville.qld.gov.au/about-council/news-and-publications/media-releases/2020/september/call-for-boost-to-domestic-violence-response-in-north>.

34. Cotality, Housing Affordability Report (Cotality, November 2025) <https://discover.cotality.com/hubfs/Article-Reports/2511-Cotality-Housing-Affordability-Report-November-FINAL.pdf>.

35. Monica Campo and Sarah Tayton, Domestic and family violence in regional, rural and remote communities: An overview of key issues (Policy and Practice Paper, December 2015) <ttps://aifs.gov.au/resources/policy-and-practice-papers/domestic-and-family-violence-regional-rural-and-remote>.

SECTION 6:
CASE STUDY: THE LAKEHOUSE, SOUTH MELBOURNE

6

At the Lakehouse in South Melbourne, the Women's Housing Support Program (WHSP) provides specialist case management to 31 women aged over 50 experiencing homelessness.

Established as a partnership between YWCA, Homes Victoria and Lendlease FutureSteps, the program recognises that women often enter homelessness for the first time later in life due to relationship breakdown, family violence, health crises, or financial insecurity. The WHSP was designed to stabilise women in transitional accommodation and create rapid pathways into long-term, secure housing, using a sustaining tenancies model that integrates housing and co-located support. [36]

Between June 2022 and November 2023, 31 women were supported through the program. The evaluation, conducted by RMIT University, found that 95% of women exiting the Lakehouse under the WHSP model moved into long-term housing, compared with 69% exiting who had not accessed WHSP support. Social housing exits nearly doubled, and eviction rates dropped dramatically. These outcomes were achieved through personalised, trauma-informed and flexible case management that prioritised matching housing to women's health, safety and community needs rather than simply securing the first available property.

The program's success lies not only in housing outcomes but in the holistic supports provided. Many women arrived with unaddressed health needs, mental health challenges, limited digital literacy, and little community support. Eighty-one per cent had a diagnosed or self-identified mental health condition. Workers assisted clients to navigate the Victorian Housing Register, coordinate medical appointments, access income supports, manage online systems, and build confidence in sustaining a tenancy. Women described this support as "little things that are big"; practical, relational and often transformative acts that restored dignity, autonomy and hope.

The evaluation concluded that the WHSP is an effective, replicable model for supporting older women experiencing homelessness. The co-location of housing and case management, flexible support periods, and intersectional, feminist-informed practice were identified as key strengths. The findings demonstrate that targeted, gender-responsive housing support can significantly improve housing stability and wellbeing outcomes for older women at risk of homelessness.

BETWEEN JUNE 2022 AND NOVEMBER 2023, 31 WOMEN WERE SUPPORTED THROUGH THE PROGRAM

36. Juliet Watson, Robyn Martin and Freda Haylett, 'Little Things That Are Big': An Evaluation of the YWCA's Women's Housing Support Program (RMIT University, 2024) 1590873 Bytes <https://research-repository.rmit.edu.au/articles/report/_Little_things_that_are_big_An_evaluation_of_the_YWCA_s_Women_s_Housing_Support_Program/27871881/1> ("'Little Things That Are Big'").

SECTION 7: CONCLUSION

7

THIS REPORT SET OUT TO ANSWER A CLEAR QUESTION:

DOES SUSTAINED INVESTMENT IN GENDER-RESPONSIVE HOUSING GENERATE MEASURABLE NET PUBLIC VALUE?

THE EVIDENCE DEMONSTRATES THAT YES, IT DOES.

Across 528 tenancies supporting 731 residents, YWCA's housing portfolio returns an average of **$2.02 in measurable fiscal benefit for every $1 invested**. These benefits are not abstract. They reflect real reductions in health system expenditure, justice system costs and homelessness service cycling, documented in Australian longitudinal research and modelled using conservative assumptions.

Importantly, this ratio represents a lower bound on value. The base-case analysis excludes employment income effects, long-run intergenerational gains, and embeds child protection savings only in scenario analysis. Even without counting these substantial and well-evidenced benefits, the portfolio more than pays for itself from a public finance perspective.

When children are involved, and particularly where stable housing enables reunification from OoHC, the return strengthens dramatically; rising as high as $4.66 for every dollar invested. These results illustrate a critical point: **housing is not a single-policy intervention**. It is a platform that stabilises multiple systems simultaneously; health, justice, child protection, education and employment.

This economic argument is valid for all forms of affordable and stable housing that supports people to exit homelessness or insecure housing. But it is particularly compelling when gender responsive design and management is applied. As this report has shown, large cost savings and well-being benefits accrue from improved health, justice, housing stability and child welfare outcomes, and these aspects are deeply gendered. Housing and services that embed gender in design, location, supports, eligibility and financial arrangements directly address gender inequality.

