Working with Women Alliance

No safety without housing:

Social housing as essential infrastructure for victim-survivors escaping violence

Submission to the Inquiry into Social Housing

Senate Economics References Committee

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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 is one of five National Women's Alliances funded by the Australian Government to support implementation of *Working for Women: A Strategy for Gender Equality*. The Working with Women Alliance brings together the National Women's Safety and National Women's Equality portfolios, connecting the work to end gender-based violence with the work to advance women's equality.

We bring together more than 860 organisational and individual members across Australia, including specialist gender-based violence services, advocates, researchers, lived-experience representatives, peak bodies and organisations working across women's safety, economic security and equality. WwWA provides a national mechanism for the gender-based violence sector to identify shared priorities and translate shared priorities into practical policy advice for government. Our role is to support stronger connection between government decision-making and the expertise of the services, advocates and communities working every day to end violence against women and children.

Executive Summary

The Working with Women Alliance (WwWA) welcomes the opportunity to provide a submission to the Senate Economics References Committee for the inquiry into social housing.

Social housing is critical safety infrastructure for women and children escaping domestic and family violence. A victim-survivor cannot leave violence or remain safely separated if there is nowhere safe and affordable to go. Australia's shortage of social housing forces women into homelessness or unsafe return to a person using violence.

Current government investment is welcome, but it does not yet meet accumulated need or provide a reliable pathway from crisis into permanent housing. Australia needs an enduring investment pipeline guided by a national target. Within that target, there must be a dedicated and publicly reported commitment for victim-survivors.

The housing delivered must also be safe in practice. Commonwealth funding should recognise gender-responsive design, enable specialist and Aboriginal community-controlled providers to deliver appropriate housing, and match capital investment with the operational support needed to sustain safety.

Recommendations

1. Establish a national target to increase social housing to 6 per cent of Australia's housing stock over the medium term and 10 per cent over the longer term, supported by jurisdictional implementation plans and annual public reporting.
2. Commission updated national modelling of the social housing required by women and children escaping violence and establish a dedicated, publicly reported target within the broader national target.
3. Rapidly expand supportive housing models for people with significant mental health challenges who are at risk of persistent homelessness.
4. Assess social housing investment through gender-responsive access, safety and long-term housing outcomes, rather than dwelling outputs alone.
5. Embed safety and gender-responsive criteria in Commonwealth social housing funding and pair capital investment for victim-survivor housing with recurrent operational funding.
6. Invest directly through Aboriginal community-controlled housing organisations as the preferred model for Aboriginal and Torres Strait Islander housing, supported by long-term capital and operational funding and genuine decision-making authority for Aboriginal and Torres Strait Islander women and communities.
7. Reduce reliance on motels and hotels as emergency accommodation by expanding fit-for-purpose crisis and transitional housing linked to permanent social housing pathways.

The role of social housing in enabling safety

There is an enduring narrative in Australian culture that asks of women experiencing domestic and family violence: *"Why doesn't she just leave?"*. Besides ignoring that victim-survivors face a heightened risk of serious harm and homicide during and immediately after separation, this question fails to acknowledge the practical reality women face: *"Leave and go where?"*

The state of Australia's housing system, combined with the realities of domestic and family violence, means many victim-survivors have nowhere safe or affordable to go. Home ownership is out of reach for many, and the private rental market is expensive and highly competitive. Victim-survivors may also be trying to find housing without savings, secure employment or access to shared assets. Economic abuse may have left them with debt or a poor rental history caused by the actions of the person using violence.

Social housing should provide a pathway to safety for women who cannot access housing through the private market. Yet social housing represents only 4.1 per cent of Australia's housing stock, below the OECD average of 7 per cent, and demand significantly exceeds supply.[1] Victim-survivors are therefore forced to compete within a housing system that is already failing people on low incomes. For victim-survivors, the result is a choice between remaining with or returning to a person using violence and facing homelessness, sometimes with their children. The responsibility cannot remain with victim-survivors to leave when the housing system does not provide a safe and secure place for them to go.

