



Federal Budget Submission 2024-25

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Statement from YWCA Australia's Young Women's Council

YWCA Australia's Young Women's Council (YWC) welcomes the opportunity to provide this statement as a forward to YWCA Australia's submission to the Federal Budget 2024-25.

YWC is an advisory body to YWCA Australia. We bring our passion and lived-experiences to YWCA Australia's vision of a future where gender equality is a reality by ensuring all women and gender diverse people have access to safe, secure, and affordable housing. We provide our input and expertise to YWCA Australia's advocacy agenda to push for transformative policy and systems change for a gender equal housing future.

The 2024-25 Federal Budget is an opportunity for the government to set the foundations to leave a better housing future to the next generation. The decisions made now have far-reaching implications for the legacy and opportunity we leave young people.

The housing and rental affordability crisis coupled with a cost-of-living crisis is resulting in young women and gender diverse people living in substandard and expensive rental accommodation and increasingly priced out of home ownership. Young women and gender diverse people are experiencing greater rates of housing insecurity and homelessness, and increased financial hardship which is having overall impacts on mental health, wellbeing, and sense of opportunity for the future.

A better housing future hinges on recognising the interconnectedness of gender and housing inequality. We need actionable solutions— dismantling discriminatory systems, promoting equal access, and prioritising gender-responsive approaches— to build a future where everyone thrives.

The 2024-25 Federal Budget must prioritise measures that address both gender equality and housing challenges to unlock a more equitable housing future.

We urge the government to carefully consider the YWCA Australia's 2024-25 Federal Budget submission and its clear and compelling call for a healthier housing system for all. Investing in housing is an investment in the future of women and gender diverse people, and the future of Australia.

The government has a once-in-a-generation opportunity to ensure a brighter, gender-equal housing future. We can't let this opportunity pass us by.

Signed, YWCA Australia Young Women's Council.

About YWCA Australia

Safe, Secure and Affordable Housing

- We are the only national housing provider for women and gender diverse people in Australia providing safe, secure, and affordable housing solutions to those that need it most.
- We are a trusted and registered Tier 2 Community Housing Provider working closely with government to deliver more social and affordable housing for women and gender diverse people.
- 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 and gender diverse people to end homelessness and housing insecurity, including domestic and family violence services.
- We deliver evidence-based services and programs to tackle the underlying gendered drivers of 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 and gender diverse people.
- 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.

Executive Summary

A budget for a gender equal housing future

The Albanese Government's 2024-25 Federal Budget must prioritise measures that turn the tide on Australia's prevailing housing and cost of living crisis and create a more gender equal housing future.

Everyone should be able to afford a safe place to call home. Unfortunately, the system has been set up to fail with historic underinvestment in social and affordable housing, and tax and policy settings designed to benefit the few. This has had a perverse impact on housing affordability, particularly for women and gender diverse people who are confronted with the impacts of this deepening inequality.

Australia currently faces a perfect storm of disadvantage. The cost to build, buy and rent housing, coupled with inflationary pressures on the economy, are locking people out of secure housing, pushing more people into rental stress, and resulting in an increase in rough sleeping nationally. The 2024-25 Federal Budget prioritise measures in the context of these colliding challenges.

The research is clear. Australia's housing landscape is under extraordinary pressure. For example, a report by the **National Housing Finance and Investment Corporation** revealed that social and affordable housing has not kept pace with demand and population growth.¹ The **Community Housing Industry Association** determined that over 640,000 Australian households have unmet housing need,² and a recent report by **National Shelter and SGS Economics** showed rental affordability is plummeting in almost every capital city and is spreading to the regions.³

On top of this, Australia's housing landscape is inherently unequal. We've seen the share of federal housing spend going to the lowest 20 per cent of income earners decline from 44 per cent in 1993 to 23 per cent in 2023, while the share going to the top 20 per cent increased from 9 per cent to 43 per cent.⁴ A recent report pointed out that 90 per cent of people on income support are experiencing housing stress,⁵ and that Australian's have spent \$81 billion on tax breaks for investors since 2010.⁶

¹ National Housing Finance and Investment Corporation (2023) "State of the Nation's Housing 2022-23." NHFIC Research, Australian Government.

