



**National Women's  
Safety 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 Safety Alliance is a portfolio under the WwWA that brings together a diversity of voices, expertise and experience to inform and guide national policy on women's safety.

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

## Executive Summary

The acceleration of gender-based violence has increased pressure on Australia's housing crisis and frontline services. Demand for support in the face of violence vastly outweighs the available supply and leaves women and children at great risk of homelessness or further violence.

Experiences of gender inequality increase the risk of poverty, limit opportunities to escape and recover from violence, contribute to housing insecurity and homelessness and result in lower superannuation balances and reduced financial stability in retirement.

This policy position statement highlights the urgent need for policies that prioritise women's access to safe, affordable housing, comprehensive income support, and sustainable frontline services as a response to extreme rates of gender-based violence. In Addition, it calls for pro-active policies that eliminate instances of violence in the first place.

## 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.



**National Women's  
Safety Alliance**

# 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.



**National Women's  
Safety Alliance**

## 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.



# References

- [i] CoreLogic, 2024, Women and Property: Gender equity in property ownership: <https://www.corelogic.com.au/news-research/reports/women-and-property-2024>
- [ii] National Housing Supply and Affordability Council, 2024, State of the Housing System, Australian Government, <https://nhsac.gov.au/sites/nhsac.gov.au/files/2024-05/state-of-the-housing-system-2024.pdf>
- [iii] Australian Council of Social Service, 2022, Why lifting income support is essential to gender equality and economic security for women, <https://www.acoss.org.au/220426-why-lifting-income-support-will-help-women/>; Australian Institute of Health and Welfare, 2024, Housing assistance in Australia 2024, Occupants, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/occupants>
- [iv] Australian Institute of Health and Welfare, 2024, Specialist Homelessness Services: monthly data (September 2024), <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/occupants>
- [v] Coates, B., Bowes, M., Moloney, J., 2025, Renting in retirement, Grattan Institute, <https://grattan.edu.au/wp-content/uploads/2025/02/Renting-in-retirement-Why-Rent-Assistance-needs-to-rise-Grattan-Report.pdf>
- [vi] Equity Economics, 2021, Nowhere to go: The benefits of providing long-term social housing to women that have experienced domestic and family violence, <https://www.equityeconomics.com.au/report-archive/nowhere-to-go-the-benefits-of-providing-long-term-social-housing-to-women-that-have-experienced-domestic-and-family-violence>
- [vii] Sebastian, A., 2023, Navigating turbulence: COVID and beyond for Australian single mothers, Report of a 2022 national survey by the Council of Single Mothers and their Children, <https://www.csmc.org.au/wp-content/uploads/2023/11/CSMC-National-Survey-Report-Navigating-Turbulence-Nov-2023.pdf>
- [viii] Australian Institute of Health and Welfare, 2024, Specialist Homelessness Services: monthly data
- [ix] Grudnoff, M., Littleton, E., 2021, Rich men and tax concessions, The Australia Institute, <https://australiainstitute.org.au/wp-content/uploads/2021/04/P911-Income-wealth-an-gender-distribution-of-tax-concessions-WEB.pdf>
- [x] Australian Institute of Health and Welfare, 2024, Specialist homelessness services annual report 2022-23, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/unmet-demand-shs>
- [xi] Homelessness Australia, 2024, Call Unanswered: Unmet Demand for Specialist Homelessness Services, <https://homelessnessaustralia.org.au/wp-content/uploads/2024/11/Impact-Economics-Call-Unanswered.pdf>

