



## **'We've been robbed': Young women and gender diverse people's housing experiences and solutions**

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# 'WE'VE BEEN ROBBED'

Young women and gender diverse people's  
housing experiences and solutions



A qualitative research report by  
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Funded by YWCA Australia

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# FOREWORD: YWCA AUSTRALIA YOUNG WOMEN'S COUNCIL

As young women and young gender diverse people, we are at the forefront of a housing crisis that is threatening to rob us of our futures. The findings in this report are not just numbers; they reflect the lived experiences, struggles, and hopes of our generation.

Skyrocketing rents and limited ownership options are leaving young women and gender diverse people struggling to afford a place to call home. Housing is a fundamental human right, not a privilege reserved for the few. This principle must be at the heart of every decision made by our government, every policy drafted, and investment decision. We must dismantle the structural inequalities that trap young women and young gender diverse people in cycles of housing insecurity and homelessness.

The current housing crisis in Australia is bigger than just affordability. It's a barrier to our independence, mental health, and ability to build stable lives. This report captures the voices of young women and young gender diverse people who are forced into precarious living situations, feel unsafe in their homes, and bear the emotional and psychological toll of the housing crisis currently unfolding.

The report highlights the intersectional nature of housing insecurity affecting young women and gender diverse people. We are likely to experience economic dependence, discrimination, and safety concerns, further limiting our housing options.

The research is particularly valuable because it gives voice to perspectives that are often overlooked or ignored. It highlights the real-life experiences of those who are typically excluded from the housing conversation—whether young, single, partnered, or from diverse religious, cultural, LGBTQIA+, or disability backgrounds. These experiences remind us that housing should be more than just a roof over one's head; it should feel like home, no matter your situation or identity.

We understand change takes time. Building housing, enacting policies, and shifting attitudes don't happen overnight. That is why we cannot afford to wait to address these issues. We need immediate action to help those struggling now, and serious political commitment to develop long term strategies that ensure all young women and gender diverse people in Australia have access to safe, secure, and affordable housing.

It's time for policymakers to take decisive action. We need housing policies that prioritise affordability, equity, and safety. We need investment in social housing, stronger tenant protections, and support services for young people facing housing insecurity. We need young women and young gender diverse people at the centre of policy design.

As the Young Women's Council, we are proud to lend our voices and experiences to YWCA's vision of a gender equal housing future. We urge decision makers to recognise the connection between gender and housing inequality, and to take bold, actionable steps to address these challenges.

Together, we can create a more equitable future - one where everyone has a place to call home.

**YWCA Australia's Young Women's Council**

# FOREWORD: YWCA AUSTRALIA GROUP CEO

The findings of this report bring to light a reality that we at YWCA Australia (YWCA) have long understood - gender is a major factor in achieving secure and affordable housing.

The stories shared by young women and gender diverse people in this study reveal not only the profound impacts of housing insecurity but also the entrenched inequalities that shape these experiences. Our mission at YWCA is to create a future where gender equality is a reality, and this report underscores the urgency of that work.

What sets this report apart is its meaningful exploration of how gender, age, and socioeconomic status intersect to create compounded barriers to housing security. These barriers are not simply about rising costs—they reflect the gendered realities of safety concerns, discrimination, and economic inequality. These factors, often ignored in broader housing discussions, leave young women and gender diverse people particularly at risk, amplifying the need for urgent, targeted solutions.

This report also offers a roadmap for change, emphasising the need for gender-responsive housing and homelessness solutions. We must create environments where everyone feels secure, valued, and supported - where housing serves as more than just shelter but as a foundation for opportunity and growth.

Moreover, the report underscores the critical need to amplify the voices of young women and gender diverse people in policymaking. Their lived experiences and insights must shape the future of housing and homelessness policies. At YWCA, we are dedicated to ensuring that these voices are not only heard but lead the way in advocating for transformative change. Their leadership is essential in dismantling systemic barriers and creating effective, long-term housing pathways.

The decisions we make today have far reaching implications for the legacy we pass on to younger generations to inherit. By investing in housing that is equitable and gender responsive, we are investing in the future of young women and gender diverse people, and indeed, the future of Australia. Together, we can build a society where every person has access to a safe, secure and affordable home.

**Michelle Phillips**  
Group CEO  
YWCA Australia

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**HEADLINE FINDINGS**

# HOUSING, HOME AND LIVING ARRANGEMENTS

## **Headline finding 1: Accessing appropriate housing is extremely difficult for young women and gender diverse people**

Housing access was raised as a major issue, with most young women and gender diverse participants struggling to secure a property in the private rental sector. Rental application processes were frequently opaque, lengthy, and raised privacy concerns.

Gender diverse participants often felt the need to hide their identity when applying for rentals. Women and gender diverse people also highlighted the compounding issues faced by international students, Centrelink recipients, and people with disabilities seeking housing.

## **Headline finding 2: Young women and gender diverse people face unaffordable and insecure housing**

Young women and gender diverse people frequently highlighted the cost of living and the discrepancy between housing costs (whether rental or mortgage) and their incomes. Young women and gender diverse people who worked full time, or who held multiple jobs, still struggled to secure and afford housing. Several women discussed needing a partner to afford their housing.

Renters felt a constant sense of precarity in relation to their housing situation due to a fear of being evicted or a fear of unmanageable rental increases. Trans and gender diverse participants disproportionately reported experiencing periods of homelessness.

## **Headline finding 3: Poor housing quality and conditions are a major issue for young women and gender diverse people**

Many young women and gender diverse participants described the poor physical quality of their rental housing, including mould, structural issues, and broken facilities, with significant implications for their health and safety. Many were resigned to these substandard housing conditions, or even grateful that it wasn't worse. Participants also reported a lack of responsiveness from property managers in fixing such issues.

## **Headline finding 4: Young women and gender diverse people have uniquely gendered safety concerns**

Safety at home and in the neighbourhood was a significant issue for young women and gender diverse people. Many women and gender diverse people had experienced threatening behaviour or violence in or around their home. Even those who had not experienced such traumas adapted their behaviour to increase their sense of safety, including adding security features to their homes or avoiding travelling home alone at night. Participants were conscious that men may not have similar safety concerns to them. For some, the presence of trusted men – partners or housemates – could increase their sense of safety.

## PLANNING AND ATTAINING HOUSING ASPIRATIONS

### **Headline finding 5: Young women and gender diverse people report difficulties planning for their future**

Young women and gender diverse people felt that they did not have sufficient information or knowledge of the housing system to make decisions or plan. Furthermore, the unaffordability and unpredictability of their housing costs made it difficult for them to save money or plan long-term. This was the case for renters, as well as those who lived with their parents and contributed towards their parents' housing costs.

### **Headline finding 6: Homeownership is still an ideal but rarely seen as attainable for young women and gender diverse people**

Young women and gender diverse people still considered homeownership an ideal living situation, but rarely envisioned it as something attainable for them. They considered 'luck' to play a key role in whether they could attain homeownership. A minority of participants had achieved homeownership, but usually with help from family or a partner. Most believed that achieving housing aspirations as a single person was almost impossible.

### **Headline finding 7: Young women and gender diverse people have lower housing aspirations compared to previous generations**

Young women and gender diverse people reported reduced and compromised housing aspirations. This was evident in the repeated discussion of homeownership being out of reach, and private rental being seen as a more realistic option, both short-term and long-term. Young women and gender diverse people did not articulate a desire for luxury or multiple properties. Instead, participants aspired to find basic, stable, and good-quality housing with enough space for basic everyday activities, such as having friends over or caring for pets.

## HOUSING IMPACTS

### **Headline finding 8: Young women and gender diverse people's education and employment are negatively impacted by housing**

Young women and gender diverse people indicated that where their housing was located impacted study and work, with many having to travel long distances. Some participants indicated that university study was a barrier to affording housing, because studying meant being unable to work the amount required to comfortably pay housing costs.

### **Headline finding 9: Young women and gender diverse people's health and wellbeing is significantly impacted by their housing**

Many young women and gender diverse participants highlighted the negative impact that their housing situations had on their health and wellbeing. For some, the impact was due to strained or abusive relationships with people that they lived with (many not by choice). For others, it was the uncertainty and precarity of their current housing and future housing prospects that most impacted their mental health. Young women and gender diverse people described being 'exhausted', 'anxious', 'trapped', and 'crushed' by their housing situations.

### **Headline finding 10: Young women and gender diverse people's relationships are negatively impacted by their housing situations**

Relationships with parents/family, partners, and friends were all impacted by housing. Young women and gender diverse people recounted tensions from living with their parents/families, or stress from supporting their parents emotionally and financially.

Some young women and gender diverse people described how living with family or housemates also made it difficult to maintain or start relationships with romantic partners, often due to not feeling comfortable about having them over to their home. Participants also highlighted various barriers to inviting their friends over for socialising, such as a lack of space or physical problems with the property.

### **Headline finding 11: Young women and gender diverse people's decision to have children is impacted by housing**

Young women and gender diverse people's housing situations often influenced their decisions around having children, in terms of timing or even if they would have children at all. The housing barriers to having children included lack of space in their home, the constant instability of renting, and being unable to afford raising children at the same time as paying housing costs.

The impacts on deciding to have children, alongside the impacts on relationships with partners and friends, led many participants to feel that their housing was compromising their ability to be truly 'adult'.

# HOUSING SOLUTIONS FOR YOUNG WOMEN AND YOUNG GENDER DIVERSE PEOPLE

## **Headline finding 12: Young women and gender diverse people have clear ideas about what policy changes are needed**

Young women and gender diverse participants were aware of current housing policy and discussions. Participants highlighted a number of policy changes that they believed would help young people like themselves, including capping the number of properties people can own; improving the private rental sector so it is more appropriate for long-term living, including better housing conditions, limited rent increases and more tenure security; increasing social housing; and increasing Commonwealth Rent Assistance. Participants felt that housing policy decision-makers, who are also landlords and/or property owners, often have personal interests against regulation.