The economic case presented here reinforces the moral one. Investing in safe, secure and affordable housing for women and gender-diverse people is not simply a matter of equity. It is a fiscally responsible strategy that reduces downstream expenditure and strengthens long-term social resilience.

At a time when governments face escalating demand across health, justice and child protection systems, the evidence is clear: stable housing is one of the most effective demand-management strategies available.

The question is no longer whether gender-responsive housing works.

It is whether we are willing to invest at the scale required to realise its full public value.

AVERAGE

$1 : $2.02

$2.02 returned per $1 invested

CRITICAL SCENARIOS

$1 : $4.66

$4.66 returned per $1 invested

SECTION 8: APPENDICES

8

8.1. APPENDIX A: TREATMENT OF LAND COSTS IN THE COST-BENEFIT ANALYSIS

This appendix sets out the rationale for the treatment of land in the CBA, specifically the exclusion of land costs where land is publicly provided and does not generate a recoverable residual value within the appraisal horizon. The approach adopted reflects standard CBA principles and is grounded in opportunity cost rather than accounting or historical expenditure.

The CBA is undertaken from a social welfare perspective and is concerned with identifying the net additional value generated by the intervention relative to an explicit counterfactual. Within this framework, land is treated as an economic cost only to the extent that its use in the intervention displaces an alternative productive or welfare-enhancing use.

Where land is already publicly owned and allocated for social purposes, its historical acquisition cost is a sunk cost and is not relevant to the assessment of the proposed intervention. In such circumstances, the appropriate test is whether the land would have generated social or economic value in an alternative use under the counterfactual. Where no such alternative use is plausible, the opportunity cost of land is effectively zero.

In the present analysis, land is assumed to be publicly provided and to have no viable alternative use in the counterfactual. Absent the intervention, the land would remain in public ownership and would not be sold, leased or redeployed for an alternative service or development with measurable social value. As a result, the use of land for the intervention does not displace another activity that would have generated welfare benefits. Under these conditions, inclusion of land as a project cost would not reflect an economic trade-off and would artificially reduce the estimated net benefits of the intervention.

The treatment of land is also informed by the absence of salvage or residual value within the appraisal period. The analysis assumes that the land will remain in public use beyond the evaluation horizon and that there is no credible prospect of disposal, repurposing or value recovery at the end of the period. Where no residual value is assumed, there is no foregone terminal benefit associated with committing the land to the intervention. Including land as an upfront cost while assuming no recoverable value would therefore be internally inconsistent.

Taken together, the absence of a viable alternative use in the counterfactual and the absence of salvage value within the appraisal horizon support the exclusion of land from the cost stream. In this context, land is treated as a provided input rather than an economic cost, consistent with orthodox CBA practice.

This approach does not imply that land should be excluded from all CBA. Where land has a credible alternative use, or where disposal or recovery of value is plausible within the appraisal horizon, the opportunity cost of land should be reflected accordingly. In such cases, land would be included at its opportunity value rather than at historical or accounting cost. The present treatment reflects the specific characteristics of the land and counterfactual considered in this analysis.

8.2. APPENDIX B: PARTIAL BENEFITS INCLUSIONS

LAYER	ID	OUTCOME DOMAIN	COSTED CONSTRUCT	POPULATION	SOURCE	COST VALUE	UNIT	INCLUSION RULE / NOTES
A – Base fiscal anchors	A1	Health service use	Total health cost savings	Adults exiting homelessness	Wood (2016)	$4,846	Per person per year	Included as bundled health offset
A – Base fiscal anchors	A2	Health service use	Total health cost savings (alternative)	Adults exiting homelessness	Johnson (2014)	$5,872	Per person per year	Sensitivity only, replaces A1
A – Base fiscal anchors	A3	Justice system	Justice cost savings	Adults exiting homelessness	Zaretzky and Flatau (2013)	$3,826	Per person per year	Included as bundled justice offset
A – Base fiscal anchors	A4	Justice system	Justice savings, year 1	Ex-prisoners only	Martin and Reeve (2021)	$7,036	Per person	Scenario, subgroup only
A – Base fiscal anchors	A5	Justice system	Justice savings, year 2+	Ex-prisoners only	Martin and Reeve (2021)	$2,040	Per person per year	Scenario, subgroup only
A – Base fiscal anchors	A6	Health service use (IPV)	Hospitalisation savings	IPV survivors	Equity Economics (2021)	$497	Per victim-year	Scenario, IPV pathway only
A – Base fiscal anchors	A7	Health service use	Medicare cost reduction	Disability or high-use subgroup	Services Australia (2022)	$1,058	Per person per year	Scenario, subgroup only
B – Additive housing-system costs (base case)	B1	Housing system – SHS	SHS support services (non-accommodation)	Housing First participants	RoGS 2025	$946	Per participant per year	Case management, coordination, support only
B – Additive housing-system costs	B2	Housing system – SHS	SHS accommodation-related support	Housing First participants	RoGS 2025	$1,117	Per participant per year	Proxy for emergency and temporary accommodation
B – Housing-system subtotal (base case)	—	Housing system	SHS support + accommodation proxy	Housing First participants	—	$2,063	Per participant per year	Additive to A
C – Housing-system scenario items	C1	Housing system – tenancy disruption	Tenancy failure and re-entry into SHS	Housing First participants	RoGS 2025	$72	Per participant per year	Scenario / sensitivity only
D – Child protection system (scenario only)	D1	Child protection	Recurrent child protection expenditure (population average)	Children aged 0–17	AIHW / RoGS	$1,638	Per child per year	Scenario only, not causal
D – Child protection system	D2	Child protection	OoHC placement	Children in care	AIHW / RoGS	$79,992–$161,914	Per child per year	Partial Base Fiscal anchor

