



**SUBMISSION TO  
THE SENATE  
INQUIRY INTO  
THE WORSENING  
RENTAL CRISIS  
IN AUSTRALIA**

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Australia

Opening Doors.  
Building Futures.

## INTRODUCTION

YWCA Australia welcomes the opportunity to provide a submission on behalf of YWCA Australia to the Community Affairs Reference Committee on the “worsening rental crisis in Australia”.

In this submission, we outline how stress on the current rental market is impacting women and gender diverse people in Australia. We provide a series of recommendations for consideration by the Committee in its report on these important issues.

We attach selected quotes from consultation across our membership in support of the submission, that we trust you will take into consideration in making your final recommendations.

We are available to appear before the Committee to give evidence should the Committee request.

## ABOUT YWCA AUSTRALIA

### Safe, Secure and Affordable Housing

- We are the only national women’s housing provider in Australia providing safe, secure, and affordable housing solutions for women in need.
- We are a trusted and registered Community Housing Provider working closely with government to deliver more social and affordable housing for women and their families.
- We build, buy, and manage housing properties and implement gendered housing solutions informed by our Women’s Housing Framework.
- We know access to safe, secure, and affordable housing is central to achieving gender equality in Australia which is why we advocate for more affordable housing for women and gender diverse people to all levels of government.

### Evidence-Based Services and Programs

- We provide tailored services and programs to support women to end homelessness and housing insecurity, including domestic and family violence services.

- We deliver evidence-based services and programs to tackle the underlying drivers of women's housing insecurity and homelessness and ensure stable housing outcomes.
- Our gender-responsive service model is scalable and can be localised and tailored to partner with government public housing, private rental, or existing Community Housing Providers for an integrated solution.
- By investing in and working with specialist organisations to design and implement more gender-responsive homelessness and housing support programs, we can end homelessness for women and gender diverse people.

### Leadership and Advocacy

- We have a long and proud history of advocacy led and informed by young women.
- We know the importance of involving young women, gender diverse people, and those with lived experience in shaping the policies that directly impact them.
- That is why we have made young women's leadership and women's housing our priority for gender equity in Australia.
- Through our Young Women's Council and Lived Experience Leadership Pathways, our priorities are guided by the expertise of those who have a stake in shaping tomorrow.

### Our Policy Platform is here:

<https://www.ywca.org.au/advocacy/>

## SETTING THE SCENE

YWCA Australia acknowledges the severe strain across the entire housing system in Australia due to rising construction costs, the ongoing impacts of COVID-19, very low vacancy rates, and inadequate investment in social and affordable housing over time. This has culminated in a rental and housing affordability crisis and its impacts are gendered.

As a provider of housing and homelessness supports, YWCA Australia witnesses the impact of the rental and housing affordability crisis on women and gender diverse individuals every day. Our organization, guided by the voices of young women and gender diverse people, is equally concerned about the impact the rental and housing affordability crisis is having on younger Australians.

High rental costs are making it increasingly challenging for women to secure and maintain suitable, long-term housing. Many women are spending more than 30 per cent of their incomes on rent, thereby meeting the definition of housing stress. Women are also increasingly accepting substandard housing, which negatively affects their health, well-being, and economic stability. Sole parents and women on low incomes are facing heightened risks of homelessness due to skyrocketing rental prices. Additionally, young women and gender diverse people are experiencing heightened rental and financial insecurity due to the rental and housing affordability crisis, impacting their mental health.

YWCA Australia strongly believes that access to safe, secure, and affordable housing is a fundamental factor in achieving gender equality. Housing, alongside the health, welfare, and community support services, is a human right and should be a source of stability, safety, social connection, and a pathway to economic security for all women and gender diverse people.

We look forward to contributing to the Federal Government's consultation on the *National Housing and Homelessness Plan*, where we will explore these matters further. Moreover, we commend National Cabinet for taking a leadership role in the development a new law reform agenda to strengthen renters' rights nationwide. Collaborative efforts across states and territories will foster greater jurisdictional consistency as we see more people renting and renting for longer. As a critical step towards gender equality, YWCA Australia calls upon policymakers to prioritize the development of comprehensive rental safeguards to create a future where rental housing is affordable and accessible for all.





