

# YWCA Australia Submission

## Senate Select Committee

### Intergenerational Housing Inequity

1 May 2026

#### **About YWCA Australia**

YWCA Australia is the largest and only national women's community housing provider in Australia. Across the country, we provide more than 500 safe and affordable homes for women and gender-diverse people, alongside specialist homelessness and family and domestic violence support services. With over 140 years of experience, we are the national experts in gender-responsive housing and homelessness solutions.

This submission is informed by YWCA's frontline service delivery, peer-reviewed research conducted with Swinburne University of Technology, national polling with Essential Research, and the lived expertise of young women and gender-diverse people engaged through our Young Women's Council and Digital Activist Community.

#### **Acknowledgement of Research Partnership**

YWCA Australia wishes to extend its sincere thanks to **Professor Wendy Stone, Dr Sal Clark, Zoe Goodall, and Dr Catherine Hartung** of the Centre for Urban Transitions at Swinburne University of Technology. Their partnership with YWCA Australia in producing 'We've Been Robbed': Young Women and Gender Diverse People's Housing Experiences and Solutions has been of immense value to our advocacy work.

The rigour, care, and depth of their research, and their commitment to centring the voices and lived experiences of young women and gender-diverse people, has produced a body of evidence that is both profoundly humane and policy-ready. This submission draws extensively on that work, and we are grateful for the collaboration that made it possible.

## Executive Summary

Australia is in the midst of a housing crisis that is not gender neutral and not generation neutral. It is the cumulative result of decades of policy choices that prioritised speculative investment over public provision, treated housing as a financial asset rather than essential social infrastructure, and failed to account for the gendered and intergenerational dimensions of housing insecurity.

YWCA Australia submits to the Senate Select Committee on Intergenerational Housing Inequity with the benefit of direct service delivery experience, rigorous research, national polling, and the grounded expertise of young women and gender-diverse people who are navigating this crisis in real time.

Our submission draws on three primary evidence sources:

- ['We've Been Robbed': Young Women and Gender Diverse People's Housing Experiences and Solutions](#) (Stone, Clark, Goodall and Hartung, 2024, Swinburne University of Technology for YWCA Australia). This peer-reviewed study used a generational, gendered, and intersectional approach to investigate the lived experience of housing insecurity, homelessness risk, and homelessness among a diverse range of young women and gender-diverse people aged 18 to 30 across Australia. Using a housing aspirations lens, the research centres participant voices to surface both the depth of the housing challenge and the solutions young people themselves identify as necessary.
- [Safe Homes, Equal Futures: YWCA Australia Policy Platform 2026](#), our comprehensive eight-pillar policy roadmap for a gender-equal housing system, developed through consultation with frontline practitioners, sector partners, and YWCA's Young Women's Council and Digital Activist Community.
- [National polling conducted by Essential Research for YWCA Australia](#) (2025), drawing on responses from 1,059 women and gender-diverse people aged 18 to 34 in key marginal electorates, and a qualitative focus group of seven trans and gender-diverse participants.

The evidence confirms what our frontline workers witness every day: young women and gender-diverse people are bearing a disproportionate share of Australia's housing crisis. They are locked out of home ownership, trapped in an insecure and unaffordable private rental market, pushed into unsafe and substandard living conditions, denied the stability that older generations took for granted in early adulthood, and experiencing the long-term consequences for their health, relationships, employment, and sense of identity.

As the 'We've Been Robbed' research confirms, **access to secure housing in Australia is increasingly uneven in ways that are generational, gendered, and intersectional**. This is not a problem of individual circumstance. It is a structural failure that demands structural remedy.

This submission addresses each Term of Reference and closes with 15 clear recommendations for systems change. These recommendations are grounded, evidence-based, and achievable with the political will to treat housing as a fundamental human right and essential national infrastructure.

## 1. The Extent and Nature of Intergenerational Housing Inequity

Australia's intergenerational housing divide is one of the most significant social equity failures of the past three decades. Rates of home ownership among people aged 25 to 34 have fallen sharply since the 1980s, while the cohort of Australians who entered the housing market before 2000 have, on average, accumulated extraordinary wealth through property appreciation subsidised by favourable tax settings. This represents a transfer of wealth between generations that is structural, not incidental.

### 1.1 The Housing Aspirations of a Generation, Foreclosed

The 'We've Been Robbed' research, conducted by Swinburne University of Technology researchers Professor Wendy Stone, Dr Sal Clark, Zoe Goodall, and Dr Catherine Hartung, documented in vivid, grounded detail what the statistics describe in aggregate: **the housing aspirations of a generation of young Australians are being foreclosed before they have had the chance to be realised**.

Using focus groups and in-depth interviews with diverse young women and gender-diverse people aged 18 to 30 across Australia, the research found that housing barriers are fundamentally changing the life course that many young people expected to follow, undermining their sense of what it means to become an adult. Participants described feeling that the milestones of independent adult life, such as a stable home, financial security, the ability to start a family, and the capacity to plan for the future, are out of reach in ways that were not true for their parents' generation.