## **Headline finding 13: Young women and gender diverse people want better support and education**

Young women and gender diverse people expressed a need for significantly enhanced support services, with many admitting that they wouldn't know how to access information and support. Some expressed a need for gender-specific and specialist housing support for young women, gender diverse people, people with disabilities and LGBTQI+ communities.

Many young women and gender diverse people commented on the lack of education about housing for young people. Several participants suggested that information about renting, home purchase, and mortgages could be included in the secondary school curriculum.

## **Headline finding 14: Inadequate gender data undermines understandings of, and responses to, housing insecurity and homelessness experienced by young women and gender diverse people**

Current Australian housing and homelessness data is inadequate for understanding gendered housing insecurity and homelessness. The national homelessness estimates do not include information about young gender diverse people experiencing homelessness.



**PART 1:**  
**INTRODUCTION**

Housing is a human right (Bell, 2024; AHRC, 2008). Secure housing refers to homes that are accessible, affordable, safe, secure, and that provide quality shelter in appropriate locations (AIHW, 2023). Housing security can be understood as related to material, financial, cultural and emotional safety and wellbeing (McKee et al., 2019; Waldron, 2022). Secure housing is strongly associated with the concept of 'home' (Rolfe et al., 2022; Bate, 2017; Mallett, 2014). Housing security is also a foundation through which people's individual capabilities can be supported (Kimhur, 2020; Batterham, 2019; Nussbaum, 2011) and within which people can thrive. Understanding housing security as having both 'shelter' and 'non-shelter' elements is important in considering the potential impacts of secure/insecure housing in people's lives. This dual approach draws attention to the significance of equitable access to secure housing across key life stages, including through childhood, youth, and early adulthood. It highlights the significance of secure housing foundations in younger years for wellbeing and security at mid-life and in later life (Stone et al., 2020a; Stone et al., 2023).

Housing insecurity in the form of unaffordable, inaccessible, unsafe, insecure, and inadequate housing, is experienced by growing numbers and proportions of people living in Australia (Hulse and Saugeres, 2008; Ong ViforJ et al., 2022; Perath et al., 2023). The prevalence of housing insecurity within any given social generation varies, as well as the generational implications of housing precarity experienced at different stages of life (Stone et al., 2020b). For young people, secure housing can act as a platform for education, employment/training, maintaining and (re)building relationships, and life planning, while also providing a sense of belonging and community (Cui and Ronald, 2024; Stone et al., 2020; Parkinson et al., 2019; Robinson, 2017). Housing provides a foundation for wellbeing (Baker et al., 2019; Baker et al., 2013) and a means through which people can achieve their aspirations (Druta and Ronald, 2017; Hoolachan et al., 2017; Stone et al., 2020b).

However, access to secure housing is increasingly uneven in ways that are **generational**, **gendered**, and **intersectional**.

## GENERATIONAL INEQUITY IN HOUSING OPPORTUNITIES IS INCREASING

Insecure housing is experienced by people of all ages in Australia, with significant and long-term effects. In generational terms, Australia's housing affordability and accessibility crisis disproportionately affects people aged under 35, including via increasing homelessness (AIHW, 2024b). Generational change in access to secure housing can be viewed in two main ways. The first is declining generational access to forms of housing and home that typically provide security for residents. The second is the generational burden of increases in, and exposure to, forms of housing and living arrangements that are typically associated with *insecurity*.

Australia is a homeownership society; housing policies since World War II have prioritised homeownership in Australian society as a primary means for residents to achieve security across key life stages, including within childhood, young adulthood, at mid-life, and in post-retirement years (Burke, et al. 2019; Kohler 2023). Australian evidence since the 1990s has documented age-related reductions in access to homeownership among young adults, initially focused on questions such as 'at what age will young adults' rates of homeownership catch up with previous generations?' (see for example Winter and Stone, 1998; Baxter and McDonald, 2005). More recently, evidence documenting generational changes in housing has shifted to focus on the extent and impacts of younger adults 'missing out' on homeownership (see for example Burke et al., 2014; Burke et al., 2019). A decade ago, Burke, Stone and Ralston (2014) raised questions about the long-term impacts of generational housing shifts, including how younger generations will adapt to housing affordability pressures, such as through purchasing smaller dwellings (e.g. apartments), delaying leaving the parental home, moving further from employment opportunities, and/or delaying or foregoing childbearing. A decade on, the reality is that along with changing housing 'strategies' (Cui and Ronald, 2024) are heightened rates of housing precarity.

With reduced access to homeownership due to high-cost housing in Australia (AIHW 2024a), a majority of young adults (60.1 per cent of persons aged under 35 years in Australia in 2021) live in privately rented dwellings (AIHW 2024b). Far from being a transitional tenure in which young adults can save for a home deposit on a pathway to ownership, privately rented dwellings are now experienced by many young adults, for lengthy periods, as expensive, difficult to access due to post-COVID-19 low vacancy rates, and potentially insecure, unsafe, of poor quality, and inadequate (Anglicare, 2024; Pawson et al., 2017; Stone et al., 2013). Reforms to residential tenancy regulations across Australian states and territories are beginning to provide balance between the rights of tenants and residential property investors (Stone, et al., 2022). Yet, the popularity of social movements (see, for example, Purple Pingers<sup>1</sup>) seeking to illuminate and address housing injustices experienced by tenants within the private rental sector – which tend to be driven by and focus on the experiences of young adults – indicate reforms have a way to go.

Precarity in the private rental sector, alongside lack of access to secure and affordable social housing and other appropriate housing options, increase housing insecurity among young adults. The most acute forms of housing precarity include risk of homelessness and experience of homelessness. Recent national homelessness estimates, based on 2021 data, show 17,646 (14.4%) of all people experiencing homelessness were aged under 12 years with 25,504 (20.8%) aged 25-34 years (ABS, 2023). At the time of the 2021 homelessness estimates, the highest rates of homelessness were for young people aged 19-24 years (91 people per 10,000) and 25-34 years (70 people per 10,000) (ABS, 2023). For women, gender diverse and First Nations people, these figures may be underestimates due to hidden forms of homelessness and cultural norms which render estimates difficult.

<sup>1</sup> See <https://www.sbs.com.au/news/the-feed/article/holes-in-the-ceiling-asbestos-how-this-lawyer-is-exposing-dodgy-rentals-on-tiktok/d44cpocat>

## HOUSING INSECURITY IS GENDERED

In short, there is a sizeable body of work on young *people's* housing aspirations, challenges, and experiences, such as navigating the private rental sector (McKee et al., 2020; Stone, et al., 2020; Waldron, 2022), living in shared housing (Clark et al., 2017; Heath et al., 2018), and struggling to attain homeownership (Arundel & Ronald, 2020; Troy et al., 2023). However, these works generally focus on age and generational cohorts rather than gender. Where evidence includes an explicit gender lens, findings show that *in addition* to generational housing impacts, gendered drivers and gendered experiences of housing insecurity shape young women and young gender diverse people's housing opportunities, experiences of home, and life outcomes.

A brief summary of select international literature on the specific housing experiences and challenges of young women and young gender diverse people is set out below, before turning to Australian evidence for an overview of current statistics and drivers of gendered housing precarity and homelessness.

### Young women and housing

**Gender can shape access to housing finances through discriminatory practices.** In relation to young women, Deng, Hoekstra and Elsinga (2019) explore the gender differences in young adults (aged 24-41) in China receiving financial assistance from parents to become homeowners. They find that women face challenges because it is less common for parents to assist a daughter with home purchase, due to expectations that her husband will provide a home; however, housing may be purchased in the husband's name only (Deng et al., 2019). Women can therefore be disadvantaged by not owning any housing assets, which can lead to housing insecurity if the marriage ends (Deng et al., 2019). While this paper explores a cultural context specific to China, research in Australia has also explored how women can end up in housing precarity after relationship breakdown (e.g. Petersen & Tilse, 2023, on older women).

**Gendered barriers can affect access to adequate housing.** Two papers examine the experiences of young women in shared housing (i.e., living with unrelated people). Harten (2021) examines 'bed space rentals' in China, which is an overcrowded and precarious housing situation where people rent beds rather than rooms or dwellings. Harten (2021) examines how single women inhabit these spaces, finding that they often pay more for less crowded rentals and are seen by the landlord as less favourable tenants compared to men. In the UK, Ortega-Alcázar and Wilkinson (2019) interview young women (aged 18-35) who share housing with strangers. This is due to government rules that people under 35 without dependents can only claim welfare benefits to cover the cost of a single room in a shared house. Ortega-Alcázar and Wilkinson (2019) find that the women cannot feel 'at home' in their housing due to isolation and lack of safety. Both papers illustrate how women can experience a gendered vulnerability in shared accommodation, exacerbated by housing policies and systems that leave them no choice but to share with strangers.

### Young gender diverse people and housing

**Discrimination related to gender diversity can increase risks of unsafe housing and lead to homelessness.** In relation to gender diverse young people in the US, DiGuseppi et al. (2022) examine service use and perceptions of safety for young adults (aged 18-25) experiencing homelessness, particularly the differences between sexual and gender minority young adults

and those who are heterosexual and cisgender. Only a small percentage of the sample was sexual and gender minority, but the authors found that 'young adults identifying as sexual and gender minority report the lowest levels of perceived safety at [homelessness] service locations—in fact, over two times less safe than cisgender sexual minorities' (DiGuseppi et al., 2022, p. 348). Also in the US, Shelton and Bond (2018) examine pathways into homelessness for transgender and gender expansive youth (aged 18-25), finding that the majority of participants understood their gender identity/expression as key to their entry into homelessness.

Flood and Hochstenbach (2024) explore the housing precarity experiences of nonbinary young adults (aged 20-35) in the Netherlands, including their search for housing and their life at home. They find that participants managed discrimination (and potential discrimination) by strategically concealing their nonbinary identity at times, and that discomfort often continued even after housing was acquired, through their interactions with landlords and/or housemates (Flood & Hochstenbach, 2024).