## KEY STATISTICS

The worsening rental crisis in Australia has disproportionately affected young women, women, and gender diverse individuals, exacerbating existing gender disparities. The following data highlights the severity of the situation:

- In 2019, the Census reported that more Australian women are living in rental stress as compared to men.<sup>1</sup>
- Women face clear structural economic disadvantages, earning on average below 70 per cent of men's income, with less in superannuation and savings.<sup>2</sup>
- Women are the greatest users of specialist homelessness services in Australia and the stress on the rental market has resulted in a surge in demand for these services.<sup>3</sup>
- Increased rental costs has resulted in women spending a significantly higher proportion of their income on rent, further burdening their financial stability.<sup>4</sup>
- Increased rental costs have forced women into making the impossible choice between housing and safety.
- Family and domestic violence is the leading cause of homelessness for women (40 per cent of women cite it as the main reason)<sup>5</sup> and more and more women are facing the impossible choice between violence or a roof over their head.
- Single women constitute the majority of rent assistance recipients, indicating their heightened reliance on financial aid compared to single men and couples.<sup>6</sup>
- Women are more likely to inhabit rented homes characterized by inadequacy, insecurity, or overcrowding, impacting their overall well-being.
- The number of women experiencing homelessness has increased by approximately 10 per cent since 2016.

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<sup>1</sup> ABS (Australian Bureau of Statistics) 2019. Housing occupancy and costs, 2017–18.

<sup>2</sup> Workplace Gender Equality Agency (WEGA). (2017). *Women's Economic Security in Retirement Insight Paper*. Australian Government. Pages 6 and 7.

<sup>3</sup> Dawson, E. (2022). *A Home of One's Own: Philanthropic & social sector solutions for women's housing*. Per Capita and Australians Investing in Women.

<sup>4</sup> Australian Housing and Urban Research Institute. (2023). *What are the real costs of Australia's housing crisis for women*. Brief. March 8.

<sup>5</sup> Council to Homeless Persons analysis of AIHW (2020). Specialist Homelessness Services Collection, 2017-18, published in Equality Rights Alliance National Plan on Gender Equality 2020

<sup>6</sup> Commonwealth Rent Assistance 2018 data commissioned from Department of Social Services for the Equality Rights Alliance (2020). Equality Rights Alliance National Plan on Gender Equality 2020.

The above data underscores the urgent need for government action to address the rental crisis from a gendered perspective. Implementing policies and initiatives that safeguard the housing stability of young women, women, and gender diverse people will be vital in fostering a more equitable and secure rental market.

By addressing the rental crisis, supporting the community housing sector to deliver more affordable housing, and bolstering financial assistance programs, government can take significant strides toward achieving gender equality in housing.



## THE CHANGE WE NEED

In addressing the rental crisis and its profound impact on young women, women, and gender diverse individuals, YWCA Australia advocates for fundamental changes in policy to ensure access to safe, secure, and affordable housing.

It is imperative to progress rental reforms across state and territory jurisdictions, enhancing safety, security, and certainty for women and gender diverse people in rental housing. Such reforms should be complemented by an increase in the rate of Commonwealth Rental Assistance and greater investment in tenancy sustainment programs to support women and gender diverse people to maintain their private rental tenancies.

The impact of the short-stay and holiday accommodation market on the rental sector needs thorough examination, acknowledging the commendable efforts of some states and territories to address or mitigate this issue.

Recognizing that housing and homelessness are deeply gendered issues, a gendered policy approach is essential. The challenges faced by women, including the gender pay gap, superannuation gap, and rental affordability gap, underscore the need for targeted policies.

Women experiencing domestic violence require safe and affordable housing options, while a *National Housing and Homelessness Plan* delivered with a gender lens is crucial to addressing the rental and housing affordability crisis more broadly.

A gendered policy approach will be instrumental in addressing rising homelessness among women and tackling the gendered impacts of the rental crisis. We urge the Committee to examine the data revealing the disproportionate impact the rental band housing affordability crisis is having on women and gender diverse people and make recommendations for a gendered approach to solving the challenges we face.

