

# POLICY

# PLATFORM

## 2023-24



**YWCA**  
Australia

# ACKNOWLEDGEMENT

In developing this Policy Platform, YWCA Australia acknowledges the Traditional Owners of the lands on which we work, live and play and we pay our respects to Elders past and present.

We recognise First Nations people as the Custodians of the lands, seas and skies with more than 60,000 years of connection, wisdom and relationship in caring for Country.

We work and live on stolen land and we have a responsibility to acknowledge the harm done to First Nations people and cultures and we commit to work towards respect, recognition and self-determination of all First Peoples.

We recognise the need for intersectional and gender-responsive solutions to Australia's housing and homelessness crisis and we call for specific and appropriate support to enable First Nations women's self-determination and leadership in that process.

# MESSAGE FROM THE CEO



## **I am pleased to share with you YWCA Australia's 2023-24 Policy Platform.**

As Australia's leading women's organisation with over 140 years of service and advocacy in communities across our cities and regions, YWCA Australia stands as a key ally and advocate for the safety, security and wellbeing of young women, women and gender diverse people.

YWCA Australia recognises that safe, secure and affordable housing is fundamental to women's social, economic and educational participation and to the realisation of gender equality and women's human rights.

Women are the primary users of housing support and specialist homelessness service systems, making up most of the social housing tenants and Commonwealth Rent Assistance (CRA) recipients. Women are also more likely to live in low-income or single-parent households and therefore are more likely to experience housing stress.

Housing 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, alongside the right to health, welfare and community support services where and when they're needed.

The federal government's housing legislative agenda and *National Housing Accord* has the potential to deliver a national, coordinated approach to the housing crisis, and YWCA Australia looks forward to working with all levels of government, the private sector and housing experts to drive the delivery of increased housing stock that meets women's needs.

With the release of the *National Plan to End Violence against Women and Children* and consultation on the *National Strategy to Achieve Gender Equality*, YWCA Australia will continue to champion efforts to tackle the systemic and structural drivers of gender inequality and family and domestic violence, including insecure housing.

At YWCA Australia, we are committed to promoting gender equality by leading innovation in the delivery of affordable and secure housing and support services to ensure a brighter future for all women. We hope you'll join us in driving the change we need.

**Michelle Phillips**  
Chief Executive Officer

# ABOUT YWCA AUSTRALIA

**YWCA Australia is working towards a future where young women, women and gender diverse people experience greater safety, security and wellbeing in their homes and communities.**

We are the largest and only national women's community housing provider, providing nearly 150,000 nights of safe and affordable accommodation for women each year through our registered community housing subsidiaries. Additionally, we provide homelessness, housing, and family and domestic violence (FDV) support services in partnership with our own and other community housing providers.

YWCA Australia advocates for initiatives and policies that take an intersectional and gender-responsive approach to support all women and gender diverse people to obtain affordable, safe, appropriate housing and associated support services that assist them to remain housed. Intersectionality recognises that different privileges relating to race, gender and sexuality, ethnicity, physical ability, education and employment deliver different experiences of marginalisation and power.

Through our research and knowledge of the lived experience of our clients and tenants, we bring powerful insights into the experience of housing and homelessness and solutions to the policy table.



## OUR VISION

A future where **gender equality** is a reality.



## OUR PURPOSE

Making **young women's leadership and women's housing** our priority for gender equity in Australia.

# OUR POLICY PILLARS

**In April 2021, YWCA Australia released its five-year strategy, the YWCA Evolve Strategy, or YeS 2026.** The strategy streamlined our focus as an organisation to better support our purpose of making young women's leadership and women's housing our priority for gender equity in Australia to secure a future where gender equality is a reality.

This policy platform outlines YWCA Australia's overarching policy agenda for 2023-24 and has been developed in the context of Australia's broadening housing crisis across our cities and regions.