## Young people, gender, housing insecurity and homelessness

***A focus on gender is needed to understand how housing barriers manifest, are experienced and affect young people.*** There are several takeaways from this small but diverse body of literature on the housing experiences and challenges faced by young women and gender diverse people. There is a need to be specific about the ways different identities may experience housing and homelessness. This includes acknowledging the role of sexual orientation in shaping the experiences of heterosexual women and queer women, for example, but also not conflating sexual orientation with gender identity. As Shelton and Bond (2018, p. 285) contend, including transgender and gender diverse people in the 'sexual minority' category is not accurate and can 'displace' them. Cisgender women, transgender women, and trans and gender diverse people of other genders will likely experience different challenges with their housing, and therefore benefit from different solutions.

***An explicit focus on gender can lead to innovative housing models.*** As well, new ways of thinking about housing and home can lead to innovation. For example, Flood and Hochstenbach (2024, p. 3) suggest 'a queered understanding of ontological security' (a sentiment broadly understood as feeling comfortable and stable in one's surroundings) that emphasises 'the security of home with room for fluctuating—rather than stable—identities and non-normative homemaking practices.' Developing new frameworks and concepts can aid in progressing solutions for women and gender diverse people.

## The Australian context

***Australian housing insecurity and homelessness experienced by young people are gendered.*** As well as indicating that homelessness is increasing among all young people, the most recent Australian homelessness estimates indicate that homelessness among young women is increasing, while the similar rate overall for young men is decreasing, and that the types of homelessness and marginal housing experienced by young women and men varies. Relative to young men, young women experiencing homelessness are proportionately more likely to be living in supported accommodation or staying with other households (ABS, 2023).

***Gender based violence is a leading cause of homelessness and housing insecurity.*** In a recent national review, Flanagan et al. (2019) examined the legislative, policy, and system responses to domestic and family violence to better understand the links between domestic

and family violence and homelessness in Australia, and to identify best practice solutions. Their review found that while immediate responses to violence can often be effective, systemic issues including the lack of affordable, accessible, and safe housing (permanent, transitional and crisis-based) reduces the effectiveness of current policy responses to preventing violence-related homelessness. They found that the 'recognition of violence as a gendered crime is reflected in the targeting of services primarily to women and children, while the focus for men tends to be awareness programs directed at changing attitudes and behaviour' (Flanagan et al., 2019, p. 12).

For children and young people, gender-based violence is recognised as a leading driver of youth homelessness as well as of housing precarity among young people in early stages of their adult lives. Our Watch, a leading national organisation that monitors gender-based violence and advocates for effective solutions, report on the harmful immediate and long-term effects of gender-based violence, including homelessness (Our Watch, n.d.). Their analysis includes a focus on the direct link between gender-based domestic and family violence and sexual violence committed against young women and homelessness risk. AIHW (2018) identified intimate partner violence as resulting in 'more death, disability and illness in women aged 25 to 44 than any other preventable risk factor' (AIHW 2018, Our Watch n.d.). Australia's National Research Organisation for Women's Safety (ANROWS, 2019) similarly find that women and children disproportionately live with poverty and financial hardship due to violence-related loss of employment, income, housing, and support, as also found in recent AIHW service-based reporting (AIHW, 2023). Loss of sense of safety, loss of home, and heightened housing insecurity and homelessness are associated with gender-based violence.

Recent Australian evidence is consistent with international experience in also indicating that family-related conflict, sometimes including violence, is also related to increased risk of and exposure to homelessness among young gender diverse and LGBTQ+ young people in Australia. Dempsey et al. (2020) for example, found in their analysis of longitudinal Journeys Home survey data that LGBTQ+ young people can experience cumulative impacts of childhood deprivation, insecurity, conflict and violence, at heightened rates – and that homelessness or risk of homelessness can result (Dempsey et al., 2020). National statistics about homelessness estimates for gender diverse young people are limited by lack of non-binary gender data collection (Stone et al. 2024).

***Gender-inclusive Australian housing and homelessness data is needed to support improved solutions for young women and gender diverse people experiencing housing insecurity and/or homelessness.*** As for Australian Census of Population and Housing data, only binary categories of gender are collected and reported (Mills and Clark, 2024). This gender 'blind spot' significantly limits understandings of the incidence and experience of non-binary and gender diverse housing insecurity and homelessness nationally. Yet, information about gender diverse people's housing and homelessness experiences is essential for development of optimal housing solutions. Recent Australian estimates indicate that the non-binary and gender diverse population in Australia is sizeable, estimated to be around 200,000 people, of whom approximately 65,300 are aged 16-24 years (Higgins et al., 2024). Journeys Home survey data that indicate non-binary and gender diverse people's pathways into homelessness, experiences of homelessness, service support needs, and long-term outcomes, can differ from those of cis women or cis men due to increased exposure to risk factors associated with homelessness (McNair et al., 2017; Gene Lim et al., 2023).

## HOUSING INSECURITY IS INTERSECTIONAL

In addition to being shaped by both generational and gendered factors, **access to secure housing among young people is significantly affected by factors that intersect with age and gender.** In the Australian context, a scoping review of gendered housing suggests gendered impacts can intersect with other known barriers to housing security, including discrimination associated with Indigenous identity, barriers experienced by people living with cultural and linguistic diversity, place-based inequalities and geographic exclusions, challenges associated with low income and poverty, as well as structural barriers associated with full participation in society of people living with mental and physical health challenges and neurodiversity, among other factors (Stone et al., 2024). The review highlights the diverse housing and homelessness pathways and experiences of young women, men, and non-binary and gender diverse people (Stone et al., 2024).

**Significantly, housing insecurity and homelessness is disproportionately experienced by First Nations Australians.** Aboriginal and Torres Strait Islander peoples experience housing precarity, homelessness risk, and homelessness in significantly disproportionate ways compared to the national population (ABS, 2023). Homelessness estimates based on most up-to-date data indicate that around 20 per cent of all Australian homelessness is accounted for by homelessness experienced by First Nations people – this equates to 24,930 individuals. Of these, more than a quarter (26.2%) were aged 12-24 years, with a majority (60%) of First Nations homelessness involving severe overcrowding (ABS, 2023).

The extent of homelessness reported among First Nations people varies by state and territory, with Northern Territory having the highest rates of First Nations homelessness (1,865 persons per 10,000), followed by Western Australia (381 persons per 10,000) and South Australia (327 persons per 10,000) (ABS, 2023). To some extent, the high rates of Indigenous homelessness in the Northern Territory can be accounted for by substantially heightened risk of homelessness in remote areas. Homelessness estimates indicate that for First Nations Australians, living in remote and very remote areas increases homelessness risk, with a majority of remote and very remote homelessness also being driven by severe crowding (62.4% and 96.3%, respectively) (ABS 2023).

A range of factors associated with ongoing impacts of colonisation as well as family and gender-based violence are identified as driving high rates of housing insecurity and homelessness experienced by First Nations young people, and Indigenous Australians of all ages (see for example Altman, 2017; Tually et al., 2022). Violence is the major cause of First Nations people seeking specialist homelessness services support (AIHW, 2014). A severe lack of adequate, safe, accessible housing has been identified as a major barrier for Indigenous women and their children being able to escape from domestic and family violence, and as an urgent intervention needed to reduce rates of harm including homelessness (Cripps and Habibis, 2019). The design, delivery, and management of future interventions must be culturally safe and appropriate (Moran et al., 2016).

**Additional intersectional factors including cultural and linguistic backgrounds of young people, their geographic locations, incomes, and health and disability can limit housing opportunities due to systemic barriers.** In an analysis of housing insecurity and homelessness experienced by members of culturally and linguistically diverse communities (CALD) in Australia, Kaleveld et al. (2019) identify being born in a country outside of Australia that is not Anglo-Celtic, speaking a primary language other than English or not speaking English well, and arriving in Australia within the previous 5 years as risk factors for homelessness. Homelessness depending on country of origin exist, with members of Southeast Asian communities more likely to report couch surfing, crowded dwellings and

living in boarding houses than other CALD groups (Kaveveld et al., 2019: 1-12). Educational barriers among young people who arrive in Australia via humanitarian visa pathways are also identified as adversely affecting housing security (Boamah 2023); with other studies drawing links between justice involvement and housing precarity among young culturally and linguistically diverse young people (Sheperd and Musaka 2021).

Mental and physical health conditions, disability and caring roles are additional factors that can limit the ability of young people to access and sustain secure, appropriate housing, with disability identified as additionally linked to the need for physically accessible as well as secure and affordable housing (Wiesel 2020). Homelessness is well-recognised as adversely affecting the physical and mental health of young people and exposing them to violence and early mortality (AIHW 2021; Davies and Wood 2018; Heerde and Pattern 2020). Improved understandings of links between neurodiversity and housing pathways including supported accommodation are becoming recognised in existing evidence and service approaches (see for example Garratt and Flaherty 2021). These and other intersectional factors interact with age and gender, resulting in increased risk of housing insecurity for young people.

# UNDERSTANDING GENERATIONAL, GENDERED, AND INTERSECTIONAL HOUSING INSECURITY

***Current Australian housing and homelessness data is inadequate for understanding gendered housing insecurity and homelessness.*** The national homelessness estimates do not include information about young gender diverse people experiencing homelessness.

The importance of a gender-informed approach to understanding the generational, gendered, and intersectional experiences of homelessness, homelessness risk, and the housing and non-housing factors that precipitate these, have been identified in recent national advocacy and scholarship (Ng et al., 2023; Stone et al., 2024). The difficulty of finding data on women and gender diverse people's housing – at any age – is established in these works. Ng et al. (2023, p. 4), in a report funded by YWCA Australia, found that although there is gendered data which highlights women's rates of homelessness, there are 'significant gaps in data that show the experiences of housing insecurity and homelessness for trans and gender diverse people in Australia.'

