



# SUBMISSION TO THE SELECT COMMITTEE ON COST OF LIVING

**OCTOBER 2024**

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**YWCA**  
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## Submission to the Select Committee on Cost of Living

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## 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.

## Introduction

Housing, cost of living, and gender equality are deeply interrelated, as economic pressures uniquely impact women and gender diverse people in Australia. At YWCA Australia, we see firsthand how systemic economic inequalities, caregiving responsibilities, and safety concerns shape the housing challenges facing women and gender diverse people, intensifying their exposure to cost-of-living pressures.

The gendered nature of these issues requires targeted responses to create a future where gender equality is a reality. In this submission to the Select Committee on the Cost of Living, we highlight the role of housing affordability and security in alleviating these pressures and discuss how gender-responsive approaches can address the unique needs of women and gender diverse people, creating a fairer and safer society.

## Gendered Nature of the Housing and Cost-of-Living Crisis

The cost-of-living crisis in Australia disproportionately impacts women and gender-diverse people, who face unique barriers to securing affordable, stable housing. Housing insecurity for these groups is exacerbated by systemic economic inequalities, including the gender pay gap, caregiving responsibilities, and pervasive issues of domestic and family violence (DFV). These factors contribute to the troubling statistic that women make up 60% of those accessing homelessness services.<sup>1</sup> Without targeted policy interventions, this trend will continue to drive housing inequality, pushing women further into economic precarity.

Key structural barriers deepen this gendered impact:

- Women in Australia earn, on average, 13.3% less than men.<sup>2</sup> Lower incomes restrict their access to housing and the capacity to accumulate wealth through home ownership, which is the primary wealth-building mechanism in Australia. This shortfall in income limits women's resilience to the pressures of rising rents and living costs, amplifying their vulnerability to housing stress and insecurity.
- By age 65, women retire with an average of one-third less superannuation than men, largely due to career interruptions for caregiving.<sup>3</sup> As a result, older women face significant risks of housing insecurity and poverty, driving the high demand for social housing and support among this demographic. Ensuring equitable access to housing is critical to addressing gendered poverty and reducing dependence on social welfare systems.

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<sup>1</sup> Australian Institute of Health and Welfare (2023) Specialist Homelessness Services Annual Report 2022–23, [www.aihw.gov.au](http://www.aihw.gov.au), accessed October 2024.

<sup>2</sup> Workplace Gender Equality Agency (WGEA), Australia's Gender Pay Gap Statistics, 2024.

<sup>3</sup> Australian Bureau of Statistics (ABS), Gender Indicators, Australia, accessed October 2024.

- Women continue to shoulder most unpaid caregiving work, limiting their economic independence. The pandemic intensified this burden, pushing many women to reduce their paid hours or leave the workforce entirely. This shift has left them overrepresented in lower-paid, part-time, and casual roles, limiting their ability to save, invest, or access stable housing.
- For First Nations women, migrant women, and women living with disabilities, housing challenges are compounded by factors such as a lack of culturally safe or accessible housing options. These intersecting barriers further intensify economic insecurity and increase their risk of homelessness.
- Economic and housing insecurity is a core driver of negative impacts on physical and mental health, educational outcomes, and overall wellbeing. This creates a cycle of inequality and inequity against women and gender-diverse people, which is again systemically compounded for those with intersecting identities.

Addressing these gendered dimensions of the housing and cost-of-living crises can drive positive social and economic outcomes for women and society at large.

- Secure, affordable housing improves mental and physical health, supports educational attainment, and boosts workforce participation. For women experiencing DFV, safe housing offers a crucial means of escape, providing the stability necessary to rebuild financially and achieve independence.
- Home ownership is essential for long-term financial security, particularly for women who, due to lower lifetime earnings and caregiving responsibilities, are often excluded from property markets. This exclusion places them at higher risk of poverty in later life. By addressing these barriers, policymakers can reduce homelessness among older women and support financial independence for future generations.
- Women are overrepresented in homelessness services, with many relying on social housing due to economic insecurity, low property ownership rates, the prohibitive cost of rentals, and safety concerns within their own homes. Often this housing is only short-term or crisis accommodation, and only a band-aid solution to their long-term needs. Increasing the social housing stock, implementing gender-responsive housing policies, and providing economic support can uplift women and gender diverse people and provide them with the stability to re-build their lives and re-gain their financial independence.