**Our policy platform defines the key housing challenges facing Australian women and is designed to enable targeted advocacy across our six pillars:**

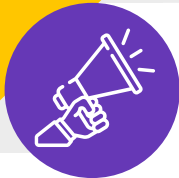
1. Housing supply
2. Homelessness and housing supports
3. Place and wellbeing
4. Investment
5. Renting
6. Social and affordable housing

YWCA Australia is committed to coordinated national efforts to address gender inequality and the housing crisis using credible evidence, research and the voices of women who have experienced housing insecurity or homelessness.

Our six policy pillars contain our priority recommendations for policy change and improvement at all levels of government and society. YWCA Australia will draw on this document to inform our engagement with policy makers and stakeholders so that we can achieve meaningful progress on housing and end women's housing insecurity and homelessness.

**Our six policy pillars provide a clear focus for advocacy and the case for change.**

# PILLAR 1: Housing Supply



## WHY IT MATTERS

**Australia's undersupply of housing stock and the consequent crisis in housing affordability is having a disproportionate impact on women, gender diverse people and their families.**

The issues are further exacerbating the systemic disadvantages faced by women, in particular women of colour and women living in low-income households.

Housing is a human right. Having a home is essential for women's economic security, engagement in work and training, improved health outcomes, and social connection.

Increased affordable housing supply will take pressure off the demand for social housing, ease cost of living pressures for women, gender diverse people and their families and deliver more affordable housing for those that need it most.

Adequate supply of safe, secure and affordable housing is a fundamental factor in achieving gender equality in Australia.



Australians, particularly those on low incomes, are **spending more on housing than previous generations** and more people are seeking help for homelessness.<sup>1</sup>

Unaffordable or insecure housing **negatively impacts women and children's financial security** and economic independence and can lead to poverty and disadvantage for their children.<sup>3</sup>

**New housing stock is not increasing** at the rate needed to support the increasing number of people, particularly older women, facing homelessness.<sup>2</sup>

Improving access to affordable and safe housing can **reduce government spending** on homelessness services, health, child safety and criminal justice.<sup>4</sup>

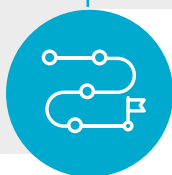


## THE CHANGE WE NEED

**Women, gender diverse people and their families must be able to access housing that is affordable and aligns with factors such as location and proximity to education and employment, social and medical supports.**

We need to address the housing affordability crisis in Australia and reduce the proportion of people's income spent on housing costs.

We need housing that is more widely available and affordable for low to middle-income earners.



## HOW YWCA AUSTRALIA WILL TAKE ACTION

**YWCA Australia will advocate for an increase in affordable housing stock right across the housing continuum, particularly in regional areas and urban growth corridors.**

We will call for improved policy interventions at all levels of government to accelerate and enable the supply of more homes that are gender-responsive and affordable.

This includes planning reforms such as inclusionary zoning, improved macro-tax settings, and incentives for build-to-rent initiatives that prioritize affordable housing.



# PILLAR 2: Homelessness and Housing Supports



## WHY IT MATTERS

**The impact of Australia's housing crisis is gendered. Young women, women and gender diverse people face significant hurdles to accessing affordable housing and are more vulnerable to homelessness - experiencing negative health and wellbeing outcomes as a result.**

Recently released data from the 2021 Census showed a staggering 10 per cent increase in the number of women experiencing homelessness since 2016. That is almost twice the rate of the national average.

There is also a growing number of different cohorts of women experiencing homelessness, including younger women, older women, and women experiencing homelessness for the first time.

Further to this, we know that LGBTQIA+ identifying people, First Nations women, women living with disability, and migrant women face a higher risk of homelessness due to intersecting structural inequalities.

Family and domestic violence is the leading cause of women experiencing homelessness in Australia and the lack of affordable and appropriate housing is resulting in greater numbers of those women seeking support from homelessness services.