Most recently, in a comprehensive literature, data, and policy review of housing evidence, Stone et al. (2024) conclude that gendered data in Australia is insufficient for drawing conclusions or for developing gender-responsive policy solutions to gendered housing experiences:

There is inadequate national data in Australia to sufficiently identify gender effects and associations within the suite of usual housing research and policy concerns, including tenure, affordability, assistance needs or appropriateness. Gender-aware and gender-inclusive data is limited to data (i) that is not designed specifically for housing research, or (ii) that is bespoke and not of sufficient size or coverage to inform national analyses. (Stone et al., 2024, p. 2)

In their analysis, Stone et al. (2024) reviewed the adequacy of housing data for gender-informed analysis and critiqued housing policy using a gender lens. Based on findings, the research calls for 'gender-transformative' approaches to housing and homelessness data, policy, and research that includes emphasis on the importance of practices informed by lived experience and intersectional approaches (Stone et al., 2024). Qualitative and niche research geared toward informing improved gender responsiveness in fields of housing and homelessness are identified in the research as one of the ways through which gender-transformative housing opportunities can be developed.

The challenges of finding gender-informed data increase when narrowing the focus to young women and gender-diverse people who are adults, as there are a lack of appropriate large-scale datasets. Qualitative approaches can provide crucial insights into the experience of housing insecurity and homelessness among young gender diverse people and supplement the currently limited quantitative findings that are available. Internationally, evidence shows that queer and nonbinary individuals may experience exacerbated housing precarity, as gender identity can 'add another layer of discrimination, exclusion and marginalization' (Flood & Hochstenbach, 2024, p. 2). For example, one US study found family rejection after 'coming out' to be a major driver of homelessness for young gender diverse individuals (Keuroghlian et al., 2014).

## **UNDERSTANDING YOUNG WOMEN AND GENDER DIVERSE PEOPLE'S HOUSING EXPERIENCES AND SOLUTIONS**

To understand the housing experiences of young women and young gender diverse people living in Australia, YWCA Australia has partnered with researchers at Swinburne University of Technology. In this study, a generational, gendered, and intersectional approach is used to investigate the lived experience of housing insecurity and/or homelessness risk and homelessness experienced by a diverse range of young women and young gender diverse people aged 18 to 30 years. Using a 'housing aspirations' lens (described in the research approach in Part 2) this research centres the voices and lived experiences of young women and young gender diverse people, to focus on housing challenges experienced by them in contemporary Australia, as well as to identify and articulate the housing solutions that they say are needed.



**PART 2:**  
**RESEARCH APPROACH**

## POPULATION

The target population of this research are young women and gender diverse people aged 18-30 years. Young adulthood represents a critical life stage, and young women and gender diverse people in this age group may be particularly vulnerable to housing insecurity due to factors in which gender inequality is systemic, such as lower wages, limited job security, educational expenses, and potential for gender-based discrimination in housing. Recruiting under 18-year-olds is a more complicated process, both logistically and ethically, as it requires a guardian's consent which may be difficult for those in precarious situations. Given the timelines for this study, it made sense to therefore limit the study population to young people over 18 years of age, allowing for a more focused investigation. Participants were able to provide retrospective reflections on their childhood and teenage years, so the study was still able to garner insights from their earlier life experiences, including participant reflections on how these relate to current housing experiences. Young women and young gender diverse people's housing experiences will be contextualised by current and earlier life experiences (Hartung, 2017).

Throughout this report the terms 'woman' and 'women' are used inclusively, referring to cis women and trans women.

## METHODS

To provide insights on the housing experiences of young women and gender diverse people, and lived experience-informed solutions to these, the research is structured around four integrated research questions, shown at Table 1.

The research takes a feminist and trauma-informed approach, building on generational, gendered, and intersectional evidence about housing insecurity and homelessness. The mixed methods research design involved a review of existing national and international evidence, a short survey geared to national research participant recruitment, in-depth interviews with young women and gender diverse people nationally, and solution-oriented focus groups.

**Research question 1: What does existing evidence tell us about housing security and insecurity, homelessness and homelessness risk for women and gender diverse people during youth and young adulthood?**

### Data sources

Academic, policy and practice literature about young people and housing insecurity, precarity and homelessness and homelessness risk.

### Methodology

Desktop review

**Research question 2: What does a safe, secure and affordable home look like and feel like for young women and gender diverse people?**

### Data sources

1. Short survey of young women and young gender diverse people aged 18-30 years, nationally.
2. In-depth interviews with young women and gender diverse people aged 18-30 years, nationally.

### Methodology

1. Short survey
2. Thematic analysis

**Research question 3: What needs to change to ensure young women and gender diverse people have access to safe, affordable homes now and in future housing pathways?**

### Data sources

Focus groups with young women and gender diverse people focused on: housing challenges and solutions within current policies; gaps in current assistance models; opportunities for innovative solutions.

### Methodology

Thematic analysis

**Research question 4: How can housing insecurity among young women and gender diverse people be conceptualised, understood and responded to with lived experience-informed solutions?**

### Data sources

Findings of all aspects of the research, including evidence review, survey data, interview and focus group results.

### Methodology

Integrated analysis of data and triangulation of findings, including:

1. identification of gendered housing challenges facing young women and gender diverse people
2. identification of policy development options and gender-aware and transformative housing solutions based on lived experience voices of young women and gender diverse people

## RECRUITMENT AND DATA COLLECTION

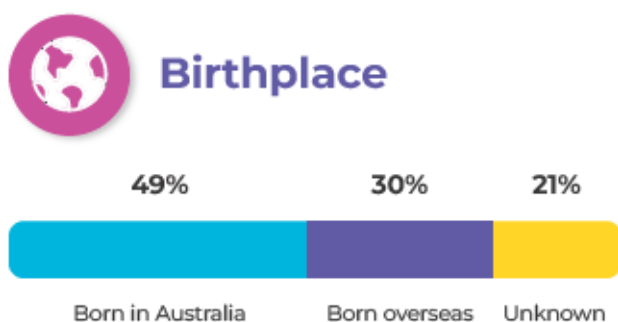
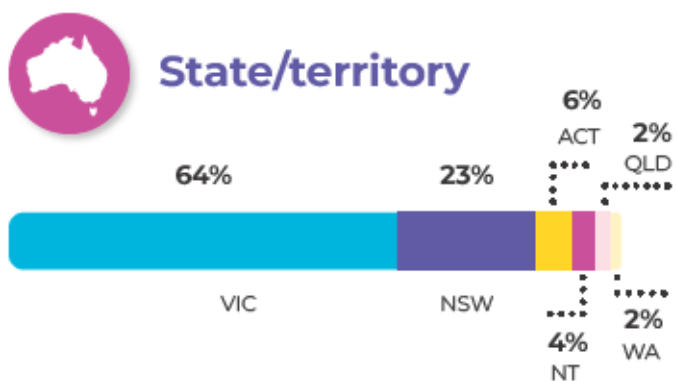
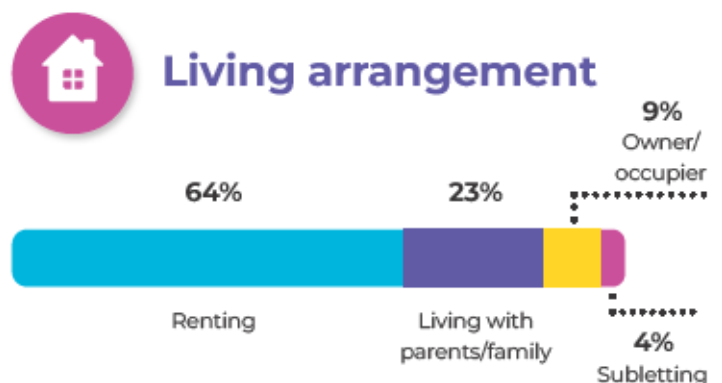
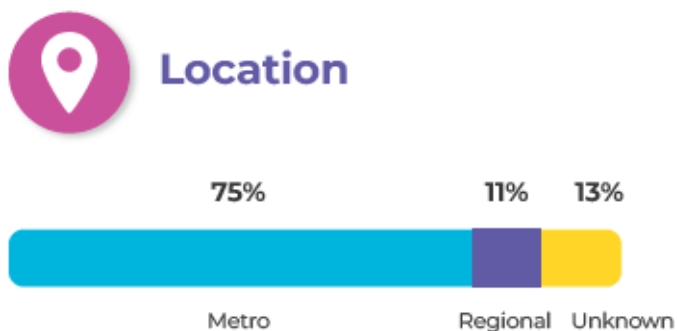
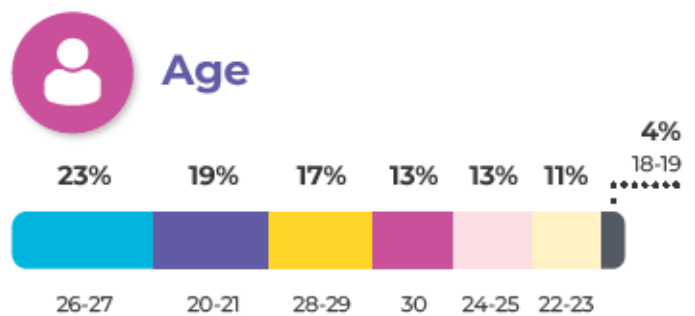
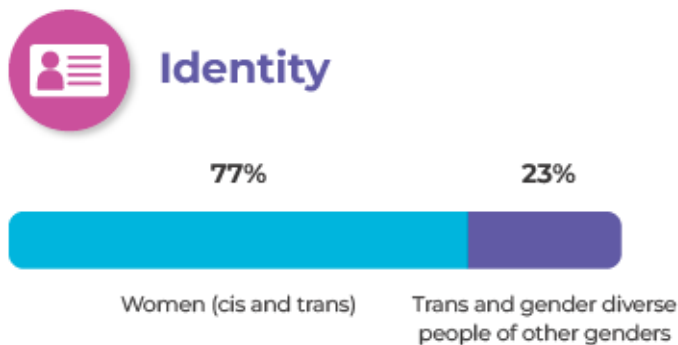
The project was granted ethics clearance by Swinburne University's Human Research Ethics Committee (reference: 20247974-18807). A flyer was designed in collaboration with YWCA Australia and advertised through various channels, including YWCA Australia social media, personal networks of the researchers, and professional networks. In-person recruitment was also conducted over a few days in the Northern Territory. People wishing to participate could either email the project leader directly or follow a QR code to the online survey.