*I just kind of feel like we've been robbed of being young people, like we have to care about things that them as young people didn't have to care about. And I wish that there was a way that they understood that, and if we don't change something, we're just going to continue to rob young people of living anxious-free, stress-free, young adulthood.*

**Beth, woman, aged 24-25, Victoria - We've Been Robbed research participant**

## 1.2 Locked Out of Ownership, Trapped in Insecure Renting

Home ownership remains central to how many young Australians understand financial security and adulthood, yet participants in the 'We've Been Robbed' research consistently described buying a home as out of reach or impossible.

Over the past five years, national rents have risen 43.9 per cent while wages have grown just 17.5 per cent. The average renting household now spends 33.4 per cent of pre-tax income on housing, above the widely accepted housing stress threshold of 30 per cent. For young women aged 18 to 25 and single mothers, the burden is far greater, with many spending half or more of their income simply to secure a place to live.

The research found that many young women believed they needed a partner to afford housing in Australia, and that even those employed full-time or holding multiple jobs still struggled to meet rental or mortgage payments. This dependency dynamic has profoundly gendered implications. It forces young women into financial reliance on partners in ways that can entail significant disadvantage and risk over time, including increased vulnerability to financial abuse and difficulty leaving unsafe relationships.

*It feels like you have to buy a house to be in the game, but to get there it just feels completely out of our grasp. And that's quite scary.*

**Erin, woman, late 20s - We've Been Robbed research participant**

## 1.3 The Toll on Health, Wellbeing and Life Planning

The 'We've Been Robbed' research documents in detail how housing insecurity is reshaping young people's health, relationships, and capacity to plan for the future. Participants described feeling overwhelmed, hopeless, trapped, and crushed by their housing situations. This was not simply economic stress. It was a pervasive psychological burden, rooted in the daily reality of making ends meet and the horizon-blocking fear that things will not improve.

A particularly significant theme was the experience of young women and gender-diverse people living with family as adults to save on rent. The research found consistently that while this strategy reduced immediate housing costs, it came at a serious cost to mental health and wellbeing, particularly for those from difficult or unsafe home environments. The notion of 'saving money on rent but paying with your mental health' was a pattern that recurred across participants in strikingly similar terms.

*The constant cycle of living in a place for a year, getting a massive rent increase, having to find a new place and move again is exhausting, financially unsustainable and demoralising. It feels pretty hopeless because I'm stuck in this cycle and I'll never save for a house deposit because I'm losing it all on exorbitant rent.*

**Celia, woman, late 20s - We've Been Robbed research participant**

Housing insecurity is also impacting decisions about having children. The research documented significant anxiety among participants who hoped to have children but felt their unpredictable and unaffordable housing situations made this impossible to plan for.

*The biggest negative impact of being stuck on the lowest end of the rental market is that it severely limits my ability to plan to start a family. My partner and I both want a child but are terrified of the idea of not being able to afford rent with a new baby and limited family support.*

**Jamie, non-binary person, mid-20s - We've Been Robbed research participant**

#### **1.4 Substandard Housing and the Failure of Minimum Standards**

The 'We've Been Robbed' research documented widespread experience of poor physical housing quality among young women and gender-diverse renters. Participants described living in housing with mould, structural issues, and broken fixtures, including windows and locks that did not function. Many felt unable to request repairs or assert their rights for fear of retaliatory rent increases or eviction. This is not an incidental quality-of-life concern. It is a documented health and safety failure that disproportionately affects those with the least bargaining power in the rental market.

*I think one thing that the politicians struggle to understand is that we're not asking for four bedroom, three bathrooms at \$400 a week. We're asking for houses with working locks. No mould. We're asking for very basic secure housing at affordable prices. It's not a matter of us being picky. It's a matter of health and safety.*

**Taylor, woman, aged 24 - We've Been Robbed research participant**

### 1.5 A Deeply Gendered Inequity

Intergenerational housing inequity in Australia is profoundly gendered. Women accumulate lower lifetime earnings, reduced superannuation, and limited savings due to caring responsibilities, part-time employment, insecure work, and experiences of violence. As a result, they are disproportionately exposed to housing stress and displacement across their lives. The 'We've Been Robbed' research confirmed that gender has a material impact on housing experiences, and shaped young women's and gender-diverse people's perceptions of safety, their options in the rental market, and their sense of control over their own futures.

Rates of homelessness among women aged 12 to 24 rose sharply between the 2016 and 2021 Censuses. More than three-quarters of single women renters in retirement experience poverty, with housing costs consuming a disproportionate share of income. Without reform, today's young women risk becoming tomorrow's older women living in housing stress or homelessness. This is a documented, predictable intergenerational trajectory that we are already observing.

### 1.6 Visible and Hidden Experiences of Homelessness

Official homelessness figures significantly underestimate the scale of the problem. Hidden homelessness, including couch surfing, sleeping in cars, and remaining in unsafe or unsuitable homes to avoid sleeping rough, is particularly common among young women and gender-diverse people. These experiences are largely invisible in official data, and underestimation of demand leads directly to chronic underfunding and service rationing.