Social housing is essential to Australia's commitment to end violence against women and children

The Australian Government and all state and territory governments have committed through the *National Plan to End Violence against Women and Children 2022–2032* (National Plan) to ending gender-based violence in one generation. That ambition cannot be achieved while victim-survivors are forced to choose between violence and homelessness.

The National Plan recognises that safe and accessible housing is key to ending violence against women and children. It also recognises the role of housing across prevention, early intervention, response, and recovery and healing. Housing can strengthen prevention by reducing economic dependence on unsafe relationships and increasing the choices available to women. It supports earlier intervention by giving victim-survivors somewhere to go before violence escalates into acute crisis. Crisis and transitional accommodation provide immediate safety when someone needs to leave. Long-term social housing provides the stable foundation required for recovery. However, we are not yet seeing the housing outcomes needed to make safety possible for all victim-survivors. Women and children continue to be turned away from accommodation, remain in crisis and transitional housing because there is nowhere

permanent to go, or remain with or return to a person using violence because they cannot secure a safe home.

The Second Action Plan is now being developed for the remaining five years of the National Plan. This inquiry gives the Senate Economics References Committee an important opportunity to support that work. The committee should recognise social housing as part of the infrastructure required to deliver Australia's commitment to end violence against women and children. Its recommendations should support a dedicated social housing target for victim-survivors, informed by updated modelling of need and accompanied by transparent public reporting.

The cost of inaction

Social housing prevents homelessness and unsafe return

Social housing changes the options available to victim-survivors. It provides a safe and financially viable alternative to a violent home and reduces the economic dependence that can prevent women from leaving or remaining safely separated.

The cost of insufficient social housing is that thousands of women are left with no safe option. Equity Economics estimated that, in 2021, 7,690 women returned to a person using violence because they could not secure housing elsewhere. It estimated that a further 9,120 women experience homelessness after leaving violence because they cannot secure long-term housing.[2] Family and domestic violence is the leading cause of homelessness for women and children,[3] it is also the primary reason women access specialist homelessness services (SHS).[4]

Social housing provides the stability needed for recovery from domestic and family violence

Housing is violence prevention. Safe and secure social housing allows women and children to leave violence and provides the stable foundation victim-survivors need to recover and rebuild their lives. Victim-survivors may continue to experience post-separation abuse while navigating legal proceedings, financial insecurity and disrupted employment. Stable and financially viable housing is a necessary (though insufficient) condition to move from crisis into recovery, rebuild economic security and establish a life free from violence.

The Australian Institute of Health and Welfare's *National Housing Survey 2023* highlights that there are economic, health and social benefits of social housing. Reported benefits include:

- An improved ability to manage expenses and personal finances
- An improved ability to improve employment and education or training situations
- Better access to services and public transport
- Feeling part of the local community
- Feeling more settled and more able to cope with life events.[5]

For victim-survivors, these outcomes are part of recovery. A permanent home provides the stability needed to rebuild financial independence and remain connected to work or education. It also gives children greater continuity in their schooling and daily lives.

Social housing relieves pressure on crisis accommodation and specialist homelessness services

In 2024–25, people who had experienced family and domestic violence accounted for 40 per cent of specialist homelessness service clients.[6] Of the 40,778 people who approached specialist homelessness services for assistance in relation to long-term housing, just 1,309 were able to secure it.[7] According to the Australian Institute of Health and Welfare, 75% of those who sought assistance from specialist homelessness services in 2024-25 were women.[8]

These figures do not reflect a failure by specialist homelessness services. Services cannot provide long-term housing that does not exist. When permanent housing is unavailable, women and children remain in crisis or transitional accommodation for longer, move through unsuitable temporary accommodation, or continue cycling through the homelessness system.