In summary, the gendered nature of Australia's housing crisis must be central to discussions around the cost-of-living crisis. A holistic approach to housing that includes gender-responsive policies and financial support for women is essential. By investing in affordable housing and implementing gender-targeted interventions, Australia can alleviate cost-of-living pressures, reduce the gender wealth gap, and build a more inclusive and economically resilient society.

## Housing Costs as the Biggest Cost-of-Living Pressure on Household Budgets

Housing costs are the single largest expense for many households, with the national median rent at approximately \$627 per week as of October 2024. In metropolitan areas such as Sydney and Brisbane, rents are even higher, with Sydney's median weekly rent reaching \$770.<sup>4</sup> This represents an 8.5% year-on-year increase, a rate far exceeding wage growth, which remains at an annual average of 2.2%.<sup>5</sup> This gap means rents are rising nearly twice as fast as wages on average, leading to increased housing stress for renters across various income levels. Consequently, households are devoting a larger portion of their income to housing, pushing many—particularly women and gender diverse people—into financial distress.

The pressures of high rent impact women differently:

- Women are more likely than men to lead single-income households, and for those on lower incomes, the rapid rise in rent has pushed more women into housing stress. Data from ACOSS shows that single mothers are increasingly unable to meet essential needs, as more than 30% of their income is devoted solely to rent.<sup>6</sup>
- Women are overrepresented in low-wage or part-time employment, a factor exacerbated by the gender pay gap. This disparity is especially significant in regional areas, where women may face additional barriers to accessing well-paid employment opportunities and affordable housing.
- For many low-income women, particularly older women and single mothers, the high cost of housing in urban areas has necessitated moves to regional or peri-urban locations, disrupting access to essential services and employment opportunities. In cases where rental costs exceed wage increases, the result can be increased financial insecurity and increased risk of homelessness, particularly for older women and single mothers, who already face higher rates of poverty and housing instability.<sup>7</sup>

In sum, the shortage of affordable housing is increasing rents and amplifying cost-of-living pressures for women and women-led households, deepening economic inequality for women overall.

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<sup>4</sup> CoreLogic (2024) Australia's Median Rent Hits New Record, Surpasses \$600 per Week, [www.corelogic.com.au](http://www.corelogic.com.au), accessed October 2024.

<sup>5</sup> Australian Bureau of Statistics (2024) Wage Price Index, June 2024, [www.abs.gov.au](http://www.abs.gov.au), accessed October 2024.

<sup>6</sup> Australian Council of Social Service (ACOSS) and UNSW Sydney (2023) Poverty in Australia 2023: Who is Affected? Poverty and Inequality Partnership, pp. 18-20.

<sup>7</sup> Productivity Commission (2019) [Vulnerable Private Renters: Evidence and Options](#), Productivity Commission Research Paper, p 6.

## Housing Affordability and the Cost-of-Living Crisis

Housing affordability is a key factor shaping Australians' economic wellbeing and quality of life. For women, especially those in low-wage or caregiving-dominated industries, the crisis in housing affordability is exacerbating gendered financial insecurity.

Housing costs in Australia have outpaced real income growth, putting homeownership out of reach for many women. The reality is that wages in many women-dominated sectors, such as healthcare, education, and community services, have not kept pace with rising housing costs. This disparity places these essential workers in precarious financial positions, especially in urban areas with high rents.

Homeownership is an essential means of financial security in retirement, yet women face unique barriers due to career interruptions and lower lifetime earnings.<sup>8</sup> Women are underrepresented among homeowners, particularly older women and single mothers, who face growing housing instability and make up more than half of the tenancies in public and social housing.

Middle-income women, especially those who are single or in caregiving roles, are increasingly excluded from both social and community housing, as well as the private rental market. For many, incomes are too high to qualify for social or community housing, but insufficient to afford private rentals or homeownership, placing them in the “missing middle.”

At YWCA Australia, we have recognised this and are delivering 24 safe and affordable, long-term rental homes for women in the heart of the Adelaide CBD. What sets this project apart is its commitment to housing women and their families impacted by domestic and family violence. It also aims to address the needs of the “missing middle”—women that don't meet the eligibility criteria to enter social or community housing yet are still feeling the pinch of high rents and soaring property prices, thereby being pushed out of the private housing market. This is the housing gap we see more and more women falling through—a gap that YWCA Australia is proactively aiming to bridge to tackle the housing and cost of living crisis head on.<sup>9</sup>

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<sup>8</sup> Workplace Gender Equality Agency (WGEA), Australia's Gender Pay Gap Statistics, 2024.