Young adults aged 25 to 34 are now the largest cohort experiencing homelessness in Australia. In high-pressure markets such as Brisbane, single mothers represent almost 88 per cent of families experiencing homelessness. More than 100,000 women and children seek specialist homelessness support each year after experiencing domestic and family violence. In 2024-25 alone, more than 107,000 women and children receiving homelessness assistance had experienced domestic and family violence.



## 2. Laws, Policies and Practices That Have Been Most Effective

YWCA Australia's evidence points to a clear set of internationally tested and domestically demonstrated approaches that reduce housing inequity when implemented with genuine commitment and adequate resourcing.

### 2.1 Housing First and Housing First for Women

Housing First models, which provide immediate, unconditional access to stable housing as the platform for all other recovery, have strong evidence bases internationally and in Australia. Housing First models for women reduce repeat homelessness, improve health outcomes, and generate significant long-term public savings. Evidence shows that preventing a single episode of homelessness saves approximately \$12,000 in downstream public expenditure.

### 2.2 Rights-Based Housing Approaches

Finland's adoption of a human rights-based approach to housing, recognising housing as a fundamental right embedded in law and policy, has delivered sustained reductions in homelessness over two decades. The approach reframes housing from a welfare output to a civic entitlement, shifting investment from crisis response to prevention and early intervention. Australia has ratified the International Covenant on Economic, Social and Cultural Rights, which includes the right to adequate housing. Legislative enshrinement of this right at Commonwealth level would provide a durable foundation for systemic reform.

### 2.3 Gender-Responsive Housing Design and Delivery

[YWCA's Women's Housing Framework](#) and [Gender Responsive Design Guidelines](#) provide an evidence-based model for housing that is designed around the safety, liveability, and wellbeing needs of women and gender-diverse people. These guidelines, which address physical design, location, service integration, and community building, have been demonstrated through YWCA's own developments to improve tenancy sustainment and resident wellbeing.

### 2.4 Integrated Housing and Support Models

International and domestic evidence consistently shows that housing interventions are most effective when they are accompanied by integrated support services. *National Agreement on Social Housing and Homelessness* and the *Housing Australia Future Fund* represent important structural investments, but without a gender lens and integrated support models, these investments risk entrenching existing inequalities.

## 2.5 Inclusive Zoning and Social Housing Investment

Countries and jurisdictions that have maintained social housing at or above 10 per cent of total stock have demonstrably better housing security outcomes, particularly for low-income households and those experiencing disadvantage. Mandatory inclusionary zoning has been effective in cities including London, Amsterdam, and Vienna, and has been trialled with positive results in some Australian jurisdictions.

## 3. Intergenerational Housing Inequity Across Population Cohorts

Housing inequity in Australia is not experienced uniformly. While the crisis affects broad cohorts of younger Australians, its impacts are intensified and compounded for specific population groups, including those defined by gender, First Nations identity, cultural background, disability, sexuality and gender diversity, and geographic location. The 'We've Been Robbed' research used an explicitly intersectional methodology, recruiting a diverse range of participants to surface the ways in which these overlapping identities and circumstances shape distinct but connected housing experiences.

### 3.1 Young Women and Gender-Diverse People

YWCA and Swinburne University's 'We've Been Robbed' research provides the most comprehensive examination to date of the housing experiences of young women and gender-diverse people in Australia. The research documents a pattern of housing insecurity that begins in early adulthood and compounds over time, with long-term consequences for mental health, economic independence, and civic participation. It confirms that gender is a major factor in housing access, with younger women and gender-diverse people more likely to experience economic dependence, discrimination, and safety concerns that further limit their options in a scarce housing market.

[YWCA's national polling](#) alongside Essential Research found that three-quarters of young women have considered the risk of homelessness for themselves. More than one in three are either at immediate risk of homelessness or actively worried about becoming homeless. Nearly half, 46 per cent, do not feel confident they could access government-funded support if they became homeless. Three in five young women renters have faced eviction, discrimination, or unfair rent increases.

The research found that young women and gender-diverse people face major barriers in securing housing, often encountering discrimination and feeling pressured to hide their gender identities during rental applications. Despite working full-time or holding multiple jobs, many cannot afford stable housing. The fear of eviction and unmanageable rent increases is constant. ***Housing insecurity is affecting every aspect of young people's lives, making it difficult to plan for the future, pursue education, secure employment, or start a family.***

### 3.2 Trans and Gender-Diverse People

Trans and gender-diverse people face added risks and barriers at every stage of the housing journey. Research shows that one in three trans and gender-diverse Australians have experienced homelessness. The 'We've Been Robbed' research, which included gender-diverse participants and was informed by a qualitative focus group with trans and gender-diverse people, found that many feel unsafe revealing their gender identity to landlords or agents, fearing discrimination. This discrimination, combined with family rejection, insecure employment, and limited access to safe and affirming services, creates overlapping vulnerabilities that standard housing responses are not designed to address.

The experience of living with family as an adult, while financially motivated, was particularly fraught for many trans and gender-diverse participants, who described navigating family environments that did not affirm their identity while simultaneously dealing with the pressures of housing insecurity. The intersection of family rejection and housing insecurity is a pathway to homelessness that requires targeted, affirming responses.

