

# ACHIEVING A GENDER-EQUAL HOUSING FUTURE: POLICY BRIEF

Australia's housing crisis is severely impacting young women and young gender diverse people. With rising rents, limited affordable housing options, and an increasingly inaccessible path to home ownership, they face significant barriers to achieving housing security. Safe, secure, and affordable housing must be recognised as a fundamental right, not a privilege. Backed by research from Swinburne University of Technology and YWCA Australia, and informed by YWCA Australia's Young Women's Council, this Policy Brief calls for urgent systemic change. Addressing this crisis requires immediate action and long-term reforms to ensure all young people have access to housing, with gender equality at the heart of Australia's housing policy and practice.



**Achieving gender equality means tackling the root causes of inequality, and housing is at the heart of that struggle. Without safe, secure and affordable homes, gender equality remains out of reach for young women and gender diverse people.**

## Recommendations for Government

The findings of the report, *'We've been robbed': Young women and gender diverse people's housing experiences and solutions* make clear that housing is not just about physical structures; it's about creating security, independence, and a future for young women and gender diverse people. We need a housing system that works for everyone.

By taking these recommended steps, decision makers can address the structural inequities that trap young women and young gender diverse people in cycles of housing insecurity and ensure that Australia's housing future is fair, inclusive, and equitable for all.



# 1. Housing as a Human Right

Challenge	The Change We Need
<p>Policymakers know that inefficient taxes are worsening housing affordability in Australia, making it harder for people to buy or rent a home. Current tax policies, which favour older, wealthier owner-occupiers and investors, exacerbate intergenerational inequality, drive up housing prices, and limit affordability.</p>	<p>Adopt a human rights-based approach to housing, recognising housing as a fundamental right. Draw on international examples, such as Finland, to frame housing policies that ensure everyone has access to safe, affordable, and suitable housing.</p>

# 2. Gender Responsive Housing

Challenge	The Change We Need
<p>Many young women and gender-diverse people feel unsafe in their current housing due to inadequate spaces and support systems. A lack of gender-responsive solutions, coupled with chronic underinvestment in social housing, low rental vacancies, and gender-based violence, has worsened housing precarity, leading to higher rates of homelessness for young women and young gender diverse people.</p>	<p>Increase the supply of gender-responsive housing tailored to the needs of women and gender-diverse people by setting specific targets and applying a gender impact analysis to the National Housing and Homelessness Plan.</p>

**But I think having the option of female-owned or gender diverse housing would have been something that I would have considered at that time, coming from a break-up, feeling a little bit vulnerable, not really knowing next steps.**

Danielle, woman, 26-27, VIC



# 3. Youth Representation in Policy Making

Challenge	The Change We Need
<p>Housing policies often fail to reflect the diverse realities of young women and young gender diverse people, worsening inequalities and disconnecting them from the specific supports they need.</p>	<p>Establish a Youth Advisory Council on housing, aligned with the Federal Government's Youth Engagement Strategy, to ensure young women and gender-diverse people are represented across ages and identities in policymaking. This council will also advise on implementing the National Housing and Homelessness Plan to reflect young people's unique housing needs and experiences.</p>

## 4. Culturally Safe Housing Solutions for Young First Nations Women and Gender Diverse People

Challenge	The Change We Need
<p>First Nations young women and gender diverse people face higher rates of housing insecurity and homelessness, worsened by gendered racial violence and exclusion from housing policies. Regional and remote communities suffer from a lack of culturally safe and connected housing options.</p>	<p>Prioritise culturally safe, self-determined housing solutions, aligned with the Wiyi Yani U Thangani Report and the Closing the Gap Implementation Plans. Ensure First Nations women's voices guide housing policies to address intersecting oppressions and create lasting, community-connected solutions.</p>

## 5. Place-Based Approaches

Challenge	The Change We Need
<p>A one-size-fits-all housing approach fails to meet the specific needs of young women and gender-diverse people, particularly in regional and remote areas where access to essential services, transport, and community support is often limited. Without place-based, tailored solutions, housing insecurity continues.</p>	<p>Prioritise housing solutions that ensure access to essential services, transport, and community support. Incorporating gender responsive design principles into housing for priority cohorts can enhance safety, accessibility, and wellbeing.</p>

## 6. Mental Health and Wellbeing Supports

Challenge	The Change We Need
<p>The housing crisis delays young women and gender diverse people from gaining independence, forcing them to remain reliant on others. This lack of affordable housing undermines autonomy, leading to stress, anxiety, and uncertainty about the future, with serious consequences for mental health and sense of identity.</p>	<p>Introduce mental health support initiatives that address the psychological impacts of housing insecurity. Deliver on housing policies that assist young women and gender diverse people to achieve greater independence, such as stronger rental protections.</p>

**I just kind of feel like we've been robbed of being young people, like we have to care about things that them as young people didn't have to care about. And I wish that there was a way that they understood that, and if we don't change something, we're just going to continue to rob young people of living anxious-free, stress-free, young adulthood."**

Beth, woman, 24-25, VIC



## 7. Educational and Information Hubs

Challenge	The Change We Need
<p>Young women and gender-diverse people are aware of housing policies but lack access to centralised, comprehensive information, leading to confusion in navigating the housing market. There is also limited conversation around innovative housing solutions that address diverse needs.</p>	<p>Establish centralised hubs, both online and in communities, that provide clear, accessible information on rental rights, home buying, and financial literacy. These hubs should also promote discussions on innovative housing solutions and be incorporated into school curricula to empower young people with the knowledge they need to navigate the housing market.</p>

**I don't find at least personally, don't feel that there's any like one source of truth for housing. Like I feel like normally we would go to a government website for that kind of thing, but I personally don't know of any that exists.**

Beth, woman, 24-25, VIC



## 8. Addressing the Cost-of-Living Crisis

Challenge	The Change We Need
<p>The rising cost of living, combined with wage stagnation and a history of underinvestment in social and affordable housing, has made renting and homeownership increasingly unaffordable and unattainable for young people.</p> <p>These financial pressures are exacerbating housing insecurity, leaving young women and young gender diverse people with fewer viable options for stable, long-term housing.</p>	<p>Increase JobSeeker and other support payments for low-income renters to provide immediate relief. As building new homes takes time, introduce additional measures such as stronger rental protections and targeted assistance for young people entering the housing market to ease financial stress.</p>



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Building Futures.