The survey asked basic demographic information (age, gender, state/territory, current living arrangement) and the open-ended questions, 'Is there anything you would like to share about your living arrangements, home, or housing experiences in Australia?' and 'Do you have any suggestions for how housing could be improved for young people in Australia (including young women and young gender diverse people)?' Participants were then asked if they wished to participate further through an interview or focus group, which would be reimbursed through a \$50 gift voucher. Those who selected yes to further participation were then asked for their contact details and further demographic information: whether they lived metropolitan/regional/rural etc., who they lived with, if they had dependents, cultural and linguistic background, sexual orientation, disability and health conditions, and whether they were studying and/or employed.

From those who completed the survey, in addition to those who engaged with the researchers directly, 27 participants took part in interviews. Another 14 participants took part in focus groups. There were also 12 participants whose open-ended survey responses were used to inform the research, but they were not interviewed or involved in a focus group. All participants quoted in this report have a pseudonym – where possible, participants chose their own pseudonym. We have used people's preferred terminology for their gender.

## SAMPLE

There was a total of 53 participants. Figure 1 shows a breakdown of key participant characteristics in terms of how they labelled their demographic and housing situations. Note that not all of the open-ended responses provided full demographic information. In addition to the characteristics below, participants reflected from their intersecting identities, which included diverse abilities, cultural backgrounds, experiences during younger years, and partnership/parenting status..



## FIRST NATIONS DATA APPROACHES AND LIMITATIONS

This research was not conducted through an explicitly Indigenous Knowledge Framework nor undertaken by First Nations researchers. Several of the organisations approached by the research team for recruitment of participants were focused on provision of services to, or advocacy for and with, First Nations young people. This included a dedicated fieldwork approach in the Northern Territory as well as connections across states and territories via service networks. The relatively short timeframe in which the research study was conducted, and limited prior engagement with First Nations communities about the research by the research team prior to the study, means that only one research participant in the study identified as a First Nations young woman or gender diverse person.

Our recommendation, reiterated at the end of this report, is that future research include a dedicated investigation of the housing experiences and solutions for First Nations young women and young gender diverse people, to be conducted in culturally embedded and appropriate ways.

## THEMATIC ANALYSIS AND REPORT STRUCTURE

Findings from the interviews, focus groups, and open-ended survey responses are presented in the following sections:

- Housing, home and living arrangements
- Planning and attaining housing aspirations
- Housing impacts
- Housing solutions for young women and young gender diverse people aged 18-30
- Reflection on gender, intersectionality and future housing, policy and research directions

Within each of these sections, we highlight key themes, identify commonalities and experiences that differ from others, and analyse these in relation to housing precarity and its impacts. The Discussion and Conclusion draw these themes together, before focusing on future directions and practical steps for improving the housing circumstances of young women and gender diverse people nationally.



**PART 3:**  
**HOUSING, HOME & LIVING**  
**ARRANGEMENTS**

This section explores what young women and gender diverse people had to say about housing, home, and their living arrangements. This includes the emotions they attached to home and housing, who they lived with, their challenges with accessing, affording, and staying in housing, and the quality of their housing.

## HOME

At the beginning of each interview and focus group, participants were asked what 'housing' and 'home' meant to them, and whether these were different. Generally, participants considered housing to be a physical structure, while home was a more emotional and relational concept.

**I feel like, yeah, the word home is more emotional. Whereas housing, I just think about like, you know, having a place where you've got a roof over your head. (Yasmin, woman, 20-21, VIC)**

**Well, I suppose the home and housing is different. For me, home is somewhere where I feel most comfortable. I feel like I can be myself. And then housing is more just having a roof over my head, having the necessities like food and water and heating, especially during winter. (Michaela, woman, 20-21, VIC)**

Home was frequently associated with safety, comfort, family, and community. Zoe (woman, 27, VIC), in addition to these associations, described 'somewhere you can be yourself, somewhere where, like you know, after a long day, like it's your safe haven, like somewhere you can just you feel at peace.' Danielle (woman, 26-27, VIC) said the meaning of home was a place where she was 'comfortable and safe and it doesn't kind of matter what that looks like; it's more the feeling.' Taking a broader approach, Hilary highlighted the importance of community outside the household:

**I think a home is the environment that you're in, whether that's the building itself or the community that you're situated within. And then also I think the people that you're surrounded by, so it's the environment and your community. For me, they're the most important things, and also I think nature itself where you are and the accessibility you have to outside spaces. (Hilary, woman, 20, VIC)**

In an open-ended response, Summer (woman, 30, VIC) highlighted the feeling of home in relation to public housing. Although she said people tended to 'think the worst' of public housing, 'My home is well kept, gardens done, clean, maybe not as tidy as some with 2 little kids but it's our home and we take pride in it.'

However, some participants highlighted the complexity of feeling 'at home' for various reasons. Amelia highlighted the difficulty of feeling at home in Australia as a migrant:

**I think [feeling of 'home' is] something that I've been grappling with since I came here and even the years before, and even when I do speak to people who, you know who are migrants here [...] how do they 'settle in' quote-unquote and some people say, you know, 'only after my second child I felt a little at home here', some never felt at home till the end. (Amelia, woman, 30, VIC)**

A specific difficulty for Amelia was that her small apartment didn't allow her to sit and share a meal with people, something which was important to her sense of home and a practice she treasured when visiting her home country.

Meanwhile, Celia shared that the instability of the rental market had made it difficult for her to feel at home:

**I think of like my experience of housing in the past decade has not really been one of having a home. Yeah, my experience of the rental market has and continues to be like having to move constantly and not having any control over my circumstances. So I don't think I have had housing that has been particularly homely for quite a while. Yeah, if it has been homely it's been for a short period of time. (Celia, woman, 28-29, VIC)**

As the following sections will show, participants highlighted numerous issues with housing quality, affordability, and security, which compromised their ability to feel comfortable and safe – the concepts they associated with home.

## HOUSING ACCESS AND AFFORDABILITY

The following section outlines some of the major themes that emerged from the data in relation to housing access and affordability, as well as housing precarity, living conditions, and some of the intersectional factors that compound or alleviate housing pressure.

The young women and gender diverse people in our study came from a range of living arrangements. Most were renters, living with their partner, friends, relatives or strangers (or a combination of these). Some were owner-occupiers, others were saving towards this goal. A smaller number were in student accommodation. Others were living with their family of origin, and some contributed to their family's rent or mortgage. A number of participants had direct experience with homelessness and had previously engaged service providers for support including food banks, crisis accommodation, women's shelters, and domestic violence services for victim survivors. Such diverse living arrangements and experiences reflect the broader reality for young women and gender diverse people in Australia.

Despite the broad diversity in living situations among the young women and gender diverse people involved in the study, a unifying theme of dissatisfaction was evident. Participants highlighted the challenges of acquiring appropriate housing, ongoing housing affordability issues, frustrations with the quality and condition of housing that was available to them, and the uncertainty that came from housing instability. More specifically, they described the difficulty of breaking into the rental market, instances of economic exploitation, and living situations that were both undesirable and disadvantageous to their health and wellbeing. Even participants who expressed a generally optimistic outlook on their current or future housing situation were cognisant of the challenges that awaited them or the sacrifices that would be required to meet their goals.

Housing access was a major issue for most young women and gender diverse people involved in the study. Simply securing a rental property proved to be an expensive, difficult, and time-consuming process that participants struggled to navigate, with most expressing clear frustration at the state of the private rental sector in Australia. For young women and gender diverse people the question of access and affordability were inseparable:

**I think the process of renting is really competitive. When I was trying to rent an apartment, I tried for like half a year... it was really, really hard. (Kristy, woman, 24-25, VIC)**

**Many rental agents refuse to rent to someone when the rental amount is over 30% of their income, but there is no house in or around Melbourne listed for less than 40% of our incomes. (Jamie, non-binary, 24-25, VIC)**

**Our [public] housing was meant to be cheaper than other places. It's starting to be the same amount that you were charged at other places. (Luna, woman, 22-23, VIC)**

Significantly, even those who considered themselves financially 'better off' still struggled to find appropriate rental properties, as Erin, a professional worker living with her partner illustrates:

**I mean, we're looking at moving interstate just because of the struggles to find a house that accommodates our growing family and our pets and the space we want, close to where we work and that's affordable. It feels like an impossible task and we both come from a very, like privileged position of having full time work in really well-paying jobs. And it still isn't enough. It just feels like it's never quite enough to have stable housing at this point, unless you had some sort of generational wealth. (Erin, woman, 28-29, NSW)**

For many, it appeared that no matter what they did, it was not enough:

**I am working most of the time as well as studying full time and I can still barely afford anything, so. (Julia, woman, 20-21, NSW)**

**I'm a full-time student... I have three jobs, and then I also work other jobs, so like odd jobs, sort of like labour work and things... I can't afford groceries, like I don't have meat most of the time, I can't afford to have, like, fruit. I don't think I had fruit in a very long time. (Sara, woman, 20-21, VIC)**

**I would say I have a long-term renting future but it's not because I want one. I live by myself, so I think, yeah, if I had a partner, I would probably be in a much better position, but renting is so expensive that I can't really save any money. So, OK, you know, that doesn't really give you any room to move in terms of ever being able to, you know, pay a deposit for a unit or something. (Celia, woman, 28-29, VIC)**

For university students, there were challenges with finding properties close to campus, with many turning to student accommodation:

**University student accommodation fills up so quickly and rentals around the campus are unaffordable and non-existent. (Suzanne, woman, 18-19, NSW)**

**I found housing very difficult to find. I am currently in a student accommodation that is very expensive for rent and has little resources. I was a foster child and experienced a lot of abuse in my household however I found it very difficult to flee due to financial setbacks and very limited housing options around my university. (Julia, woman, 20-21, NSW)**

While beneficial in terms of location, participants stressed the inflated costs associated with this choice, alongside the poor conditions of most student residences. As Amelia put it, 'I don't know why I'm paying this much for like a rectangular box' (Amelia, woman, 30, VIC).