*Even now I'm learning how to be my own person while still being under my parents' roof. Like still living at home is a bit emotionally kind of weird.*

**Ryde, non-binary person, early 20s - We've Been Robbed research participant**

### 3.3 First Nations Women and Gender-Diverse People

Aboriginal and Torres Strait Islander women experience the highest rates of housing stress and homelessness in Australia. They experience homelessness at greater rates than other demographics and are underrepresented in home ownership. In remote areas, more than 40 per cent of households experience some form of housing deprivation. In urban and regional areas, rising costs and racial discrimination in the private rental market continue to lock many families out of safe and affordable homes.

The ongoing impacts of colonisation, including dispossession, the forced removal of families from land, and systemic racial and gendered violence, have entrenched inequalities and excluded Aboriginal and Torres Strait Islander peoples from accessing safe and appropriate services and housing. The 'We've Been Robbed' research recognised that intersectional barriers for people seeking housing, including gender, age, and socioeconomic status, require policy solutions to be tailored, and this is especially so for First Nations women and gender-diverse people. YWCA supports the National Aboriginal and Torres Strait Islander Housing Association's call for a dedicated, self-determined National First Nations Housing and Homelessness Plan.

### **3.4 Women and Young People Experiencing Domestic and Family Violence**

Domestic and family violence remains the leading driver of homelessness for women and children in Australia. The 'We've Been Robbed' research found that compromised safety was a significant concern among participants, whether from escaping family and domestic violence, living in housing that was physically unsafe, or navigating shared living arrangements with others. The research confirmed that gender shapes young women's and gender-diverse people's perceptions of safety in their homes in ways that are distinct from the experiences of their male peers.

The intersection of violence and housing insecurity creates a system in which women cycle between unsafe relationships, crisis accommodation, and temporary housing because permanent affordable alternatives are unavailable. Current policy settings continue to treat housing, homelessness, and domestic and family violence as separate domains, undermining the effectiveness of all three systems.

*My family home was filled with a lot of domestic violence. And so when I left and now I have my own place, I feel very, very safe there in comparison. And also no one in my family knows where I live. So that makes me feel very safe.*

**Julia, woman, early 20s - We've Been Robbed research participant**

### **3.5 Young People on Income Support, International Students, and People with Disability**

The 'We've Been Robbed' research found that intersectional barriers require housing policy solutions to be tailored across multiple dimensions of disadvantage. This is especially acute for international students, people receiving income support, and people with disabilities seeking housing. These groups face compounding discrimination in the private rental market, where income type, disability, and visa status are used as grounds for rejection in ways that are systemic rather than exceptional.

People with disability face additional barriers in accessing safe and appropriate housing, including inaccessible design, discrimination, and inadequate income support. Women with disability who experience violence face particularly acute barriers. Accessible, gender-responsive housing remains chronically undersupplied, and the data systems to track and respond to this need remain inadequate.

### 3.6 Older Women

While the intergenerational focus of this inquiry rightly centres younger Australians, it is essential to trace the trajectory forward. Women who are currently young renters, if denied pathways to stable and affordable housing, will become the older women in crisis in the decades ahead. More than three-quarters of single women renters already in retirement experience poverty. This is the predictable end point of a system that fails young women today. The 'We've Been Robbed' research is not only a portrait of young people's current experiences. It is a warning about the generation of older women we are creating through inaction.

### 3.7 Regional and Remote Communities

A one-size-fits-all housing approach fails to meet the specific needs of young women and gender-diverse people in regional and remote areas, where access to essential services, transport, and community support is often limited. The 'We've Been Robbed' research documented the experience of young people who had moved away from regional areas to access affordable housing, or who were forced to remain in regional areas where housing was cheaper, but services were absent. Both experiences represent failures of place-based policy.

### 3.8 The Information and Navigation Gap

A finding that emerged strongly from the 'We've Been Robbed' research, and which cuts across all cohorts, is the profound lack of accessible, centralised information to guide young people through the housing system. Participants were aware that policies and rights existed but consistently reported not knowing where to find reliable information or how to navigate the system. This knowledge gap compounds disadvantage, particularly for those from backgrounds where housing system navigation has not been modelled by family or community.

*I don't find, at least personally, don't feel that there's any like one source of truth for housing. Like I feel like normally we would go to a government website for that kind of thing, but I personally don't know of any that exists.*

**Beth, woman, aged 24-25, Victoria - We've Been Robbed research participant**

*I feel like our education totally failed us. I always think there needs to be some kind of unit in Year 11 or 12, like a compulsory unit where it's like just life skills. So taxes, superannuation, getting your first job, buying your first house, getting into the rental market. If we have the skills or knowledge from that education, we might be able to make more informed choices.*

**Beth, woman, aged 24-25, Victoria - We've Been Robbed research participant**

## 4. Causes of Intergenerational Housing Inequality

The causes of Australia's intergenerational housing inequity are structural, and policy driven. They do not reflect market failure alone. They reflect deliberate choices over decades that have systematically favoured property investors over renters, older cohorts over younger ones, and wealthier households over those with the greatest need.

