Working with Women Alliance

Select Committee on Intergenerational Housing Inequality

Submission by the Working with Women Alliance

April 2026

Acknowledgment of Country

The Working with Women Alliance acknowledges the Traditional Custodians of the land on which we work and live.

We pay our respects to Aboriginal and Torres Strait Islander Elders past and present, and we value the enduring connection Aboriginal and Torres Strait Islander people have to this land.

We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge.

About WwWA

The Working with Women Alliance (WwWA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE).

The WwWA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact.

We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.

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Executive Summary

Women's housing insecurity in Australia is shaped by entrenched gender and wealth inequality and is compounded by factors such as income, age, disability, geography, race, and Aboriginal and Torres Strait Islander status. Women are not a homogeneous cohort, and housing outcomes are significantly worse for First Nations women, women in regional and remote areas, young women, older women, single mothers, and women escaping domestic and family violence.

Housing disadvantage is intensified by structural settings that prioritise housing as a wealth-building investment rather than as essential infrastructure. Current tax concessions and wealth-transfer arrangements disproportionately benefit high-income households and those with access to intergenerational wealth, reinforcing gender wealth gaps and excluding women who are less likely to own property, benefit from inheritance, or accumulate assets over the life course.

The housing system also fails to respond adequately to gendered risks. Domestic and family violence remains a leading cause of women's homelessness, with high housing costs acting as a major barrier to safety and recovery. Young women face acute housing stress and homelessness, while systemic settings actively disincentivise social housing providers from housing young people. Older women, particularly single renters, are increasingly exposed to poverty and homelessness in retirement. Single mothers face long-term rental insecurity due to interrupted work patterns and lower lifetime earnings.

This submission argues that housing reform must move beyond an "average household" model and adopt a gender-responsive, intersectional approach. Policy must be designed around diverse cohorts and informed by robust, disaggregated data.

This submission uses a gendered lens to focus on women's experiences of housing insecurity and homelessness, particularly in relation to TORs c) and d).

WwWA recommends a coordinated national response that includes reforming housing-related tax concessions, expanding and targeting social housing supply, strengthening renters' rights, improving income support and rental assistance, and investing in safe, long-term housing for women at key life stages. Treating secure housing as essential infrastructure is critical to addressing inequality and improving long-term social and economic outcomes for women and their families.

Recommendations

1. Apply a gender lens on housing-related tax concessions and wealth-transfer settings.
2. Establish a national target for social housing.
3. Establish targeted pathways into secure housing for people who do not benefit from family wealth.
4. Provide targeted subsidies for social housing providers to offset the lower rental contributions of young tenants relying on income support payments.
5. Index Youth Allowance and Austudy payments every six months.
6. Develop and maintain a national pool of 15,000 dedicated youth tenancies for 16-24-year-olds.
7. Work with states and territories to strengthen renters' rights by:
    a. Establishing national guidelines on rent caps linked to the lower of CPI or WPI.
    b. Enforcing minimum standards to ensure homes are safe, healthy and energy-efficient.
8. Facilitate better access to income support and rental assistance that reflects real-time market rent prices.
9. Invest in safe, social housing for women and children escaping violence as essential infrastructure.
10. Invest in long-term social and affordable housing options for older women.

Gender, Wealth and Housing

It is well documented that women are less likely than men to accumulate wealth. The gender wealth gap is especially pronounced for those in high-income and advantaged households.[1] Very little research has focused on the role of intergenerational wealth transfer in perpetuating the gender wealth gap, however, recent findings suggest that intergenerational transfers predominantly benefit sons, rather than daughters.[2] While there is no publicly available Australian evidence outlining a gender gap in inheritance, German research finds that daughters are less likely than sons to receive business or financial assets or real estate assets.[3]

A key structural cause of intergenerational housing inequity in Australia is the way tax policy settings position housing as a wealth investment, rather than as safe, secure and affordable homes. These settings perpetuate gender wealth gaps because women are less likely than men to own, or benefit from, investment properties.

The 2025-26 Tax Expenditure and Insights Statement clearly demonstrates how wealth accumulation is rewarded in Australia.[4] For example, in 2022-23, almost all

(95%) of the benefit of the capital gains tax discount was received by people with above median income, and around 83% of the benefit was received by people in the top income decile.[5] Women made up half of the recipients of the CGT discount, but only received 42% of the benefits, with a significantly lower average benefit than men.[6] Further inequality in housing tax concessions is revealed if the CGT discount is considered in concert with negative gearing: women make up half of claimants of rental deductions, but only receive 43% of the benefits,[7] because their average deductions are smaller, and their taxable incomes are lower.