The lack of appropriate rental properties available within a feasible price range meant that consumers lacked bargaining power. Young women and gender diverse people made frequent mention of turning up to rental inspections to find hundreds of other applicants waiting. The disparity of supply and demand gave landlords and rental agencies too much power in their minds. This also allowed for irregular practices to determine outcomes, like offering a higher rent than advertised, offering to pay multiple months upfront, collecting larger bonds, or other uncompetitive practices that young women and gender diverse people felt disadvantaged them:

**To secure my home, I paid eight weeks rent up front in addition to the bond and moving costs. (Taylor, woman, 24-25, NSW)**

**We were searching [for a rental property] before we became homeless type thing and the only reason why we started getting calls back was because we said we were gonna pay the whole rent up front. (Astrid, woman, 20-21, VIC)**

**The last two house I've lived in (2021-present) have been secured through personal connections with the landlords rather than applications. There are up to 100s of people applying for single houses in the regional area I am in, and they are largely unaffordable for a standard family, much less a single person, a single mum, or someone on a pension. It feels wildly overwhelming and scary knowing that if my landlord asked me to move out, I am 99% certain that I would be unable to find affordable and safe housing. (Lesh, non-binary, 26-27, VIC)**

Reflecting on the rental crisis in Darwin, a young mother of one, Chelsea, was also concerned about the lack of fairness in the rental market:

**Because you have like 1000 people going for one house and then like people are like willing to pay more rent. Like they say that on the applications, I'm willing to pay more rent. And then it's like, you shouldn't be allowed to do that because like the rent is set at that price. It should be equal. (Chelsea, woman, 20-21, NT)**

Young women and gender diverse people also routinely brought up the fact that they found the rental application process daunting, invasive, and opaque, while also raising concerns about data privacy and security:

**The rental application process in Australia is very, very invasive. Having to disclose a significant amount of personal information to property managers that I'm not sure have even undergone safety screenings? Furthermore, I'm unsure about the security of their sites and apps, as we were inundated with scam calls once we started applying. (Laura, woman, 26-27, VIC)**

**I live in housing commission and the processes with that are at times unreasonable, the system wants to know every detail of your life even if it's not necessary and your right to privacy is compromised. (Grace, woman, 24-25, NSW)**

The challenges of renting were succinctly captured by Jen, who stated, 'my housing experience has been relatively okay, but the rental process in NSW is traumatic, frightening and not something I would wish upon anyone' (Jen, woman, 26-27, NSW). Young women and gender diverse people also felt disadvantaged by the expectations to have an established rental and employment history. While background checks are an established aspect of vetting applicants, young women and gender diverse people who had no previous rental history felt locked out of the market, as they struggled to establish this record. Again, this is something that appeared to be exacerbated by the disparity in supply and demand, as rental agents and landlords were able to be far more selective in choosing tenants, leaving many young women and gender diverse people to feel like they were never going to be given an opportunity.

**[rental application process] ...things like employment history for the last, some of them were between like 5 and 10 years, which felt really unnecessary, and it was so difficult trying to work out when I started and finished jobs five years ago. And you know, I understand that some of that important information is like important and really relevant, but it just dated back so far that it was, it was really hard to find answers to, especially between two people trying to work out where you both worked five years ago and things. (Danielle, woman, 26-27, VIC)**

**Something also needs to be done to stop discrimination against Centrelink participants, especially people on the disability support pension, who are looking for rentals or home loans. We have a guaranteed income and should be treated as ideal stable tenants as we won't suddenly lose income from losing a job, but instead agents and landlords look at us as scum. (Jamie, non-binary, 24-25, VIC)**

**So like I didn't have rental references and there was like things that they would ask and I'm like, I don't have that... so I was applying for like houses on my own, but they would ask for rental references, they'd ask for rental ledgers, like yeah, it was just all that. And then like power bills and I was like, I don't have a power account... it's really frustrating. (Chelsea, woman, 20-21, NT)**

## HOUSING CONDITIONS

Given the difficulty of acquiring housing, it is unsurprising that living conditions were not always optimal in the housing that was available to participants. The young women and gender diverse people were frequently living in housing that was sub-par, poorly maintained, or in a state of disrepair. Sam (non-binary, 26-27, NSW), for example, described seeing apartments with “structural issues, pest control issues, even apartments with no kitchen, the list goes on”. Poor quality housing was often a challenge for the young women and gender diverse people who were also trying to complete university study, as Astrid and River highlight:

**I was at [purpose-built student accommodation] and that was a student share. I moved in and the toilet didn't work. And the showers were f\*\*\*ed. And there was sewage all over the floor. It was... it was bad. It was really bad, like moved in and there was s\*\*\* and sewage and c\*\*\* all over the bathroom. (Astrid, woman, 20-21, VIC)**

**As I'm a student, there's been periods of financial instability that has meant I have had to live in homes that were objectively unsafe (mould, break-ins, unsafe infrastructure such as rotted balconies). (River, non-binary, 28-29, VIC)**

Young women and gender diverse people appeared resigned to the fact that unsafe or unhealthy housing conditions were a taken-for-granted aspect of renting. Further evidence of this can be seen in Amelia's comment that despite living in very poor-quality student accommodation she still felt 'very grateful' to 'have a roof over her head...during a rental crisis' (Amelia, woman, 30, VIC). Lowered standards was also highlighted in Hilary's interview, whereby the condition of her housing was comparatively 'okay' compared to her previous properties:

**This is one of my perspectives I think is a little bit unique as I've always lived in rental properties that have been in awful condition. So this house to me, I'm a bit of an optimist going 'wow, there's no cracks in the walls' like you know that type of thing. But there is like, my window doesn't close all the way, so I have to put a scarf at the bottom of it. We've got black mould in our bathroom. But it's pretty good. It's pretty good. (Hilary, woman, 20, VIC)**

Young women and gender diverse participants also voiced frustration that landlords and property agents were not more responsive to genuine repair requests, with many participants expressing anger that the industry wasn't more closely regulated in terms of housing quality. For example, Amira, a fulltime hospitality worker living in western Sydney, was trying to save money for a deposit to buy an apartment with her partner. The pressure to save meant that they were living in a less than ideal, yet still unaffordable, place with a lot of issues:

**When we moved in we had issues. The first thing we noticed was the main door, the entrance door. Even though it has lock in it, it's never locked. The tenant living in the building, they put a brick in the door, so it's not locked and initially the back entrance from the garage was broken, all the glass was broken. And then yeah, we had issue with our garage. We were not able to access this... try contacting the real estate and the landlord. Uh, they came after a month to unlock the garage so we could not park there. There has been leaking there for a long time. We reported that as well and it hasn't been fixed. There was a huge issue with the garbage area. It's still not really good. We even had to report it to the tribunal... That's when they came up and unlocked**

**the garage and they clean the area and painted the corridors and they fixed our leaks, which it was weird cause the old place that we rented, they would send a plumber to fix it up. But over here, the landlord came himself with his tool to fix it up. (Amira, woman, 30, NSW)**

Amira's recollections of the seemingly never-ending issues with her property and the challenges of dealing with landlords and real estate agents was not unique, as the following statements from River and Florence demonstrate:

**I wish there were more requirements for landlords to ensure homes meet minimum standards without there being risk of rent increases being 'coincidentally' put in place just after requests for repairs to meet minimum standards. (River, non-binary, 28-29, VIC)**

**For people who do not know their rights it can be very difficult standing up to landlords and property managers, or compelling property managers to address maintenance issues. I've lived in a house that was a rental with ongoing bed bug issues that the landlord and property managers refused to address properly and spend money on to effectively deal with the issue. (Florence, woman, 28-29, ACT)**

## SAFETY

Safety was frequently raised in interviews and focus groups. On a positive note, many young women and gender diverse participants stated that what they liked most about their living arrangements was that they felt safe in their broader neighbourhood or community. Participants noted how they felt safe in their communities because they knew their neighbours, lived in well-lit areas, were close to public transport, local amenities or were in high density urban settings, with vibrant street activity. One example of this was Callum, a 22-year-old trans guy, who lived in Sydney's inner west, an area known for its celebration of gender and sexual diversity:

**First of all, you know it's like super queer friendly, which I really like. So I don't feel, you know, at risk or whatever when I go out, I'm not like, you know, if someone clocks me, I'm in trouble. You know, I feel very safe and I feel very accepted. And there's lots of, like, your pride flags and stuff like that. So I know that like you know, I feel welcome here. (Callum, trans guy, 22, NSW)**

One participant, Rae, a young professional living with roommates in the outer suburbs of Darwin decried how her suburb "had a bad reputation for crime", noting that she didn't feel unsafe, instead sharing that she thought this was more to do with her suburb being labelled as a lower socio-economic area rather than any tangible differences to other parts of the Northern Territory:

**We all look out for each other, so I haven't really had any issues, so yeah, it feels like a community. (Rae, woman, 30, NT)**

In the rare occasions that participants did explicitly record feeling unsafe, it was almost always directly due to specific incidents with neighbours, like in Amira's case, where her neighbour would get drunk and bang on her door, or who she suspected had deliberately cut her power one night after she ignored him. Or in Jamie's case, where there was a direct threat:

**The units we live in have been very unsafe in the past as one unit was set aside for a drug recovery program – this led to tenants of that unit threatening me with axe murder, yelling at all hours of the night and frequently being visited by police. That unit is now being privately rented and I feel somewhat safer but was very traumatised by the experiences and felt trapped as I couldn't move us anywhere else. (Jamie, non-binary, 24-25, VIC)**

A small number of participants made vague insinuations regarding "youth crime", or "shady people" hanging around, but for the most part, participants largely expressed a generalised feeling of safety. Yet personal safety was something people were clearly thinking about regardless. Rae, despite her earlier comments, had installed flood lights on her front lawn, and received permission from her real-estate agent to add an internal lock on her bedroom door. In fact, young women and gender diverse people frequently discussed ways that they had adapted their own behaviour to increase their own personal sense of security, such as avoiding taking late night shifts at work or enrolling in evening classes to avoid coming home alone after dark. Many spoke about getting partners to meet them on their commute home if it was going to be late. One mixed gender share house even had a parking arrangement so that the young women of the house could avoid parking close to a nearby sports oval at night. Yet despite the emphasis on personal safety that came out in the interviews, what was interesting in the data was that safety was rarely expressed in explicitly gendered terms, despite it evidently being a gendered phenomenon:

**I know especially say for example, my sister, who had to move back home even when she was looking at renting again, finding a location where she could get an apartment as a single female, she was really intimidated by a previous bad experiences with men that lived in the apartment complex and the thought of then going back into paying less for, a less quality location, or a less safe location really affected her. Whereas I've had male friends who are happy to move out on their own or with other guy mates, they don't think about that sort of perspective. (Erin, woman, 28-29, NSW)**

**I think also that first and last mile of your journey to and from wherever you're going to, unless you drive, if you consider where you're going to live, you need to think about accessibility to get to a train station or a bus stop. If it's lit, if you feel safe walking through those spaces, will it be dark when you walk through those spaces? (Erin, woman, 28-29, NSW)**

There was a real ambivalence in the data about the role of men in relation to participant's feelings of safety. Several participants explicitly stated that they do not feel comfortable living with men, particularly strangers. This situation created yet another barrier for young women and gender diverse people struggling to find appropriate housing, as it further limited their options. Alternatively, a number of participants attributed their feelings of safety to living with a male partner or male friends.