***“Since most of us are priced out of home ownership, for our mental well-being and sense of community we should be able to make rentals feel like homes.”***



## RECOMMENDATIONS

- Ensure the 10-year *National Housing and Homelessness Plan* incorporates gender-responsive strategies to address the gendered nature of the rental and housing affordability crisis.
- Apply a gender impact analysis as part of gender-based budgeting commitments to the *National Housing and Homelessness Plan* and *National Housing and Homelessness Agreement*.
- National Cabinet should continue to drive key reforms to ensure greater consistency across jurisdictions.
- The Housing Ministerial Council continue to report to National Cabinet on progress against state-based reforms to residential tenancies legislation with the view to improving rental affordability and certainty for women and gender diverse people.
- Work closely with Community Housing Providers such as YWCA Australia to deliver more build to rent affordable housing models specifically for women that don't meet the eligibility criteria for social and community housing yet are still priced out of the private market.
- Expand state-based rental assistance programs to ease the impacts of rising rents and help people maintain tenancies longer, such as bond loans and rental grants.
- Provide greater funding for housing and homelessness support programs, including initiatives such as Keeping Women Safe in Their Homes for women experiencing or at risk of experiencing domestic and family violence.
- Foster a coordinated approach involving government agencies, community housing providers, and specialist service providers to address housing insecurity due to high rental increases.
- Invest in tenancy sustainment support measures across the private sector including through financial products and case management support.
- Expand tenancy support programs to cover those at risk of homelessness in both social and private housing.
- Increase income support payments, particularly Commonwealth Rent Assistance.
- Consider the merits of appointing a National Rental Commissioner.
- Ensure adequate funding for tenant support advisory services.
- Recognize and address the impact of rental stress and housing affordability challenges on younger generations, including mental health challenges.



## QUOTES FROM YOUNG WOMEN AND GENDER DIVERSE PEOPLE ON THEIR EXPERIENCES OF RENTING

### **The cost of renting**

'There needs to be a rent ceiling, so that renters are not burdened with a landlord's investment property mortgage increases.' Sophie, 29, Regional NSW.

'Caps on rental pricing per bedrooms, bathrooms etc' Caitlin, 19, Urban VIC.

'Extreme rent increases should come with longer leases so there is more security. Increases should be capped to one per year, and by percentage.' Ebony, 29, Urban QLD.

'Cap rent increases to a reasonable amount- no \$150 a week increases. Actual penalties for landlords who evict tenants for repairs or intend to occupy themselves and then re-list the property at a higher price.' Angie, 28, Urban VIC.

'Cap rental increases per year, encourage longer leases (2-5 years). Rachel, 27, Urban QLD.

'Rent caps, housing costs are increasing but wages are not, it should not be entirely at the discretion of landlords to decide rental costs.' Anonymous.

### **Supply issues**

'I work in Sydney, and I live close to 2 hours away from my workplace so I can afford rent. There are limited options of rentals where I live, and every application involved illegal rent bidding to secure the property.' Sophie, 29, Regional NSW.

'I am planning on searching for a rental 2 - 2.5 months prior to my lease ending.' Teegan, 23, Urban NT.

## **Rental insecurity**

'There needs to be better care for renters including longer leases.' Sophie, 29, Regional NSW

'People wanting to sell their rental properties, people kicking out previous tenants so they can kick up their prices by crazy percentages etc.' Caitlin, 19, Urban VIC

'We have lived in our inner-city apartment for almost four years now and are only ever offered a 6-month lease for renewal. We have had two rental increases in the past year, with only the offer of a 6month lease. First a \$40 increase, then an \$80 increase. We were too scared about getting rejected from a new rental, so we have just stayed where we are. It's extortionate to not only have such extreme rental increases, but to have them paired with such short leases! There's no security. This is on top of an increasing cost of living and stagnant wages.' Ebony, 29, Urban QLD

## **High rents and rental increases**

'The only rental me and my partner got excepted for is \$470 per week, and that's now considered cheap. We both earn less than \$50,000 a year on salary jobs and it's insane trying to keep up with bills, rent and groceries whilst also still having to have something resembling a social life' Caitlin, 19, Urban VIC.

'Easier access to rental fee help. Caps on rental pricing per bedrooms, bathrooms etc. Raising wages could also help considering one problem affects the other.' Caitlin, 19, Urban VIC.