### 4.1 Tax Settings That Distort Markets and Compound Inequality

Australia's tax treatment of property investment is among the most generous in the OECD. Negative gearing and the capital gains tax discount together create strong financial incentives to hold residential property as a speculative asset, inflating prices, reducing affordability, and concentrating ownership among wealthier, older Australians. Policymakers have long acknowledged that these settings are inefficient and regressive, yet reform has been politically avoided.

The intergenerational dimension of this failure is critical. Young Australians entering the housing market today face prices that have been inflated by tax concessions from which they themselves cannot benefit until they have already accumulated sufficient capital to invest. The gap between those who entered the market before the sustained price appreciation of the late 1990s and those who did not is now so large as to represent a structural class divide. The 'We've Been Robbed' research captured participants' acute awareness that the system had been structured to benefit those who were already in it, at the expense of those who came after.

### 4.2 Chronic Underinvestment in Social and Affordable Housing

Social housing in Australia has declined from approximately 6 per cent of total housing stock in the early 1990s to near historic lows today. This decline reflects deliberate policy choices to withdraw public investment and rely on the private market to deliver affordable outcomes, a strategy that has comprehensively failed. The 'We've Been Robbed' research found that participants identified further investment in social housing as a primary solution to the crisis they were experiencing.

Despite commitments under the Housing Australia Future Fund and National Housing Accord, the pace and scale of current investment remain insufficient to restore social housing to a level that can meet need. Absent explicit targets tied to need, the share of social housing will continue to decline relative to population.

### **4.3 A Rental System That Fails Renters**

As home ownership becomes increasingly unattainable for younger Australians, the rental system has become the default long-term housing pathway for a growing share of the population. Yet Australia's rental system remains insecure, fragmented, and poorly regulated. The 'We've Been Robbed' research documented renters' constant sense of precarity in relation to their housing situation, driven by fear of being evicted or facing unmanageable rental increases. Participants described the cycle of renting, receiving rent increases, moving, and starting again as exhausting, financially unsustainable, and demoralising.

National Cabinet's Better Deal for Renters provided an important foundation, but implementation has been uneven. Key reforms, including fair limits on rent increases, enforceable minimum standards, and effective regulatory oversight, remain inconsistent or absent across jurisdictions. The research found that participants' knowledge of their rights frequently outpaced the practical availability of redress, leaving them exposed despite formally existing protections.

### **4.4 Homelessness Policies That Respond Rather Than Prevent**

Australia's homelessness system is predominantly crisis oriented. It responds to homelessness after it has occurred rather than preventing it from happening. Specialist homelessness services are routinely forced into bypass mode, turning away more than 123,000 people annually. This is a system operating beyond safe capacity. The 'We've Been Robbed' research found that nearly half of young women do not feel confident they could access government-funded support if they became homeless, despite awareness that such support nominally exists.

### **4.5 Gendered Economic Inequality as a Structural Driver**

The gender pay gap, the superannuation gap, the unequal distribution of unpaid care work, and the economic consequences of domestic and family violence all contribute to the housing crisis for women and gender-diverse people. The 'We've Been Robbed' research documented in particular the way in which young women's dependence on partners for housing affordability reflects and reinforces broader economic inequality. When housing affordability requires a dual income, and gender inequality structures whose income is more precarious and whose career is more interrupted, housing insecurity becomes a gendered outcome of labour market policy failures, not solely a failure of housing policy.

#### **4.6 Lending Rules and the Mortgage Market**

Tightening credit standards and the requirement for increasingly large deposits have placed home ownership further out of reach for younger Australians without access to family wealth. The 'We've Been Robbed' research captured participants' clear-eyed understanding that the “Bank of Mum and Dad” is a significant driver of home purchase, and that this benefit accrues disproportionately to those with already-wealthy families, entrenching intergenerational advantage. For young women without family wealth, and particularly those who have experienced family violence or family estrangement, there is no parental safety net. The housing market's increasing reliance on inherited advantage is a direct driver of intergenerational inequity.

### **5. Factors That Promote or Impede Action on Housing Reform**

#### **5.1 Factors That Impede Reform**

The political economy of housing reform in Australia is distorted by the concentration of property ownership among older, wealthier cohorts who are more likely to vote and who have benefited most from the current system. Tax reform, particularly around negative gearing and the capital gains tax discount, has been identified as economically necessary by multiple independent reviews, yet has been abandoned by successive governments in response to political pressure. This is a structural impediment to intergenerational equity.

Short electoral cycles create incentives for governments to prioritise demand-side interventions that produce visible short-term effects, such as first home buyer grants, over supply-side and structural reforms that deliver benefits over the medium to long term. The federalised structure of housing policy, where responsibility is distributed across Commonwealth, State, and Territory governments without clear accountability, creates coordination failures and enables cost shifting.

The voices of those most affected by housing insecurity, including young women, gender-diverse people, renters, and people experiencing homelessness, are systematically underrepresented in policy design. YWCA's polling found that two in five young women and gender-diverse people say they are not being appropriately heard when it comes to how housing and homelessness policies are designed.