This creates a bottleneck across the entire housing pathway. Crisis accommodation cannot provide immediate safety to everyone who needs it when existing residents have nowhere permanent to go. Workers are left managing the consequences of housing scarcity, while women and children remain in crisis because the system cannot provide a safe exit. Increasing social housing would allow more victim-survivors to move from crisis and transitional accommodation into permanent homes. This would create capacity for specialist services to support other women seeking immediate safety. Social housing is therefore not separate from the crisis response. It is the long-term pathway that allows that response to work.

Women are being trapped in a "doom loop" of violence, homelessness and mental ill health

Rising homelessness among women is closely connected to domestic and family violence, with mental ill health compounding the risk that women become trapped in persistent homelessness. Recent analysis by Homelessness Australia found that, in 2024–25:

- almost 30,000 women and girls sought homelessness assistance while also experiencing family or domestic violence and mental health issues
- around 12,000 remained homeless when their support ended, a 14 per cent increase in two years
- almost 80 per cent of those who remained homeless were under 45.[9]

Violence forces women from their homes, while the absence of secure housing exposes them to further harm and compounds existing trauma. Without stable housing and ongoing support, women can be pushed between crisis accommodation, hospitals and unsafe living situations, including returning to a violent home. Each interaction with the crisis system responds to the immediate need but does not provide a lasting pathway out. This has been described as a

"doom loop" that victim-survivors become stuck in where violence, homelessness and mental ill health reinforce each other.[10]

The Australian Government must break this loop by rapidly expanding supportive housing for people with significant mental health challenges who are at risk of persistent homelessness. Homelessness Australia has set out a clear pathway for reform in its report, *Breaking the Crisis Cycle: A National Mental Health Homelessness Prevention Program*.[11] WwWA strongly supports its call for a nationally coordinated homelessness prevention program and the creation of 20,000 additional supportive housing places over five years.

Supportive housing uses Housing First principles to combine a permanent home with flexible, ongoing support. It is a proven approach for people experiencing significant mental ill health or repeated homelessness, providing the stability needed to recover and remain safely housed. For victim-survivors, these models must also be gender-responsive and connected to specialist domestic and family violence services.

Social housing is the solution to enable women to escape violence

Access to social housing can determine whether a woman is able to leave violence at all. Crisis accommodation provides an essential immediate response, but it cannot offer a sustainable pathway to safety when women have nowhere secure to go afterwards. This shortage also creates bottlenecks across the homelessness system, leaving fewer crisis places available for women who need to escape. Social housing provides the stable and financially viable foundation women need to leave violence and begin rebuilding their lives. It offers security that the private rental market often cannot, particularly for women managing lost income, disrupted employment, legal costs and the expense of re-establishing a household. Without that foundation, other interventions can only go so far.

Social housing is also a critical form of early intervention that can prevent further and escalating harm. The consequences of prolonged exposure to violence extend far beyond the death toll, including serious physical injury, acquired brain injury and lasting impacts on women's health and financial security. Without a safe housing option, these harms continue and can make it increasingly difficult for women to leave. Delays in providing housing are therefore not neutral. They prolong women's exposure to violence and increase the personal and systemic costs of responding later.

Australia needs a social housing target

According to the OECD, social housing is 3.2% of Australia's total housing stock, which is below the OECD average of 7%.[12] This is the result of a long-term decline in social housing as a share of Australia's housing system, despite continued population growth and increasing pressure in the private rental market.

A national social housing target would establish the scale and direction of the rebuilding task. Current programs provide important investment, but commitments expressed as a fixed number of dwellings do not necessarily increase social housing as a proportion of Australia's growing housing stock. Without a target, governments can deliver additional homes while social housing continues to decline as a share of the overall system.

Homelessness Australia and Everybody's Home have called for social housing targets.[13,14] Homelessness Australia supports the National Housing Supply and Affordability Council's recommendation to establish a medium-term target of 6% and a long-term target of 10%.[15] WwWA supports and endorses calls for these targets. A national target should also be informed by the different levels and forms of need across Australia. It should support investment in public and community housing, including housing delivered by Aboriginal community-controlled organisations and specialist providers.