'I've share housed for 6 years in Melbourne to keep rent costs down. My current lease will be going up \$50 per week next year. There is really nothing else available in my area at the same price point if we couldn't accept the increase. My housemate and I are lucky enough to be on decent wages.' Angie, 28, Urban VIC.

'It would be nearly impossible for me to rent as a single person without share housing.' Angie, 28, Urban VIC.

'Rents in my postcode are increasing rapidly - you can barely find a one-bedroom under \$490/week, or a two-bedroom under \$650/week. Friends of mine have had their landlords raise rents by 30% in one year, which is unaffordable for most people. One friend of mine was originally offered \$450, and then another apartment in her building got leased at \$500, so the landlord rescinded the offer of \$450 and asked for \$500. This was \$100 more per week than what she was paying before, and she is a nurse who lives in an area close to her hospital.' Rachel, 27, Urban QLD.

'I have just begun university and was hoping that after school I would be able to move out and find accommodation. Initially I intended to move interstate for university, however the prospect of renting in this economy and crisis was just too daunting and I couldn't afford to move. I then decided to attend uni in a city nearby to me. Due to the cost of rentals in the city, I was unable to move closer to university and will have to continue living with my family. Renting seems so unaffordable that I feel like I should just save up and buy a house in the very long-term future, because it would cost that or more to rent for the next few decades.' Anonymous.

'My rent went up \$120 when the lease was up and its now being advertised for \$200 higher than what I originally paid for in 2020. I'm looking for rentals and it's extremely difficult as there are so many applicants.' Anonymous.

'I have had to make a decision whether to pay more for a rental or pay less for a rental with a number of issues (eg. rusty stove top, outdated and worn-out fixtures and appliances that aren't as energy efficient and therefore cost more on the electricity bill). I have also had 2 rent increases and am looking for an alternative place to live which means I might need to compromise on the distance I need to travel for work or the safety of the area to be able to afford a rental the fits my needs.' Teegan, 23, Urban NT.



## **Renters' rights**

'Since most of us are priced out of home ownership, for our mental well-being and sense of community we should be able to make rentals feel like homes. Better support for renters with pets, and reasonable modifications/personalisation of our living spaces for long term renters.' Ebony, 29, Urban QLD.

'Checks on rental houses for habitability prior to being leased each time. Reform around who completes repairs at a rental property- e.g., if the landlord insists on repairing wiring, are they a licensed electrician?' Angie, 28, Urban VIC.

## **Investment properties/generational divide**

'The government is set up to encourage people to buy investment properties - people with multiple investment properties should be penalised to encourage less hoarding of real estate.' Ebony, 29, Urban QLD.

'The government needs to care about my generations access to housing. It is fundamental human right, but housing is treated as an investment prospect. There needs to be a rent ceiling, so that renters are not burdened with a landlord's investment property mortgage increases.' Sophie, 29, Regional NSW.

'Older generations buying investment properties which is condoned if not rewarded by the government with negative gearing and tax breaks. Incomes not going up with inflation.' Angie, 28, Urban VIC.

'Remove negative gearing, incentivise more build to rent, include a percentage increase cap between leases.' Anonymous.

'Decades of making it easier for boomers to buy multiple investment properties as well as foreign ownership.' Anonymous.

'Help landlords afford the upkeep for their investment properties to allow them to create safe and cost-effective places to live.' Teegan, 23, Urban NT.

## **International policies**

'In Europe the leases longer and allow renters more stability.' Sophie, 29, Regional NSW.

'In Scandinavian countries, leases are generally for 5 years minimum. This would ease the stress of housing security for renters in Australia who accept moving may be a yearly occurrence.' Angie, 28, Urban VIC.

'We need to shift how we think about rentals, and I think we should move to models in Europe where certain building are rentals only.' Anonymous, 28, Urban QLD.

## **Government support**

'I think Commonwealth Rent Assistance should be expanded and extended.' Rachel, 27, Urban QLD.

## **Other**

'I'm quite lucky as a single young professional with a good income and a few years of rental history behind me. I think for single parents, people on income support payments, people in casual or part time work or young people trying to live out of home for the first time, it is extremely tough.' Rachel, 27, Urban QLD.