<sup>9</sup> Find more on YWCA Australia's Hutt Street development at <https://www.ywca.org.au/project/hutt-street-affordable-housing-development/>.

## Impact of the Housing and Cost-of-Living Crisis on Young People

YWCA Australia's 2024 report in partnership with Swinburne University of Technology, 'We've Been Robbed': Young Women and Young Gender Diverse People's Housing Experiences and Solutions<sup>10</sup>, provides critical insights into the specific ways in which the cost-of-living crisis affects young women and gender-diverse people. This demographic faces unique barriers, including wage gaps, housing discrimination, and limited financial independence, all of which are intensified by rising living costs.

The report highlights the following key issues:

- Many young women and gender-diverse individuals are forced to accept substandard or insecure housing due to unaffordable rent, frequent rental increases, and short-term leases. Gender diverse young people often face discrimination when attempting to secure a rental. These precarious conditions impact their mental health, physical safety, and ability to maintain employment and educational commitments.
- Economic dependency on family members or partners limits young women's autonomy and reinforces gendered inequalities. This dependency often prevents young women from leaving unhealthy environments or pursuing opportunities for personal growth.
- Young renters face increasing financial burdens due to a lack of tenant protections, including rent controls and support for stable, long-term rental agreements. Without these protections, young women and gender-diverse people are vulnerable to sudden rent increases and eviction, contributing to a cycle of instability and insecurity.
- The findings underscore the need for gender-responsive housing policies, affordable rental options, and enhanced tenant protections to secure stable housing for young Australians. These measures would enable young women and gender-diverse individuals to pursue long-term economic security, health, and safety.

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. These financial pressures are exacerbating housing insecurity, leaving young women and young gender diverse people with fewer viable options for stable long terms housing.

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<sup>10</sup> YWCA Australia & Swinburne University of Technology. (2024). We've been robbed: Young women and gender diverse people's housing experiences and solutions, [//www.ywca.org.au/advocacy/research/weve-been-robbed-young-women-and-gender-diverse-peoples-housing-experiences-and-solutions/](https://www.ywca.org.au/advocacy/research/weve-been-robbed-young-women-and-gender-diverse-peoples-housing-experiences-and-solutions/), accessed at October 2024.



## Housing Insecurity, Domestic and Family Violence, and Poverty

Housing insecurity, domestic and family violence, and poverty are deeply interrelated issues that contribute to cycles of financial instability and reduced choices for women and gender diverse people. These interconnected factors create a feedback loop that traps women in situations of economic dependency. The lack of affordable housing, the pervasiveness of gendered violence, and economic inequality all reduce women's capacity to secure stable housing, escape violent situations, and achieve financial autonomy.

### Housing Insecurity and Limited Choices for Women

Women experience higher rates of poverty than their male counterparts. Many factors contribute to this disparity, including the gender pay gap, caregiving responsibilities, and reduced access to stable employment opportunities. This economic insecurity leaves women exposed to housing stress and homelessness, as the rising cost of living—most notably rent—continues to outpace wage growth. According to the Australian Council of Social Service (ACOSS) and University of New South Wales (UNSW), women-led households experience poverty nearly twice as often as male-led households, highlight the gendered dimension of financial insecurity and housing instability.<sup>11</sup>

### Domestic and Family Violence as a Driver of Housing Instability

Domestic and family violence is the number one reason women and children experiencing housing insecurity and homelessness in Australia. Women experiencing DFV often face financial abuse, which can include restricted access to finances, that limit their housing options. For many, the cost-of-living crisis amplifies these issues, as the economic burden of leaving a violent partner can mean facing an impossible choice between safety and housing. Anne Summers' research, *The Choice: Violence or Poverty*, illustrates that for thousands of Australian women, escaping abuse can mean accepting a life of poverty.<sup>12</sup> According to Summers, nearly 275,000 Australian women have experienced violence from current partners, and thousands of women cited financial limitations as the primary barrier to leaving. The economic ramifications of DFV can be long-lasting, with single mothers who leave violent relationships often reliant on income support, which frequently fall short of covering basic living expenses.

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<sup>11</sup> Australian Council of Social Service & UNSW Sydney (2022) Poverty in Australia 2022: A snapshot, [www.povertyandinequality.acoss.org.au](http://www.povertyandinequality.acoss.org.au), accessed October 2024.