Homelessness in Australia has **increased by 5.2 per cent over the last five years**, with women making up the majority of those newly homeless.<sup>5</sup>

The **number of women experiencing homelessness has increased** by approximately 10 per cent since 2016.<sup>6</sup>

**Family and domestic violence is the leading cause of homelessness for women** (40 per cent of women cite it as the main reason).<sup>7</sup>

25 per cent of women who want to leave a violent partner are unable to due to a lack of financial support.

There is an **over-representation of trans, gender-diverse, and non-binary people experiencing homelessness** compared to cisgender people.

**More women than men in all age groups** other than children under the age of nine **sought assistance from Specialist Homelessness Services** (from June 2022).<sup>8</sup>



**Young women, women and gender-diverse people need access to stable and affordable housing in communities where they feel safe and where they can reach their full potential.**

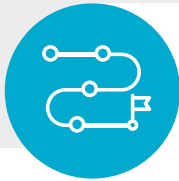
## THE CHANGE WE NEED

We need greater emphasis on the delivery of evidence-based interventions, such as supportive housing and Housing First models, to reduce the risk of homelessness for women and gender-diverse people.

We need further investment in tenancy sustainment programs to support women into housing or to keep women housed.

We need targets for meeting the demand for specialist homelessness services and a reduction in the number of young women, women and gender-diverse people requiring homelessness support as a result of FDV.

The causes and drivers of homelessness for young women, women and gender-diverse people must be recognised and addressed as part of any action plans that are developed under the *National Housing and Homelessness Plan*.



## HOW YWCA AUSTRALIA WILL TAKE ACTION

**YWCA Australia will advocate for increased funding for specialist homelessness and domestic violence services for women and gender-diverse people, alongside ending homelessness approaches including Housing First.** These services must be gender-responsive, trauma-informed and culturally safe.

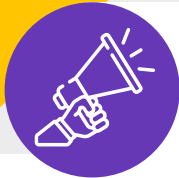
We will encourage policymakers to work alongside women's specialist organisations to design and deliver gender-responsive homelessness and housing supports.

YWCA Australia will advocate for long-term affordable housing solutions to support women and gender-diverse people experiencing homelessness into secure and safe homes.

We will recommend a range of 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.



# PILLAR 3: Place and wellbeing



## WHY IT MATTERS

**Inadequate or unaffordable housing can harm a person's physical, emotional and mental health and their ability to participate fully in society.**

Appropriate housing for women and gender diverse people must offer a basic standard of safe, secure living capable of meeting their needs over the course of their lifetime.

This means having access to the right services and supports, such as schools, health services, child care, as well as opportunities to access work and training with suitable transport options.

Women and gender diverse people from culturally and linguistically diverse backgrounds also benefit from housing that is within reach of their communities and support networks.

Housing that provides access to nature and green space - including gardens or public parks - is also important for women's health and wellbeing.



**Women and gender diverse people often face limited choices** in accessing affordable and adequate housing, including how it is designed.<sup>9</sup>



Proximity to people, support services and networks is a driving factor for **keeping women housed**.<sup>11</sup>

Location of housing has a direct influence on **health and social outcomes** and is an important social determinant of health.<sup>10</sup>



**Poor housing can harm physical health**, mental health and people's ability to participate fully in society.<sup>12</sup>



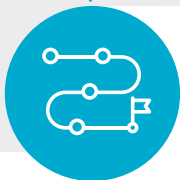
## THE CHANGE WE NEED

**We need greater integration of housing design elements that maximise safety and security in suitable locations close to appropriate services and supports.**

We need all levels of government to consider the spaces in and around a home — including location and physical design features — as critical aspects of new and existing residential developments.

We need incentives for innovative service delivery that supports co-location and/or integration of health, justice and social support services.

We need to establish specific policies regarding best practice design of housing developments and exploring, researching and investing in innovative housing solutions that meet the needs of women and gender diverse people.