A social housing target for victim-survivors

The government has made significant progress in delivering both social and financially viable housing targeted to women and children who are escaping violence. WwWA supports this and we know how life-changing housing is in securing safety for victim-survivors. Unfortunately, we are not meeting demand. Data from AIHW found in 2024-25:

- Around 3 in 5 SHS clients needed an accommodation service. Of these, half were provided with accommodation by the SHS agency, 1 in 7 (15%) were referred to another agency for support, while around 1 in 3 clients had their need unmet – that is, they were neither provided accommodation nor referred elsewhere for assistance
- The need for short-term or emergency accommodation was unmet for around 1 in 3 (31%) SHS clients
- Clients who had experienced family and domestic violence were the largest cohort of SHS clients, accounting for over 40% of all SHS clients.

These figures capture only the demand visible to specialist homelessness services. They do not fully account for women who remain in unsafe housing, return to a person using violence, or rely on informal and insecure accommodation because no safe housing pathway is available.

In 2021, Equity Economics quantified the scale of unmet demand in their report *Nowhere to go: the benefits of providing long-term social housing to women that have experienced domestic and family violence*.[16] The report found:

- 7,690 women a year are returning to perpetrators due to having nowhere affordable to live
- Approximately 9,120 women a year are becoming homeless after leaving their homes due to domestic and family violence and being unable to secure long-term housing

The report identified an immediate need for 16,810 additional social housing dwellings to prevent women from returning to violence or experiencing homelessness because no financially viable alternative was available. It estimated that delivering these homes would cost $7.6 billion, including construction and land, while generating:

- $15.3 billion in additional economic output
- 47,009 additional jobs.[17]

The modelling in *Nowhere to Go* is now more than five years old. Since its publication, private rental housing has become less affordable and available, while demand for specialist homelessness services has remained high. The estimate of 16,810 homes should therefore be understood as a measure of immediate need in 2021, not a current ceiling on the number of homes required.[18]

WwWA echoes Homelessness Australia's call, made in its submission on the Second Action Plan under the *National Plan to End Violence against Women and Children 2022–2032*, for governments to increase social, crisis and transitional housing to the level required to meet victim-survivors' needs and establish national benchmarks for victim-survivor access to housing.[19] As part of this work, the Australian Government should commission updated national modelling to determine the current number of long-term social homes required for women and children escaping violence. The modelling should identify need by jurisdiction and region, and among cohorts facing additional housing barriers, including LGBTQIA+SB people, Aboriginal and Torres Strait Islander women and families, and women with disability.

This modelling should inform a dedicated national social housing target for victim-survivors within the broader medium-term target of 6 per cent of housing stock and longer-term target of 10 per cent. An increase in overall social housing supply will benefit women, but an aggregate target alone will not show whether victim-survivors can access safe and appropriate housing when they need it. An overall national target is essential, but it must also be supported by dedicated and publicly reported commitments for people facing the greatest barriers to housing, including women and children escaping violence.

Safe and gender-responsive design of social housing

Measuring the value of social housing must move beyond the raw number of dwellings delivered. It must also consider whether those dwellings are safe, appropriate and capable of providing housing security for the people they are intended to serve.

Women's housing needs are shaped by gendered inequalities in income and care, as well as higher exposure to domestic and family violence. Gender-responsive housing recognises these realities through the design and operation of social housing.

In the context of FDSV, safe and appropriate housing for victim-survivors may require secure access and careful lighting, greater privacy, address confidentiality and technology-safety measures. It may need to be dispersed rather than concentrated in a large, identifiable development. Housing may also require additional bedrooms for children, accessible design, safe communal areas or space for pets. These features can add to upfront project costs, but they are not discretionary additions. They determine whether housing is safe and fit for purpose.