<sup>12</sup> Summers, A. (2022) *The Choice: Violence or Poverty*, Paul Ramsay Foundation, Sydney.

The rising cost of living compounds the financial burden on women escaping violent relationships. The result is that many women remain trapped in violent situations, unable to leave due to economic constraints. For those who do manage to escape, the limited availability of affordable housing and long social housing waitlists leave women and gender diverse people vulnerable to homelessness or overcrowded, insecure accommodation.<sup>13</sup>

## Impact on Young Women and Structural Barriers to Security

Younger women, particularly those aged 25–34, represent the largest cohort of women experiencing homelessness in Australia, with DFV as a primary driver of their housing insecurity. Young women and young gender diverse people face compounding challenges, as they are often in the early stages of their careers, with limited financial resources, and many are responsible for young children. The combined impact of DFV, housing insecurity, and the high cost of living places young women at a significant disadvantage, placing limits on the future they can imagine for themselves.

## Recommendations

In this submission, we emphasise the interconnectedness of the housing crisis and rising cost-of-living pressures. We fully support the Joint Submission by Homelessness Australia, National Shelter, Community Housing Industry Association, and the Australian Council of Social Service (ACOSS) submitted in March 2024, which underscores that addressing severe housing affordability and rental stress must be a top priority for alleviating cost-of-living challenges.<sup>14</sup>

## Invest in Social and Affordable Housing

A sustained pipeline of 25,000 new social housing properties annually is critical to address Australia's long-term affordable housing shortfall. Increasing this investment will relieve housing pressures, help stabilise rental markets, reduce homelessness, and provide stable, long-term housing options for women and families facing economic and housing insecurity. Though the Federal Government's housing initiatives are a step forward, they do not yet meet the scale of need identified.<sup>15</sup>

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<sup>13</sup> Homelessness Australia (2024) Homelessness and Domestic Violence, [www.homelessnessaustralia.org.au](http://www.homelessnessaustralia.org.au), accessed October 2024.

<sup>14</sup> Homelessness Australia, National Shelter, Community Housing Industry Association, Joint Submission on Housing and Cost of Living, March 2024.

<sup>15</sup> Australian Housing and Urban Research Institute (AHURI), Meeting Australia's Housing Supply Needs, 2023.

## Increase Income Support Payments

To alleviate rental stress, we recommend an immediate increase to JobSeeker, Youth Allowance, and related income supports. These adjustments are essential to ensure income support keeps pace with rising living costs, offering a financial safety net for the lowest-income households.<sup>16</sup> We also advocate for raising the maximum Commonwealth Rent Assistance ('CRA') threshold by 60%, translating to a total payment increase of 110%, and aligning CRA eligibility with the needs of households. This adjustment would help bridge the gap between CRA's current support levels and the real costs of private rentals, which continue to outpace income growth, especially for low-income households.

## Lead National Rental Reform

We call for a continuation of the comprehensive rental reform agenda led by the National Cabinet and being implanted by the States and Territories. This should prioritise transparency in rental increases, tenant protections, and mechanisms to curb excessive rent hikes, creating a more stable and equitable rental market.

## Expand Funding for Specialist Services

To meet current demand and future need, we urge the Committee to recommend increases in funding for specialist services. There needs to be a sustained uplift annually for specialist sexual, domestic, and family violence and homelessness services to ensure these services can respond to women's needs promptly, rather than based on limited capacity. To mitigate the impact of DFV on women's housing stability, we recommend increased funding for crisis and transitional housing, trauma-informed support services, and rental assistance targeted toward women escaping violence.

## Concluding Remarks

YWCA Australia thanks the Select Committee on the Cost of Living for the opportunity to provide this submission. YWCA extends the offer to engage in further collaboration and consultation around the inquiry and reporting on the Committee's terms of reference related to the cost of living in Australia.

For any questions relating to this submission or for any requests for further consultation, please contact YWCA's General Manager of Advocacy and External Affairs, Kate Whittle by email: [Kate.Whittle@ywca.org.au](mailto:Kate.Whittle@ywca.org.au) and YWCA's Campaigns and Advocacy Officer, Bianca Tini Brunozzi by email: [Bianca.Brunozzi@ywca.org.au](mailto:Bianca.Brunozzi@ywca.org.au).