² Van Den Nouwelant, R., Troy, L., Soundararaj, B. (2022) "Quantifying Australia's Unmet Housing Need: A National Snapshot. UNSW City Futures Research Centre In partnership with the University of Sydney.

³ SGS Economics and Planning, National Shelter, Brotherhood of St Laurence, Beyond Bank (2023) Rental Affordability Index.

⁴ Lloyd-Cape, M., McKenzie, M., Dawson, E. (2024) "On Whose Account? Government Spending on Housing. Centre for Equitable Housing. Per Capita. Melbourne.

⁵ ACOSS | September 2023 "It's Not Enough": Why more is needed to lift people out of poverty.

⁶ Azize, M. (2024) 'Written Off: The high cost of Australia's unfair tax system.' Everybody's Home: Melbourne.

We need a new approach, and it must start with a significant and sustainable commitment to building more social and affordable homes.

Not only is the housing and cost of living crisis entrenching inequality, but it is also amplifying inequalities that already existed. **YWCA Australia's recent report in partnership with UNSW Cities Futures Research Institute⁷** put a spotlight to the gendered and intersectional experiences of housing insecurity and homelessness in Australia, particularly for women, First Nations peoples and young people.

We know women and gender diverse people face distinct systemic and structural obstacles when accessing housing over their lifetimes. This includes, but is not limited to, the gender pay gap, the unequal burden of unpaid work, disrupted employment, economic consequences of divorce and separation, lower wealth accumulation over employment life, and lower superannuation balances. We also know that domestic and family violence remains the number driver of homelessness for women, and rates of women experiencing homelessness have risen 10 per cent since the previous Census.⁸

While YWCA Australia acknowledges the suite of housing supply and affordability measures included in the 2023-24 Federal Budget, more needs to be done. It is imperative the Federal Government's tax and spend settings are strategically tailored to initiatives that dismantle existing inequalities and ease the impacts of the current dual crises on women and gender diverse people to create a more gender equal housing future.

This submission has been informed by YWCA Australia's Young Women's Council and through survey consultation with YWCA Australia's membership.

7 Ng, M., Buxton, A., Martin, C., Pawson, H., (2023) "Gender, Housing Insecurity and Homelessness in Australia: Data Insights". UNSW City Futures Research Institute and YWCA Australia.

8 Australian Bureau of Statistics (ABS) 2021, Estimating homelessness: Census, 2021, Canberra.

Priorities for a Fair and Gender Equal Australia

Our 2024-25 Federal Budget submission prioritises the critical issues of housing affordability and cost of living through the lens of fairness, equality, and opportunity. We recommend the following three guiding themes inform budget decision making:

- **Building a Healthier Housing System:** The time is now to build a healthier housing system for all, one that ensures everyone has access to safe, secure, and affordable housing.
- **Unlocking Potential Through Gender Equality:** Gender equality means housing equality, and only by achieving both can we unlock Australia's true potential.
- **Investing in the Future of Young Women and Gender Diverse People:** We share a collective responsibility to create a brighter housing future for our young people.

The time is now to build a healthier housing system for all, one that ensures everyone has access to safe, secure, and affordable housing.

Australia faces a perfect storm of disadvantage, with the housing crisis and cost of living crisis colliding to push an increasing number of people into homelessness. The current dual crises are impacting women, young people, and First Nations communities at higher rates.

The 2024-25 Federal Budget presents a critical opportunity to turn the tide on housing and rental affordability in Australia and create a more equitable housing future for all. We urge the Albanese Government to seize this moment and use the 2024-25 Federal Budget to deliver on its promise of a better future.

The government can alleviate the impact of housing and cost of living stress on women and gender diverse people by increasing the share of federal spend on social and affordable housing, reforming tax incentives that are having perverse impact on housing affordability, and funding targeted and gender responsive housing and homelessness initiatives.

Gender equality means housing equality, and only by achieving both can we unlock Australia's true potential.

Women and gender diverse people face a lifetime of systemic disadvantages – the pay gap, gendered violence, intersecting identity-based discrimination – leaving them with lower incomes, less savings, and more barriers to accessing safe, secure, and affordable housing.

The current housing and cost of living crisis is amplifying these inequalities. Young women, older women, LGBTIQ+ individuals, First Nations women, people with disabilities and migrants face even greater risks due to intersecting barriers. Single parent families, mostly led by women, are struggling to afford rents in a skyrocketing rental market and women make up the majority of rent assistance recipients, highlighting the existing system's inadequacy.