Location must also be treated as part of housing design rather than as a secondary consideration. Women are more likely to use public transport and undertake complex journeys associated with paid work, education and caring responsibilities. For victim-survivors, location may determine access to schools, childcare, health care and specialist support. It may also determine whether a person using violence can readily locate them. Housing located far from services or without safe transport access may be less expensive to deliver, but it can transfer substantial costs and risks to residents.

Current funding models can undervalue these features. Programs such as the Housing Australia Future Fund (HAFF) operate within settings that place significant emphasis on cost, scale and financial viability. These considerations are important to increasing housing supply. However, where housing is intended for victim-survivors, safety and gender-responsive design must be core assessment criteria rather than secondary considerations.

In a report produced by YWCA Australia titled *Housing That Pays Back*, a cost-benefit analysis of YWCA's gender-responsive housing portfolio found that every $1 invested generated an average of $2.02 in measurable public benefit, including avoided health and justice expenditure and reduced use of homelessness services.[20] The returns were even greater for households with children. The analysis estimated a benefit-cost ratio of $2.41 for every $1 invested in housing a mother and child. Where stable housing enabled family reunification after out-of-home care, the conservative estimated return increased to $4.66. These findings highlight the limitations of assessment criteria that treat upfront cost as the primary measure of value. A funding model may reduce the visible cost of an individual housing project by excluding safety and gender-responsive considerations. However, these decisions shift costs onto women and children and into other systems such as health and justice.

Value-for-money assessments under the HAFF and other Commonwealth housing programs should therefore account for the full public value of gender-responsive housing. This requires assessment criteria that consider whether a project will improve safety and support sustainable tenancies, alongside its capital cost. It also requires government to recognise that some of the most important benefits of safe housing, including agency, dignity and freedom from violence, cannot be fully captured through a narrow financial calculation.

Climate Resilient Social Housing

Social housing is not safe unless it is climate resilient. The increasing frequency and severity of extreme weather events is exposing social housing tenants to inadequate heating and cooling, mould growth and associated health risks, and unaffordable energy bills. This disproportionately affects women, who are already more likely to experience financial stress,[21] and who are more reliant on social housing.

Climate change is intensifying economic insecurity and cost of living pressures, resulting in increased risk of displacement and homelessness for women, and increased dependence on partners for housing and financial security.[22] The economic and social dimensions of heat vulnerability are evident in the ACOSS *Heat in Homes* Survey, which found that people receiving income support, renters—particularly those in community housing—First Nations people, and people with disability or chronic health conditions were more likely to live in homes that were uncomfortably or dangerously hot.[23] Older women in particular, are overrepresented in heatwave mortality statistics, largely due to economic barriers that prevent them from accessing safe, climate-resilient housing.[24]

Additionally, extreme heat exacerbates gender-based violence, with one study finding a 28% increase in femicide during heatwaves,[25] and another finding increasing rates of first-time perpetration of violence.[26] Economic dependence then, is an increasingly important risk indicator for experiences of gender-based violence in the climate emergency.

Where social housing is not climate resilient, the cost of poor design is placed predominately on women. This results in women returning to violent homes and facing the life-threating consequences of extreme weather events. Social housing must be designed with climate safety in mind, including energy-efficient heating and cooling, and access to renewable energy.

Further investment and delivery models

Funding models must enable specialist delivery

Commonwealth housing investment must enable specialist organisations to participate in delivering social housing for victim-survivors. Women's housing organisations, specialist family violence services and Aboriginal community-controlled organisations hold expertise that is critical to delivering safe and appropriate housing. However, funding processes that privilege large projects and economies of scale can make it difficult for specialist providers to compete. For victim-survivors, larger developments are not always safer. Concentrating housing in an identifiable location may create privacy risks and make residents easier for people using violence to locate. Smaller or dispersed housing models can provide greater discretion and allow women and children to remain connected to schools, services and community.

Commonwealth housing programs should provide dedicated funding streams for specialist providers, allow smaller minimum project sizes and apply viability requirements that recognise the costs of safe and gender-responsive delivery. Scale should be achieved across the national housing pipeline, rather than required from every provider or individual project.