## 5.2 Factors That Promote Reform

Housing has moved to the centre of Australia's political agenda in a way that was not true a decade ago. Our polling found that two in three young women say housing is the issue that will shape their vote, and that 85 per cent support increasing the supply of safe, secure, and affordable housing for women, gender-diverse people, and families. The political salience of housing among younger voters creates an opportunity for reform that governments cannot ignore.

The current scale of public investment in housing through the Housing Australia Future Fund, National Housing Accord, and related programs represents the most significant structural realignment of housing investment in a generation. This investment creates an opportunity to embed gender-responsive approaches, integrated supports, and accountability frameworks into new supply. The opportunity cost of not doing so is enormous.

The growing body of evidence on the social and economic costs of housing insecurity, including the cost of crisis services, lost productivity, impacts on health and education, and long-term fiscal consequences, is making the economic case for investment increasingly difficult to ignore. YWCA is committed to publishing Australia's first comprehensive cost-benefit analysis of gender-responsive housing to further strengthen this evidence base.

## 6. Policy, Legislative and Other Options for Tackling Intergenerational Housing Inequity

[YWCA Australia's Policy Platform 2026](#) sets out eight interlocking policy pillars for a gender-equal housing future. The following section distils the most critical policy options that would meaningfully reduce intergenerational housing inequity, with particular attention to the gendered dimensions of the crisis. These recommendations are directly informed by the solutions identified by 'We've Been Robbed' research participants themselves, and by the quantitative and qualitative evidence from our national polling.

### 6.1 Enshrine Housing as a Human Right

A legislated *National Housing and Homelessness Plan*, with housing recognised as a fundamental human right consistent with Australia's international obligations, would provide the durable legal and policy framework that has been absent from Australia's housing system. This would align Australia with international best practice, including Finland's housing rights approach, and provide a consistent accountability framework across Commonwealth, State, and Territory governments. The 'We've Been Robbed' research called for this shift explicitly, arguing that current tax policies favour older, wealthier owner-occupiers and investors, exacerbate intergenerational inequality, drive up housing prices, and limit affordability.

## **6.2 Expand Social and Affordable Housing Supply at Scale**

Research participants were direct: further investment in social housing was identified as the most critical systemic change needed. Australia requires a sustained, multi-decade commitment to expanding social housing to at least 6 per cent of total housing stock by 2035 and 10 per cent over two decades. This requires permanent, always-on capital grant and concessional finance programs.

Mandatory inclusionary zoning, requiring a minimum proportion of genuinely affordable housing in all new developments, should be implemented nationally with consistent standards. The definition of affordable must be linked to household income and need, not market rents. Participants in the 'We've Been Robbed' research also called explicitly for women-specific and LGBTQIA+-specific housing support as part of the supply solution, recognising that the design and character of social and affordable housing matters as much as its quantity.

## **6.3 Reform Tax Settings That Distort the Housing Market**

The phase-out of negative gearing and the capital gains tax discount on residential property investment represents the single most impactful demand-side reform available to the Commonwealth Government. The revenue generated should be directed to a dedicated social and affordable housing fund to ensure the transition benefits those with the greatest need. These reforms, combined with stamp duty abolition at State level for first homes, would meaningfully improve access for younger Australians.

## **6.4 Make Renting Fair, Safe and Affordable**

The 'We've Been Robbed' research found that stronger rental regulation was a primary solution identified by participants. National leadership is required to ensure consistent rental protections across all jurisdictions. This includes national minimum rental standards covering safety, energy efficiency, heating and cooling; limits on rent increases tied to CPI and market benchmarks; the abolition of no-grounds and retaliatory evictions; and the establishment of active rental regulators with meaningful enforcement capacity.

Commonwealth Rent Assistance should be substantially increased and indexed to market rents rather than CPI. The current level of Rent Assistance leaves recipients in deep rental stress in virtually every rental market in Australia. A National Tenant's Rights Commission should be established to provide independent advocacy and complaints oversight.

## **6.5 Embed a Gender Lens Across Housing Policy and Investment**

Gender-responsive housing cannot be an add-on. It must be embedded as a foundational design principle across all housing and homelessness investments. This requires mandatory gender impact assessments for all major housing and infrastructure investments, gender-responsive budgeting across Commonwealth and State Treasuries, and minimum allocation targets within social and affordable housing programs for women, gender-diverse people, and households on the lowest incomes.

YWCA recommends that at least 25 per cent of funding under the Housing Australia Future Fund and related programs be quarantined for housing that meets the needs of women, gender-diverse people, and families. Integrated gender-responsive and intersectional metrics should be embedded in all housing, tax, and budget frameworks.

## **6.6 Build a Safe at Home, Safe Everywhere System**

Housing must be integrated at the centre of Australia's response to domestic and family violence. The current revolving door between violence, crisis accommodation, and temporary housing reflects systemic failure. Governments must embed housing stability as a core safety mechanism, guarantee time-bound pathways to permanent affordable housing for victim-survivors and ensure that Safe at Home approaches that enable women to remain safely in their homes. The 'We've Been Robbed' research confirmed that many young women's experience of safety or danger in their homes is directly tied to their access to independent, affordable housing.