The 2024-25 Federal Budget must be a improve pathways for women and gender diverse people to access safe, secure, and affordable housing. To this end, the budget must properly fund the implementation of gender-based budgeting and gender impact analysis, increase the proportion of overall government spending on social and affordable housing, and increase funding for homelessness support programs specifically designed for women and gender diverse people.

Investing in the housing security of women and gender diverse people isn't simply a question of fairness, it's the key to unlocking Australia's true potential. When we achieve gender equality in housing, we unleash the full capacity of half our population, building a stronger, more inclusive society where everyone can thrive.

We share a collective responsibility to create a brighter housing future for our young people.

The 2024-25 Federal Budget will have far-reaching implications for the legacy we leave our young people. Young women and gender diverse people are struggling with limited affordable housing options, soaring rents, and are increasingly priced out of home ownership. Yet, access to safe, secure, and affordable housing shouldn't be a privilege, it's a fundamental human right. This principle must be the cornerstone of budgetary and policy decisions, dismantling the structural inequalities across the economy that trap young people in housing insecurity and homelessness.

Young people now make up nearly half of all those experiencing homelessness,⁹ yet their access to social and community housing falls short of their need. This situation is further compounded by a disturbing 57 per cent of young people residing in inadequate housing, meaning they are living in substandard conditions.¹⁰ Further, in a 2021 poll, two thirds of respondents said they thought home ownership was now out of reach for young people.

We share a collective responsibility to pass on a better housing future to our young people. We know it takes time to build more housing supply, which is why this budget must prioritise measures that provide immediate relief to young people

⁹ Ng, M., Buxton, A., Martin, C., Pawson, H., (2023) "Gender, Housing Insecurity and Homelessness in Australia: Data Insights". UNSW City Futures Research Institute and YWCA Australia.

¹⁰ Ibid.

exposed to skyrocketing rental prices. We need to fund youth-focused initiatives such as Youth Foyers to arrest increasing youth homelessness rates. We also need to take a longer-term view and create real opportunities for young people to access safe, secure, and affordable housing over their lifetimes.

Recommendations

YWCA Australia also supports recommendations as contained in submissions from relevant housing and homelessness sector peaks and advocacy bodies including Homelessness Australia, Community Housing Industry Association, PowerHousing Australia, National Shelter, Everybody's Home and the Australian Council for Social Services and highlights the following recommendations as YWCA Australia's priorities. We commend the ongoing advocacy on behalf of the housing, homelessness, community, and domestic and family violence sectors on these important issues.

Structural

- Budget allocation for a single dedicated Commonwealth Housing and Homelessness Agency with an appointed Cabinet Minister to review historical expenditure on social and affordable housing and other significant intergovernmental agreements including the National Housing and Homelessness Agreement and produce detailed budget statements on housing and homelessness expenditure.
- A package of cost-of-living relief measures aimed at low to middle income earners including rental assistance and energy rebates.
- Urgent reform of Australia's negative gearing and capital gains tax settings that are having a perverse impact on the broader housing market, further cementing housing as an asset not a human right. Redirect foregone revenue to support increased investment in social and affordable housing.

Housing Supply

- Substantially increase investment in social and affordable housing, with dedicated allocations across new social and affordable housing developments for priority cohorts, including women and gender diverse people.
- Dedicated funding pools to incentivise innovation in advanced construction technologies and modern methods of construction.
- Properly support the growth of the community housing sector in its efforts to assist government to deliver on social and affordable housing targets, particularly those providers delivering specialised housing to priority cohorts. This includes investing in capacity building initiatives and tax incentives for builders working with community housing providers to deliver supply.
- Allocate funding for the proper implementation of the National Housing and Homelessness Plan, including gender impact analyses.

- Supports to states and territories to continue to rollout social impact investments to assist with reducing rates of homelessness.