The role of intergenerational wealth transfer is not immediately apparent from the available data. However, the concentration of concession benefits within the top decile suggests that a large amount of wealth will be transferred to a very small proportion of the population, further entrenching housing inequality for younger generations. There is no publicly available data on the benefits of the CGT discount for other cohorts, such as Aboriginal and/or Torres Strait Islander people, migrants and refugees, or people with disability. However, we can assume that lower incomes and lower levels of wealth mean that these groups do not see the same benefits as the general population.

Policy responses should **include a gender lens on housing-related tax concessions and wealth-transfer settings**, along with **targeted pathways into secure housing** for people who do not benefit from family wealth.

Domestic and Family Violence

Domestic and family violence is one of the clearest examples of how housing inequity is gendered. Domestic and family violence primarily impacts women and children,[8] and violence is a leading cause of women's homelessness in Australia. Around half of women accessing specialist homelessness services have experienced domestic and family violence.[9]

Australia's housing system often fails women at the moment they most need it. Victim-survivors are often forced to choose between housing and safety from violence, and many report that the high costs of housing are significant barrier to leaving domestic and family violence.

This is not just a crisis response issue but a structural housing issue. **Safe housing for women and children escaping violence should be treated as essential infrastructure**. Policy should prioritise permanent, affordable housing pathways that allow women and children to recover safely and avoid repeated displacement.

Housing Security and Tenancy

Governance of the rental system in Australia still assumes rental tenancy as a temporary stop on the pathway toward home ownership. However, the high costs of homeownership have meant that renting is quickly becoming a permanent, or long-term, form of housing for many people. For example, young women, older women and single mothers are increasingly likely to rent, rather than own their homes.

The policy response should include **stronger renter protections to limit unfair rent increases** and **facilitate better access to income support and rental assistance that reflects actual market rents**. Australia urgently needs to **uplift investment in social housing** as a percentage of total housing. At present, social housing only makes up 4.1% of all homes, even though more than half of private renters are in rental stress.[10]

Young Women

Young age is a significant predictor of housing stress.[11] There are now 40,000 young people experiencing homelessness on any given night in Australia.[12] More than two thirds of young people (aged 18-24) accessing specialist homelessness services in December 2025 were women.[13] LGBTQ young people are also overrepresented in Australia's homelessness population.[14]

Social housing providers often turn young people away due to the 'youth housing penalty'. Social housing rents are calculated as a proportion (usually 25-30%) of income, which means young people on Youth Allowance pay a rental fee of $86.52 compared to a person on the Age Pension paying $186.33.[15] This discrepancy disincentivises the provision of homes to young people, even though the same young people are also much less able to afford private rentals.

For women, the lack of affordable homes increases the risk of and exposure to violence and sexual exploitation. The AIHW reports that the co-occurrence of FDSV and homelessness is especially high for young women, and that this co-occurrence leads to a higher mortality rate.[16]

Policy responses should include **targeted subsidies for social housing providers** to offset the lower rental contributions of young tenants as well as **indexing Youth Allowance and Ausudy payments every six months** so young people can afford housing. WwWA also echoes Homelessness Australia's recommendation to **develop and maintain a national pool of 15,000 dedicated youth tenancies for 16-24-year-olds**.[17]

Older Women and Renting in Retirement

Older women are increasingly exposed to housing insecurity because economic inequality accumulates over the life course. Lower lifetime earnings, interrupted work, unpaid care, and lower superannuation combine to leave many older women without the assets needed to keep up with rising housing costs. Old women experiencing homelessness increased by almost 40% between 2011 and 2021.[18]

Rates of poverty and housing stress are especially high for single older women in private rental tenancies. More than three quarters of single women renters in retirement experience poverty, with housing costs consuming a disproportionate share of income.[19] Those in this cohort who remain housed are only able to do so by absorbing deep financial stress.[20] For them, housing costs can mean sacrificing groceries, doctors' visits, medications, and other essentials.

The policy implication is that housing reform must extend beyond youth access and address later-life housing security as well. Governments should **invest in long-term affordable housing options for older women**, recognising that tenancy security is a retirement issue as much as an urban planning issue.

Single Mothers

AHURI data shows that single parenthood is more common among women than men, and that single mothers are more likely to rent their homes rather than own them.[21] Home ownership still requires a stable, uninterrupted income pattern that many women do not have or cannot demonstrate to the satisfaction of mortgage lenders. Women are more likely to take time out of paid work for caring responsibilities,[22] and more likely to work part-time or in lower-paid sectors.[23] This pushes women into long-term renting, making it harder to secure a deposit and leaving them more exposed to high costs related rental stress, energy inefficiency, evictions or short-term leases.

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