The need to pair capital investment with operational support

Part of ensuring safety is also supporting specialist housing providers to provide ongoing support to tenants. This requires providing operational funding alongside initial capital investment. Gender-responsive housing does not start and end with the construction of a dwelling. For victim-survivors, there should be ongoing support. This can include personalised case management that supports tenants in responding to risk and safety needs, as well build long-term housing stability and recovery.

Social housing allocated to victim-survivors must therefore pair capital investment with recurrent operational funding. Specialist services need adequate and secure funding to provide ongoing risk management and tenancy sustainment support. Without this, a gap remains between delivering a dwelling and achieving the safety outcome the investment is intended to deliver. Matched operational funding would ensure government investment is effective in providing victim-survivors with safe and sustainable housing, rather than a dwelling without the support needed to remain safely housed.

Self-determined housing solutions for Aboriginal and Torres Strait Islander communities

Housing responses for Aboriginal and Torres Strait Islander women and children escaping violence must be determined and led by First Nations communities. This requires more than consultation or culturally responsive mainstream services. Aboriginal and Torres Strait Islander communities, particularly women with lived experience of violence and housing insecurity, must have genuine authority over housing priorities, investment and delivery.

Women should not have to leave Country, kin and community to find a safe home. Relocation can increase isolation and disconnect women from the cultural relationships and community support that contribute to their safety. Women must have a genuine choice to remain safely on Country or relocate with culturally safe support. The absence of suitable housing should not force women to choose between safety and connection to culture. Safe housing must also allow mothers and children to stay together, regardless of their children's age or gender. Supporting mothers to remain safely housed is critical to keeping children safe, connected to kin and culture, and out of child protection and youth justice systems. A housing response that separates families or increases the risk of child removal cannot be considered safe.

These failures are particularly acute in regional, rural, remote and very remote communities, where crisis accommodation may be unavailable and pathways into permanent housing are severely constrained. A woman may secure a temporary place in crisis accommodation, only to face homelessness or return to an unsafe home when that placement ends.

Aboriginal community-controlled housing organisations are best placed to deliver housing that responds to these realities. The Australian Government should establish these organisations as the preferred vehicle for public investment in and delivery of Aboriginal and Torres Strait Islander housing. This must be backed by dedicated capital funding and secure operational funding that enables long-term planning, rather than continued reliance on short-term grant cycles. Funding arrangements must recognise kinship obligations and diverse family structures, rather than treating them as drivers of overcrowding or housing instability. They must also reflect the higher costs of building, maintaining and delivering culturally safe housing in regional, rural, remote and very remote areas. Direct investment through Aboriginal community-controlled housing organisations is not simply a more culturally appropriate form of service delivery. It is a structural reform that gives effect to self-determination and shifts authority over housing decisions to First Nations communities.

The risks of motel and hotel accommodation

Pressure on crisis accommodation means services are increasingly forced to place women and children escaping violence in motels and hotels. This practice has emerged from a severe shortage of appropriate accommodation, leaving services with little choice between using unsuitable rooms and turning victim-survivors away.

Motels are not designed to provide safety or support to people escaping violence. Rooms may lack secure entrances, cooking facilities and appropriate space for children. Women can be placed alongside members of the general public, without the security arrangements or specialist support available in purpose-built crisis accommodation. In some cases, these conditions can expose victim-survivors to further harm at the point when they are seeking safety. This is also an expensive and temporary response. Significant public funding is directed to private accommodation that provides no lasting housing asset and no clear pathway into a permanent home. Women and children may remain in motel rooms for extended periods because there is nowhere suitable for them to go next.

Governments must reduce their reliance on hotels and motels as emergency accommodation for women and children escaping violence. Investment should instead expand fit-for-purpose crisis and transitional accommodation linked to a viable pathway into social housing. Where appropriate, new crisis and transitional accommodation should be designed so it can later be repurposed as long-term housing, ensuring public investment continues to deliver safe homes as demand changes.

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