## **6.7 Fund Specialist Services to Match Need**

The specialist homelessness and domestic and family violence sectors are chronically underfunded relative to demand. YWCA recommends a minimum increase in baseline specialist homelessness services funding of at least \$670 million per annum, indexed to real costs. Specialist domestic and family violence services require a minimum increase of at least \$1 billion per annum. A Prevention and Early Intervention Fund of at least \$500 million should be established to fund tenancy sustainment, mediation, and financial assistance that prevents homelessness before crisis occurs.

## **6.8 Embed the Leadership of Young Women and Gender-Diverse People**

The 'We've Been Robbed' research was unambiguous: young people urgently need a seat at the table when it comes to housing decisions. They know what is needed and what politicians need to hear. YWCA recommends the establishment of a permanent National Youth Housing Advisory Mechanism, aligned with the Commonwealth's Youth Engagement Strategy, to ensure young women and gender-diverse people are represented in housing policy design, funding decisions, and system governance.

Three in four young women surveyed in our national polling support this proposal, and 59 per cent say they would be more likely to vote for a party that commits to establishing such a body. This council should advise on the implementation of the *National Housing and Homelessness Plan*, the design of social and affordable housing programs, and the reform of rental regulations, ensuring that those with the greatest stake in the outcome have a formal and enduring role in shaping it.

Participants also identified the need for widely available information about housing, including financial literacy education in schools. This is a policy intervention of modest cost and significant impact, and one that research participants named directly as a solution they wished had been available to them.

## **7. Related Matters**

### **7.1 Data Gaps and the Invisibility of Housing Insecurity**

Australia's housing data infrastructure is inadequate to the scale of the problem. Disaggregated data by gender identity, disability, and other intersectional characteristics is limited or absent from major datasets. Hidden homelessness is systematically undercounted. The absence of robust, disaggregated data makes it impossible to accurately assess need, target investment, and measure outcomes.

YWCA recommends that the Australian Bureau of Statistics, in partnership with the community sector and lived experience communities, co-design an expanded housing data collection framework that captures gender identity, intersectional characteristics, forms of hidden homelessness, and outcomes over time. This data infrastructure should be treated as essential policy infrastructure, not an optional extra.

## **7.2 The Cost of Inaction**

Housing insecurity and homelessness carry significant social and economic costs. Insecure housing undermines workforce participation, worsens physical and mental health, disrupts education, and increases reliance on crisis, health, justice, and child protection systems. For women and gender-diverse people, these impacts are amplified by caring responsibilities, lower lifetime earnings, and gendered labour market inequality.

Evidence consistently shows that failure to invest early and adequately shifts costs downstream. Crisis responses are more expensive and less effective than prevention. When housing is unstable, economic participation and productivity decline, particularly for women with caring roles who are pushed further from jobs, services, and support networks. Housing instability represents not only social harm, but a structural drag on national productivity and long-term fiscal sustainability. These costs are intergenerational. They compound.

## **7.3 Alignment with Australia's International Obligations**

Australia has ratified the International Covenant on Economic, Social and Cultural Rights, the Convention on the Elimination of All Forms of Discrimination Against Women, and the Convention on the Rights of the Child, each of which includes obligations relevant to housing. The *Wiyi Yani U Thangani Report* and the *Closing the Gap Implementation Plans* provide a framework for addressing the housing rights of First Nations women and gender-diverse people. Reform of Australia's housing system must be assessed against these international obligations, not only against domestic political considerations.

## Recommendations

YWCA Australia calls on the Senate Select Committee to recommend the following 15 systemic reforms, drawn from our research, policy platform, and the lived expertise of young women and gender-diverse people across Australia.

### **Recommendation 1: Enshrine Housing as a Human Right**

The Commonwealth Government should legislate a National Housing and Homelessness Plan that recognises housing as a fundamental human right consistent with Australia's international obligations, with binding targets, transparent reporting, and accountability mechanisms spanning Commonwealth, State and Territory governments.

### **Recommendation 2: Restore and Expand Social Housing**

Commonwealth, State and Territory Governments should commit to restoring social housing to at least 6 per cent of total housing stock by 2035 and 10 per cent over two decades, backed by permanent, 'always-on' capital grant and concessional finance programs that sustain a continuous pipeline of low-income housing.

### **Recommendation 3: Reform Investor Tax Concessions**

The Commonwealth Government should phase out negative gearing and the capital gains tax discount on residential property investment, directing the resulting revenue to a dedicated social and affordable housing fund to ensure those with the greatest need benefit from the transition.

### **Recommendation 4: Introduce Mandatory Inclusionary Zoning**

State Governments and Local Councils should implement mandatory inclusionary zoning requiring a minimum proportion of genuinely affordable housing in all new developments, with affordability defined by reference to household income and need, not market rents.

### **Recommendation 5: Establish National Minimum Rental Standards**

Commonwealth and State Governments should establish enforceable national minimum rental standards covering safety, energy efficiency, heating and cooling; introduce limits on rent increases tied to CPI and market benchmarks; abolish no-grounds and retaliatory evictions; establish active rental regulators with meaningful enforcement capacity; and establish a National Tenant's Rights Commission.