Homelessness Services

- Significantly increase Commonwealth funding for social housing and homelessness programs under the National Housing and Homelessness Agreement and other State and Territory partnership agreements with the Commonwealth.
- Adequately resource the homelessness sector to respond to current and future demand by delivering a 25 per cent uplift in funding for homelessness services nationally.
- Continue funding for homelessness services inclusive of the Equal Remuneration (ERO) supplementation payment.
- Allocate dedicated funding for gender-responsive specialist homelessness service provision linked with improved service delivery outcomes.
- Fund measures targeted at homelessness prevention such as early intervention programs, rapid re-housing, supportive housing, tenancy sustainment and housing first initiatives particularly for women and young people experiencing or at risk of experiencing homelessness.
- Explore and consider a needs-based funding model, particularly with respect to the Northern Territory, as part of financial allocations under the National Housing and Homelessness Agreement.

Office for Women and Gender Responsive Budgeting

- Increase funding for the Commonwealth Office for Women to embed gender equality as a policy and budgetary priority and reflected in the Women's Budget Statement.
- Invest in upskilling government agencies to effectively implement gender-based budgeting and analyse the gender impact of all spending proposals.
- Fund a gender impact analysis for the National Housing and Homelessness Plan.

Gendered Data and Research

- Commission detailed, gendered, and intersectional disaggregated data on housing insecurity and homelessness, considering factors like gender, race, socioeconomic status, age, and disability.
- Fund the Australia Bureau of Statistics to collect data through the Census that captures gender identity, among other important indicators, for government, advocacy bodies and service delivery organisations to get an accurate picture of housing insecurity and homelessness for trans and gender diverse people in Australia.

Domestic and Family Violence

- Increase funding for specialist homelessness and domestic violence services for women and gender diverse people. These services must be gender-responsive, trauma-informed, and culturally safe.
- Increase investment in safe accommodation and support options, such as specialist refuges, crisis, and transitional accommodation, to support women and gender diverse people experiencing or at risk of experiencing homelessness.
- Invest in more long-term affordable housing solutions to support women and gender-diverse people experiencing homelessness into secure and safe homes, such as supportive housing models.
- Allocate funding to gender responsive specialist homelessness and family and domestic violence service models that deliver targeted interventions that work.

First Nations Housing

- Significant uplift in targeted investment in culturally safe and affordable housing across First Nations communities, particularly in remote communities.
- Reinstate as a matter of priority the National Partnership Agreement on Remote Indigenous Housing, discontinued by the former Federal Government to assist states and territories to deliver more housing in remote communities.
- Invest in housing and homelessness solutions that are underscored by the principle of self-determination and align with existing recommendations to government.

Rental Affordability

- Introduce targeted rental subsidies for women and gender diverse people and their families who don't meet social housing eligibility criteria but are priced out of the rental market.
- Invest in tenancy sustainment programs to support women and gender diverse people to maintain their private rental tenancies, especially those on low-moderate incomes.
- Fund the delivery of more build to rent affordable housing models catered to the "missing middle" i.e., women and gender diverse people that don't meet the eligibility criteria for social and community housing yet are still priced out of the private housing market.
- Significantly increase Commonwealth Rent Assistance and other income support payments to assist low-income households keep pace with rising rental costs.
- Invest in the successful Youth Foyer model to support younger people experiencing housing insecurity and homelessness.

Accessible Housing for Women and Gender Diverse People with Disabilities

- Fund the increased supply of affordable Specialist Disability Accommodation and Supported Independent Living housing.
- Support states and territories to upgrade existing social housing stock in line with Liveable Design Standards.
- Provide grant rounds for emergency financial aid to support women and gender diverse people with a disability who are experiencing homelessness to access additional supports.

Access to Homeownership

- Focus less on demand side policies that inflate house prices and introduce supply side and market regulatory measures to reduce the barriers to home ownership.
- Include specific initiatives to increase young people's access to home ownership such as expanding access to homeownership pathways and shared equity schemes.
- Increasing housing supply through targeted funding initiatives and partnerships with states.

Housing and Climate Change

- Expand large scale home energy upgrade schemes such as the Household Energy Upgrades Fund to support home upgrades that reduce energy use.
- Introduce budgetary measures to support the introduction of minimum rental standards nationally, particularly with respect to heating and cooling.
- Include grant schemes for community housing providers to upgrade existing social and affordable housing stock to modernise and expand energy efficiency standards across new builds.
- Work with states and territories to invest further in energy efficiency for social housing through schemes such as the solar banks program, like New South Wales.