



National Women's
Equality Alliance

POLICY POSITION: HOUSING AND HOMELESSNESS SUPPORT FOR WOMEN AND GENDER- DIVERSE PEOPLE

Proudly led by YWCA Canberra, the Working with Women Alliance (WwWA) is one of the five National Women's Alliances that play a key role in ensuring women's voices are central in the policy development process by providing evidence-based, intersectional gender equality advice and civil society expertise to government on areas of most impact and influence to Working for Women: A Strategy for Gender Equality.

The National Women's Equality Alliance is a portfolio under the WwWA that champions the vision of a society where every woman has the opportunity to thrive, unencumbered by systemic barriers.

POLICY STATEMENT: HOUSING AND HOMELESSNESS SUPPORT FOR WOMEN AND GENDER-DIVERSE PEOPLE

Executive Summary

Gender inequality has far-reaching and lifelong consequences, shaping the economic security, safety, and well-being of people across Australia.

One in three Australians hold a negative bias about women's ability to participate fully economically, politically or in education. These biases shape how women move through the world and mean that many are at serious risk of violence, housing insecurity and poverty.

This policy position statement highlights the urgent need for policies that prioritise women's economic equality. By ensuring access to secure employment, fair wages, financial independence, and adequate care services, Australia can create pathways to long-term safety, stability, and equality for all.

Key Recommendations

Invest in housing and homelessness support for women and gender-diverse people

1. Develop a gender-responsive action plan on housing that aligns with the commitments of the National Plan to End Violence against Women and Children 2022-32. LGBTIQ+ people.
2. Reform tax and welfare policies to address gender disparities in housing affordability.
3. Sustainably fund Specialist Homelessness Services to support women at risk and LGBTIQ+ people.

Australia's housing crisis: Women at the forefront

Women are the face of the housing crisis in Australia. Women typically earn less and are more likely to experience rental stress and housing insecurity. Increasingly, women are at serious risk of homelessness.

Young women are much less likely than young men to own homes, and when they do eventually buy, they face higher debts for longer.[i] Despite increased demand for public and community housing, social housing has been declining as a share of housing stock for three decades.[ii]

It's no surprise then, that women are more likely to rely on Commonwealth Rent Assistance payments and three in five people in social housing are women.[iii] Women are the fastest growing cohort of people experiencing homelessness and two in three Specialist Homelessness Services (SHS) clients are now women.[iv] Three in four single women retirees who rent privately, live in poverty.[v]

Domestic and family violence is the leading cause of homelessness for women. More than 7,000 women a year return to violent homes because there are no other affordable or safe options.[vi] Where women can leave, they face increased risks of homelessness, with single mothers experiencing homelessness and marginal housing at nearly four times the national average.[vii] In September 2024, nearly two in five SHS clients had experienced family and domestic violence.[viii]

Developing a gender-responsive action plan on housing that aligns with the commitments of the National Plan.

Gender-based violence is a key driver of Australia's current housing crisis. Unaffordable, insecure and inaccessible housing are key barriers for leaving violence. The National Plan commits to improving access to short-term, medium and long-term housing for women and children experiencing violence and supporting women to stay in their own homes when they so choose. Additionally, women and gender-diverse people from marginalised communities are at greater risk of violence and homelessness; notably, women over the age of 55, migrant, refugee and culturally and linguistically diverse women, and Aboriginal and/or Torres Strait Islander women.

Reform tax and welfare policies to address gender disparities in housing affordability.

A review of the tax and transfer system is needed to address economic drivers of the housing crisis in Australia. Tax concessions, such as negative gearing and the capital gains tax discount, incentivise the use of housing as an investment and disproportionately impact women, particularly older women, by limiting housing affordability and security. For every dollar of benefit from negative gearing that women receive, men receive more than two dollars, for every dollar of benefit from the capital gains tax discount that women receive, men get more than \$1.50.[ix] As well as contributing to inequality, these concessions cost the Australian Government around \$20 billion per year. This revenue could, and should, instead be spent on social housing.

Sustainably fund services to support women at risk and LGBTIQ+ people.

Funding for SHS is not currently tied to demand, which means the sector cannot expand to meet growing demand or increased complexity. Two in three of the people turned away by homelessness services are women.[x] The strain on the system is evident, with 83% of services unable to answer phone calls, 74% unable to respond to urgent emails, and almost 40% of services forced to close their doors during business hours.[xi] This means many individuals in need are not even accounted for in the unmet demand. Funding a trauma-informed, sustainable specialist homelessness sector means addressing workforce issues including burnout, funding uncertainty and staff-turnover to ensure continuity and improved wellbeing for both clients and staff.

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