### **Recommendation 6: Increase Commonwealth Rent Assistance**

Commonwealth Rent Assistance should be substantially increased and indexed to market rents rather than CPI to provide immediate relief for low-income renters, with targeted additional assistance for young people, single parents, and gender-diverse people entering the housing market.

### **Recommendation 7: Embed a Gender Lens Across Housing Policy**

All major housing and infrastructure investments should be subject to mandatory intersectional gender impact assessments. Gender-responsive budgeting should be embedded across Commonwealth and State Treasuries. At least 25 per cent of funding under the Housing Australia Future Fund and related programs should be quarantined for housing that meets the needs of women, gender-diverse people, and families. Gender-responsive and intersectional metrics should be integrated into all housing, tax, and budget frameworks.

### **Recommendation 8: Build a Safe at Home, Safe Everywhere System**

Governments should embed housing stability as a core safety mechanism within Australia's response to domestic and family violence. This includes guaranteeing time-bound pathways to permanent affordable housing for victim-survivors, fully resourcing 'Safe at Home' approaches, investing in trauma-informed and accessible housing for women and children, and establishing national outcome benchmarks for safety, housing stability, and recovery.

### **Recommendation 9: Fund Specialist Services to Match Need**

The Commonwealth Government should increase baseline specialist homelessness services funding by at least \$670 million per annum, increase baseline specialist domestic and family violence services funding by at least \$1 billion per annum, and establish a Prevention and Early Intervention Fund of at least \$500 million, with all funding indexed to real costs.

### **Recommendation 10: Establish a Permanent National Youth Housing Advisory Mechanism**

The Commonwealth Government should establish a permanent National Youth Housing Advisory Mechanism, aligned with the Youth Engagement Strategy, to ensure young women and gender-diverse people are formally represented in housing policy design, funding decisions, and system governance. State and Territory governments should create place-based permanent youth advisory bodies on housing policy.

### **Recommendation 11: Develop a First Nations-Led National Housing and Homelessness Plan**

The Commonwealth Government should properly resource and commit to a dedicated, self-determined National First Nations Housing and Homelessness Plan, led by Aboriginal and Torres Strait Islander women and Aboriginal Community Controlled Organisations, aligned with the Wiyi Yani U Thangani Report and the Closing the Gap Implementation Plans.

**Recommendation 12: Prioritise Place-Based and Cohort-Based Approaches**

Commonwealth, State and Territory Governments should establish binding regional and cohort-based allocation targets within housing programs, ensure at least 30 per cent of federally funded homes are built in regional areas, and fund place-based housing solutions that ensure access to essential services, transport, and community support for communities outside major metropolitan areas.

**Recommendation 13: Reform the Homelessness Data Infrastructure**

The Australian Bureau of Statistics, in partnership with the community sector and lived experience communities, should co-design an expanded housing data collection framework that captures gender identity, intersectional characteristics, all forms of hidden homelessness, and outcomes over time, and publish disaggregated data that enables evidence-based policy targeting

**Recommendation 14: Address the Gendered Drivers of Housing Insecurity**

Treasury and the Office for Women should embed the housing and income security impacts on women and gender-diverse people in budget statements. Governments should address superannuation gaps, expand shared equity and low-deposit home ownership pathways, strengthen income support for low-income renters, and reform retirement income policies to address the structural drivers of housing insecurity in later life.

**Recommendation 15: Invest in Education and Information Infrastructure**

Governments should establish centralised, accessible hubs, both online and in communities, providing clear information on rental rights, home buying, and financial literacy, and ensure these resources are incorporated into school curricula to equip young people with the knowledge they need to navigate the housing market.

## Conclusion

Australia's intergenerational housing crisis is not inevitable. It is the consequence of choices. It can be resolved by different choices.

YWCA Australia has spent more than 140 years building and delivering housing for women across Australia. We know what works. We know what the barriers to change are. And we know that the voices of those most affected by housing insecurity, particularly young women and gender-diverse people, must be at the centre of any solution.

The 'We've Been Robbed' research gives the Committee a window into the daily reality of this crisis. It is not an abstract policy problem. It is the cycle of exhausting moves and unmanageable rent increases. It is the mental health cost of living in a family home as an adult because nothing else is available. It is the terror of raising a child in a rental that might be lost at any moment. It is the young woman who does not feel like an adult because her housing circumstances will not let her. And it is the profound, clear-eyed understanding that the system was not built for them, and that it needs to change.

The young women and gender-diverse people who participated in our research and our polling are not asking for special treatment. They are asking for a fair housing system. One that gives them the stability their parents took for granted. One that does not force them to choose between unsafe housing and homelessness. One that recognises domestic and family violence as a housing issue. One that does not punish them for being women, for being gender-diverse, for being young, for being renters.

The 15 recommendations in this submission are grounded in evidence, drawn directly from participant-identified solutions, tested in practice, and supported by the community. YWCA Australia urges the Select Committee to recommend their adoption with urgency. Housing security should be ordinary, not exceptional. Gender should not determine who is housed, who is safe, or who is left behind.

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