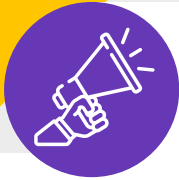
## HOW YWCA AUSTRALIA WILL TAKE ACTION

**YWCA Australia will advise and inform policymakers and stakeholders on the importance of delivering housing projects that are suitable for women and gender diverse people.**

We will advocate for women's housing solutions that are place-based and prioritize proximity to amenities, services, and community and work with state and federal governments to co-design gender-responsive housing solutions.

YWCA Australia will operationalize our Women's Housing Framework as an innovative model with guiding principles for best practice approaches to designing, procuring, and operating housing for women.

# PILLAR 4: Investment



## WHY IT MATTERS

**Although we have seen increased investment in housing initiatives in recent Women's Budget Statements, overall funding for housing and homelessness solutions dedicated to women and gender diverse people remains insufficient.**

Significant and long-term investment will be crucial to the success of the *National Housing and Homelessness Plan*, to eradicating family and domestic violence within a decade under the *National Plan to End Violence Against Women and Children* and to restoring Australia's leadership on gender quality as part of the *National Strategy to Achieve Gender Equality*.



**An investment of around \$290 billion** will be required over the next 10 years to meet the shortfall in social and affordable housing in Australia.<sup>13</sup>

The annual **social and economic costs of Australia's affordable housing shortage** will exceed \$1 billion each year by 2026.<sup>15</sup>



**Every \$1 invested in homelessness accommodation generates \$2.70 of benefits.**

Supporting people out of homelessness results in reduced healthcare expenditure, reduced crime, and greater participation in education and employment.<sup>14</sup>



**Governments can save in excess of \$13,000 per person** each year if they provide people experiencing homelessness with access to secure, long-term housing with support.<sup>16</sup>

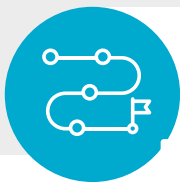


## THE CHANGE WE NEED

**We need to significantly increase investment in social and affordable housing to match the size and scale of the challenge before us.**

We need targeted funding for homelessness and housing supports that caters specifically to the needs of women and gender diverse people.

We need to reduce barriers to institutional investment in affordable housing and we need a major social and affordable housing program funded directly by government.



## HOW YWCA AUSTRALIA WILL TAKE ACTION

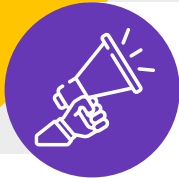
**YWCA Australia will advocate for increased investment in women's housing projects to be developed in line with YWCA Australia's Women's Housing Framework.**

YWCA Australia will advocate for a commitment to adequate, long-term funding to address the critical shortage of women specialist accommodation and homelessness support services. We will advocate for funding to be tied to clearly articulated targets for women.

YWCA Australia will work with the federal government to inform gender-responsive budgeting in Women's Budget Statements and will advocate for a gender impact analysis to be applied to the *National Housing and Homelessness Plan*.



# PILLAR 5: Renting



## WHY IT MATTERS

**High rents throughout Australia are making it harder for women to find and sustain long-term housing that is appropriate to their needs.**

Women are spending a higher proportion of their incomes on rent or accepting a lower standard of housing, impacting their health and wellbeing and compounding their economic insecurity.

In these circumstances, women who are sole parents and on low incomes are at particular risk of becoming homeless.

Young women and gender diverse people are also experiencing increased rental and financial insecurity which is having a detrimental impact on their mental health.