Note – the following is a partial summary of benefits included within the report. It does not reflect additional benefits derived from labour market participation and employment income, and other commercial-in-confidence benefits streams.

8.3. APPENDIX C: TREATMENT OF INCOME AND TRANSFER PAYMENTS IN THE COST-BENEFIT ANALYSIS (CBA)

This appendix clarifies the treatment of income and transfer payments in the CBA, with particular reference to the exclusion of Commonwealth Rent Assistance and the inclusion of income derived from gainful employment.

The CBA is undertaken from a social welfare perspective and is concerned with identifying the net additional value generated by the intervention relative to an explicit counterfactual. Consistent with orthodox CBA, only impacts that are incremental, causally attributable to the intervention, and reflective of real changes in economic activity or resource use are included in the benefit stream.

Commonwealth Rent Assistance is excluded from the analysis on the grounds that it constitutes a transfer payment rather than a net social benefit. Rent Assistance represents a redistribution of income from the public sector to recipient households and does not in itself generate new economic output or social value. Any benefit experienced by recipients is matched by an equivalent fiscal cost to government. As such, inclusion of Rent Assistance as a benefit would not reflect a genuine increase in social welfare.

Further, rent assistance is not incremental to the intervention under the relevant counterfactual. Households eligible for social housing are typically assumed, in the absence of the intervention, to reside in private rental accommodation and to receive rent assistance where eligible. The payment therefore exists independently of the intervention and cannot be attributed to it. In many cases, movement into social housing reduces or eliminates eligibility for rent assistance, meaning that the intervention may lower, rather than increase, government outlays. Treating rent assistance as a benefit of social housing would therefore misrepresent the direction and nature of the fiscal effect. For these reasons, rent assistance is excluded entirely from the benefit stream. Where changes in rent assistance expenditure arise as a consequence of altered housing circumstances, these effects are considered fiscal reallocations rather than welfare gains and are not included in the calculation of net social benefits.

In contrast, changes in income derived from gainful employment are included where they are attributable to the intervention and represent a departure from the counterfactual. Employment income reflects participation in productive economic activity and the creation of goods or services valued by society. Increases in employment income therefore constitute genuine additions to economic output and social welfare, provided they are not offset by corresponding losses elsewhere in the economy.

The analysis includes employment income only to the extent that the intervention plausibly contributes to improved labour market outcomes, such as increased labour force participation, job retention or hours worked. In the context of social housing, this may occur through improved housing stability, reduced residential insecurity, or improved capacity to sustain employment. Only the net change in employment income relative to the counterfactual is included, ensuring that baseline employment outcomes are not overstated.

This approach ensures consistency with established CBA principles, avoids double counting of government transfers, and maintains a clear distinction between redistributive effects and genuine welfare gains.
The resulting benefit estimates therefore reflect real economic value created by the intervention rather than the reclassification of existing public expenditure.

HOUSING STABILITY FOR WOMEN AND FAMILIES IS AN ECONOMIC INVESTMENT.

REDUCING LONG-TERM SYSTEM COSTS AND DELIVERING SUSTAINED TENANCY OUTCOMES.

THE EVIDENCE IS CLEAR.

THE TIME IS NOW TO INVEST AT SCALE IN LONG-TERM HOUSING FOR WOMEN AND FAMILIES.

HOUSING THAT PAYS BACK

WHY INVESTING IN HOUSING FOR WOMEN AND FAMILIES DELIVERS MEASURABLE ECONOMIC RETURNS

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