Private renters who are **unemployed aged over 65 or sole parents** tend to spend a larger proportion of their income on rent.<sup>17</sup>

The national **average increase in rental prices** for the 12 months to March 2022 was close to 10 per cent, with an increase of 14 per cent for houses and 8.5 per cent for units.<sup>19</sup>



**Single women** are the majority of rent assistance recipients (45 per cent, compared to 30 per cent single men, and 20 per cent couples).<sup>18</sup>

In 2019-20, **more than half (58 per cent) of all low-income renters spent more than 30 per cent** of their households income on rent.<sup>20</sup>

Women are more likely to live in rented homes that are **inadequate, insecure or overcrowded.**



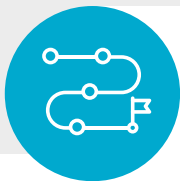
**Women should be able to lead their lives in a safe, secure home where they feel settled, comfortable and able to participate in their community.**

## THE CHANGE WE NEED

We need to progress key rental reforms across state and territory jurisdictions to improve safety, security and certainty for women and gender-diverse people in rental housing.

We need an increase to the rate of Commonwealth Rental Assistance, as well as greater investment in tenancy sustainment programs to support women to stay in their homes, longer.

We need to establish a greater understanding of the impacts of the short-stay and holiday accommodation market to the extent that it contributes to lack of secure, stable, and affordable rental housing stock.



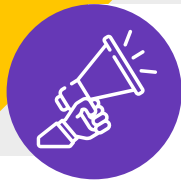
**YWCA Australia will support reforms to rental laws that provide greater certainty and improve rental affordability for women and gender diverse people, including limiting the amount and frequency of rent increases.**

## HOW YWCA AUSTRALIA WILL TAKE ACTION

YWCA Australia will advocate for nationally consistent minimum standards for rental properties and measures that will expand the availability of affordable rental properties where they're needed most.



# PILLAR 6: Social and affordable housing



**Access to social and affordable housing is a crucial safety net for women and gender diverse people experiencing housing insecurity or homelessness.**

## WHY IT MATTERS

Social housing stock in Australia has not kept pace with population growth, resulting in greater numbers of women and gender diverse people trying to access private rentals or falling into homelessness.

Restoring an adequate level of social and affordable housing stock will result in improved social, economic and health outcomes for women and gender diverse people.

An increase in the pipeline of social and affordable housing will shift the dial on achieving greater gender equality.



The **demand for social housing** continues to outstrip supply, with disproportionate impacts on women.

There have been **less than 4,000 dwellings** added to social housing stock in Australia since 2018. <sup>23</sup>



The three years to 2021 saw social housing waiting list numbers rise by 16 per cent Australia-wide, to **164,000 households**. <sup>21</sup>

**Under 30,000 applicants** were granted a social housing tenancy in 2020-21, down 42 per cent from 52,000 in 1991. <sup>24</sup>

Since 1996, **social housing stock has grown by just 3 per cent**. <sup>22</sup>

**Women represent over half (62 per cent) of all social housing tenants**, reflecting the need for current and future dwellings to be appropriately fit for their circumstances. <sup>25</sup>



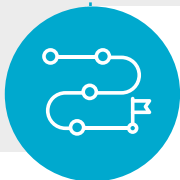
## THE CHANGE WE NEED

### **We need to urgently build more social and affordable housing to reduce growing waiting lists and tackle future demand.**

We need viable partnerships between governments and community housing providers (CHPs) to deliver innovative housing projects that meet the needs of women and gender diverse people.

To ensure a healthier housing system, we need to increase stock and management transfers to CHPs and allocate a proportion of projects under new and existing government housing measures to CHPs.

We need additional measures to improve access to social and affordable housing, and to expand the diversity and quality of social and affordable housing stock that can better meet the needs of women.



## HOW YWCA AUSTRALIA WILL TAKE ACTION

### **YWCA Australia will advocate for an uplift in funding for social and affordable housing beyond existing commitments to meet current and future demand.**

We will call for targets to be set for women and gender diverse people across all housing growth initiatives under the *National Housing and Homelessness Plan*.

We will advocate for the inclusion of gender-responsive housing measures as part of the *National Gender Equality Strategy*.

YWCA Australia will also encourage innovative policy responses that generate more affordable housing supply from existing and latent housing stock.

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