**But funnily enough, this [house] is where I feel really safe, just because I'm living also with – and I do hate to say it, but oh no, I don't hate to say it – but I live with two men as well, so I do have that sense of safety, whereas all my life I've only lived with women. So, it's kind of like interesting how that dynamic has changed. My sense of safety. (Hilary, woman, 20, VIC)**

Feelings of safety were also shaped by personal experiences; several participants noted that they had experienced domestic violence as children, and therefore derived a sense of security from living alone or far away from their family of origin.

**my family home was filled with a lot of domestic violence. And so when I left and now I have my own place, I feel very, very safe there in comparison. And also no one in my family knows where I live. So that makes me feel very safe as well, I think. (Julia, woman, 20, NSW)**

Two participants spoke about experiencing PTSD from violent incidents that had previously occurred within their homes. These incidences, one a violent home invasion, another a sexual assault, continued to undermine feelings of safety. For Sophie, a 26-year-old woman who moved from a very remote location to a major capital city, this meant living in a new apartment building because of the added layer of security it offered – such as secure underground parking, fob entry, intercom system with camera, and an onsite building manager. For Jaz, a 27-year-old non-binary person, regaining a sense of security in the home they own is a work in progress:

**I was sexually assaulted in this house a few years ago. And I think that that particularly took away a lot of the safety that came with the concept of the house and the house ownership. And so having to re-secure that in the physical sense of setting up cameras around the place and change all the locks and stuff like that, reconnecting with neighbours and making sure like, like technological security, like changing all the passwords to Wi-Fi things as well as the emotional security of existing around a place that has all these memories tied to it. (Jaz, non-binary, 27, VIC)**

They went on to explain why they ultimately decided to stay in the house:

**Yeah, I think there were a number of times where I definitely considered it was one of my first reactions to like, just move because I, I mean, if you don't have to stay in one place and you don't want, don't wanna be retriggered all the time like, that seemed like a sensible option. But that's not really a feasible option. I don't think finding another house is really something that's super accessible right now. (Jaz, non-binary, 27, VIC).**

These diverse accounts highlight how safety, or rather the lack thereof, impacts young women and gender diverse people's experiences of housing and home, sometimes in very direct and traumatic ways. Other times feelings of insecurity may materialise through more subtle processes, whereby individuals narrow their options to avoiding certain unwanted or unsafe situations or adjust their daily routines to regain a feeling of security. These accounts also illustrate that the lack of feasible housing alternatives can compromise safety and security for young women and gender diverse people.

## PRECARITY AND HOMELESSNESS

Given the widespread difficulty young women and gender diverse people reported in accessing and affording appropriate, safe, quality housing, it is unsurprising that housing precarity emerged as a major theme within the data. For the small minority of participants who were owner-occupiers, a sense of housing precarity was largely behind them, although this did not mean that they were free of financial burdens or worries. For renters however, this precariousness coalesced around ongoing uncertainty associated with short term leases, constant rent increases and the arbitrary ability for landlords or agents to break the lease with no warning. This sentiment was succinctly expressed by Astrid, who said:

**I just wanna stay somewhere for longer than a year, that's it, that's my goal. (Astrid, woman, 20-21, VIC)**

The effect of this precariousness was wide ranging. For example, Laura discussed never fully settling into a place, as it always felt temporary:

**you know you don't want to get too much stuff because if you are moving again, that's a lot of, like, moving as a hassle...if you have to do it every single year, you try to kind of reduce the amount of stuff that you've got now, stuff that you have to take with you. (Laura, woman, 26-27, VIC)**

Rae, on the other hand, talked about how the spectre of a rental increase hung over her and made it difficult for her to make future plans:

**I think people are just charging exorbitant rental prices and increases and blaming it on, you know, whatever it is, which it's making it really hard for people to look at potentially buying because they're paying huge amount of rent, which for a lot of people it's like most of their pay check. So I think yeah, that that makes life really hard. (Rae, woman, 30, NT)**

This was a sentiment shared by almost all renters who were interviewed.

**I see, like horror stories online of people who [are] actually get pushed out of the houses because they, they landlords are, like, keeping up with market and increasing rent by, you know, hundreds of dollars a week and stuff even, like, even for my rent, if it went up by like, \$50.00 a week. Like, that's like that's a lot of money! (Lesh, non-binary, 27, VIC)**

Meanwhile, Manasvi recalled her utter desperation upon arriving in Australia alone, as an international student, only to discover that her pre-arranged accommodation was a scam:

**I just, I remember, I was literally crying for the entire day. Like where have I landed? And I don't have a place to go to. (Manasvi, woman, 26, NSW)**

While all renters appeared concerned about the instability in their housing arrangement, for several participants, this precariousness became acute, with episodic experiences of homelessness. This was the case for Astrid, a young trans woman who moved to the city from a regional area to pursue her education. However, a string of unstable and exploitative rental situations, preceding a disastrous stay in student accommodation (described earlier) left her sleeping rough on the city streets:

**I was previously unhoused and essentially I was storing my body and some of my stuff at my partner's place because there was no back for me. There's no, there's no safety for my stuff. What I've got is all I have. That's it. There's no just go back to mom and dad type thing. (Astrid, woman, 20-21, VIC)**

Jaz also experienced periods of homelessness when they were younger, a situation they connected to domestic violence in their family home:

**it started off with staying in front of like parks when I realized that that wasn't the smartest idea. I was staying in front of shopping centres or in the school library a couple times, or sometimes it's a friend's houses until they got suspicious and then sometimes I stayed with some supported housing and the supported housing was just really, I didn't... I would really go to places that would just let me in to just stay just one night overnight without taking anything about me and there were very few of those places. (Jaz, non-binary, 27, VIC)**

## GENDER AND INTERSECTIONAL IMPACTS OF ACCESSING SECURE HOUSING

Before moving on to Chapter Four, where we consider participants housing aspirations and ability to plan for the future, Chapter Three concludes with a brief examination of some of the intersectional factors that exacerbated barriers to young women and gender diverse people achieving secure and affordable housing. This is a theme that is then returned to in Chapter 7.

As previously established, gender was a major determinant according to our participants:

**Gender shouldn't have any interference in housing, but like it definitely does. Like, that's precisely like people who have children and single parents and single mums usually don't look as good for a housing application than just single people, so it's just, it's in my mind. (Lesh, non-binary, 26-27, VIC)**

**We've had a real estate agent, when I was living with just girls, really overstep his boundaries and kind of, because we were young females, kind of just push us around and it took a lot to really push that barrier and say, 'no, you can't come into our house without telling us like, no, we're actually the clients here. You can't just push us around.' And that is something that I don't think would have happened if we weren't women, yeah. (Hilary, woman, 20, VIC)**

Yasmin, spoke about the difficulties that are arising for her, as an observant Muslim, due to a new housing development that has reduced privacy in their family home.

**[It's] like a double story housing, that is kind of also causing issues for us as well because as a Muslim woman, like I cover up, but at home I don't need to cover up, but I actually have to – like my mum always constantly goes, 'Ohh, what if our neighbour looks through, you know, the window? They can see us, you know, just be careful.' (Yasmin, woman, 20-21, VIC)**

For gender diverse people, discrimination and ignorance added another complication to an already difficult task of securing housing:

**Definitely [discrimination is] a reason that I haven't changed my like gender marker on my passport or citizenship to a 'X' because I feel like it's safer to apply for properties with my gender that I was assigned at birth. I think it's definitely like it's a space that I definitely don't feel like I'm able to represent myself as my actual gender. [...] I think it's like when we're looking at rentals and if we've got a new rental and we're communicating with the agent for the first time or a landlord for the first time, [partner and I] do make quite a conscious effort to appear as a like heterosexual couple. If we can, like we try and not let our actual identities become a problem or a safety issue, or something that an agent would refuse us for, and that sounds crazy, I think that in this day and age, but I still like, I do think that it can have an impact on applications. (Charlie, non-binary, 24-25, VIC)**

**As a non-binary person, applying for houses and competing in the rental market would mean masking my true gender identity, which is an additional stress. (Lesh, non-binary, 26-27, VIC)**

Meanwhile, recently arrived migrants along with visiting international students encountered additional challenges to acquiring adequate housing and were often victims of scams or were taken advantage of by predatory actors. For example, when Amira (woman, NSW, 30) first migrated to Australia from South Asia, she explained that she did not know how the rental system worked. She moved in with four strangers in a share house and paid bond, although her name was not put on the lease. When she decided to leave, her roommates refused to return her bond and tried to pressure her into paying more money even after she had moved out. She describes this experience as being taken advantage of:

**because I was fairly new in Australia, so I did not really know how it used to work about the bond and all. (Amira, woman, 30, NSW)**

Other participants shared similar experiences:

**And I remember going for inspection, where there were hundreds of people also, and I had the least chance because one, I'm an international student to I'll have to show a consistent income, which is impossible for international student because we don't have permanent work rights. (Manasvi, woman, 26, NSW)**

**I know a lot of students who, they have to like rent from the secondary source, which is also not very safe. [...] Yeah, even just like a stranger who posted a like advertisement online or on social media, saying 'I wanna transfer my lease to someone else' and yeah, and I know a lot of international students like friends of my friends, because they were too young and a lack of experience and they just take the apartment from somebody else. And but finally they have to pay a lot of money or something like this because they didn't sign the proper lease or proper contract or something. (Kristy, woman, 24-25, VIC)**

Age stood out as a major factor working against young women and gender diverse people. Many participants felt that they were dismissed or discriminated against due to their youth, which significantly limited their housing options:

**It's also really difficult for people to get rentals as a university student, because nobody wants to rent to a 20-year-old university student because it's not secure. It's just difficult and it's also difficult like getting scammed and things. I've had all my friends like, a lot of people I know getting scammed with different housing situations and stuff like that because they think you can because you're a 20-year-old. (Sara, woman, 20, VIC)**

This frequently appeared to intersect with class, or assumptions regarding one's social-economic status:

**I definitely feel like the way you present yourself in, like, inspections and stuff like that, it also plays a part in if you get the house or not. I think that's really important. And they make so many assumptions about people based on how we dress. (Chelsea, woman, 20-21, NT)**

Another intersectional factor that participants highlighted was disability which manifested in a multitude of ways. In some cases, limited physical mobility prevented people from attending inspections. One participant spoke about needing to stay in a women's shelter but found the brightly lit environment triggering as an autistic person. Another participant spoke about the lack of accessible housing, and the inadequacy of the NDIS scheme and disability pension, while several participants highlighted the added stress they endured because of the costs associated with ongoing medical issues:

**All of them are minimum wage [referring to her three jobs] it's like \$16.00 an hour, which may pay for my rent one week, but it doesn't pay for like I've got a lot of medical issues. It doesn't pay for like my medicine that I have to get every week and every month and my hospital bills. (Sara, woman, 20, VIC)**

**Being disabled, is creating more issues because we're not a disability accessible society... To put in perspective, I could barely stand like that so I was still relying on my crutches and what my cane basically, just to keep me upright. Even just getting around the place, because like most of the time, I couldn't walk. So I couldn't go get a bus to go do house searching and stuff. I just I had to ask people to be like, hey, can you do a search for me? Can you go through the house for me? And there was a lot, every single place I applied to that. I asked for that. They said no. (Astrid, woman, 20-21, VIC)**

**I think that that [the lack of sensory friendly spaces in support accommodation] was a big barrier for me, was just not knowing what I was going into and knowing that it would be a bigger risk than it was necessarily being in this more predictable environment... just having a quiet private space was what I needed. (Jaz, non-binary, 27, VIC)**

One final factor that appeared to play a significant role in shaping young women and gender diverse people's housing outcomes was whether they were in a relationship or single. As Beth describes:

**So I think if I was on my own, I wouldn't have been able to buy my house. But [...] my partner's quit school. So he started working when he was 14. So from 14 until when we bought our first house at 20, he was just saving money. So it's mostly because of him that I'm able to have this housing and stable home too. (Beth, woman, 24-25, VIC)**

This statement sits in contrast to the numerous accounts by single people struggling to get by, many of whom had returned, somewhat unwillingly, to the family home, following a relationship breakdown. As Amy notes:

**It's very hard to get a rental as a single female [...] The uncertainty of not getting another place keeps me here. (Amy, woman, 30, NSW)**

Megan, a 22-year-old student who was enjoying living in a share house with her friends and boyfriend, expressed great optimism about her housing future and her ability to buy a suitable home. Yet when asked if she felt this would be achievable if she were single her response changed considerably:

**Ah, no. No way. I used to think that it would be and then I was like, no, I couldn't do it on my own unless by some absolute miracle. But it's going to be a team effort. (Megan, woman, 22, VIC)**



**PART 4:**  
**ABILITY TO PLAN FOR &**  
**ATTAIN HOUSING**  
**ASPIRATIONS**

## PLANNING FOR THE FUTURE

For young women and gender diverse people to plan for their current and future housing needs they need adequate knowledge and information, as well as support networks and/or access to advisors.

We asked young women and gender diverse people about their capacity to plan, including whether they perceived that they had enough information and support to plan their current and future housing. None of the participants felt that they had sufficient information or knowledge of the housing system to plan long-term. Perceptions were variable regarding sufficient information and support to enable short-term planning and management of housing. The degree of experience participants had, the extent to which they could discuss housing options with family and friends, as well as how long they had lived in Australia, all shaped perceptions of their ability to plan.

In response to whether or not they felt they had enough information to manage housing and plan for the future, there was a sense among many participants that young women and gender diverse people are making up their housing pathways on the fly, as they go, and as options present themselves. For example, Julia and Astrid reflected:

**Definitely not. But I feel like I know nothing and I'm making everything up as I'm going. (Julia, woman, 20-21, NSW)**

**Definitely not! ... It's been a lot harder than I would like. (Astrid, woman, 20-21, VIC)**

Some young women and gender diverse participants linked their own lack of information to wider policy contexts. In Ella's case, for example, not understanding the main housing policies or plans that were being made or implemented by governments was linked to how she felt about her own immediate situation:

**So, I think understanding how bad the housing crisis is and understanding why it is a crisis would help me better manage how I move ahead with housing and how I intend to like live here. So I think I don't have enough information and I think that could be due not only to personal seeking, but also I don't have that awareness of how the government intends to like solve these things. (Ella, woman, 20-21, VIC)**

Participants' perceived ability to plan was also influenced by the housing decisions and experiences of immediate family, as well as having the knowledge about where and how to find any housing-related information that might be helpful:

**No, I think like for me, for the foreseeable future and probably a bit down the track, I only see myself renting and my parents didn't buy until later in life. So and you know that was a fair few years ago that they did and I wouldn't even know where to look for the right information or who to go and speak to first. (Danielle, woman, 26-27, VIC)**

Young women and gender diverse people saw the unaffordability of housing as a major barrier in their ability to plan for short-term, medium-term, or longer-term housing needs and/or aspirations. Not being able to manage current housing costs meant very limited opportunity for saving towards any short-term necessary moves and high rental costs – relative to young people's incomes – drained their ability to save for any form of homeownership.

In addition to affordability challenges, another issue was the unpredictability of housing costs. Even in the short-term, rent were frequently increased dramatically, particularly when tenants needed to relocate either because of precarity in the housing system (for example, no-grounds evictions) or because of factors such as moving for work or being closer to family. The relatively low income that young women and gender diverse people are typically able to earn, relative to housing costs, meant that the income-housing cost ratio was in many ways dire for participants. In addition to the affordability pressures that were outlined in Part 3, unaffordable housing also entrapped young women and gender diverse participants by undermining their perceived and real capacity to plan for and mobilise future aspirations.

Entrapment of young women and gender diverse people in their current living arrangements also included those who wished to but could not leave their family of origin (e.g. living with parents). Alex, for example, described such pressures, even with the relatively low-cost option of living with parents and paying occasional rent, rather than making regular rental payments:

**Working part time has made it difficult to save for a deposit, as while I don't pay my parents regular rent I do contribute to upkeep of their home financially. I am unlikely to be able to move out until I have entered the workforce as a full-time worker after I graduate. (Alex, non-binary, 28-29, VIC)**

Some young women and gender diverse people felt a sense of responsibility for their parents or other family members to manage their housing costs. This familial responsibility added to the pressure for young women and gender diverse people to stay at home longer rather than moving toward more independent living. For example, Yasmin described her concerns for her single mothers' ability to manage mortgage costs if she were to move out:

**I sometimes think about whether I will ever afford to move out of my mum's house, and I know it won't be any time soon. I don't think I will ever, because my mum can't afford the house on her own, so I have to help her out. This means I have no savings to afford my own. ... Like I'm helping Mum with her mortgage because, you know, she doesn't work that much and single mum. So I'm helping her out. And you know, when I was like, back in high school was like, 'Ohh, I can't wait till I move out.' I don't think I'm moving out. ... [...] I was literally thinking about if I was getting married, how's she going to support herself? And even if I do move out, I'll just be in a rental with my, you know, partner probably. So the cycle will just continue [to] repeat itself. (Yasmin, woman, 20-21, VIC)**

In the case of Michaela and her partner, study and healthcare took priority and planning and saving to move into housing together was necessarily pushed into the future due to housing costs. Independent living became something to plan for in future years, but it was not clear when it would become possible financially:

**While I am wanting to move out [of parents' house], like I've started conversations with my partner and him and I are both sort of wanting to move out and starting to look at places. But we know it won't be for another year or two because my, like financially doing uni full time and paying for other things like health services and stuff, that really is damaging my bank account. I'm unable to move out anytime soon, which is sort of upsetting in a way. 'Cause I wanna have my own freedom, I wanna have my own house, but my own living space. But I'm unable to. (Michaela, woman, 20-21, VIC)**

For young women and gender diverse people who were aware of housing policy settings, there was a sense that change may be ahead. However, there was a concern that this change wouldn't be immediate or adequate enough to assist them with planning for their medium-term or longer-term housing aspirations. The length of a rental lease became a kind of timeline from which to live by and plan from:

**The thing with renting is you tend to have a bit of a mindset anyway for the length of your lease, and so when they're talking about legislation that's coming in two years or three years, you're going, I don't know what that house is. I don't know. Like you know, I can only think as far ahead as my lease, I can't think three years ahead and go, 'thank God, that's gonna be so good for me in three years' time' because I just don't know what that's gonna look like. (Taylor, woman, 24-25, NSW)**

Even for young women and gender diverse participants who had clear aspirations and plans in place, it was unclear how realistic or informed their short-term planning was:

**Well, I sort of have a plan. Like I've got backups, like I've got like 50 different plans. It just depends on which plan I take. (Sara, woman, 20-21, VIC)**

## HOUSING ASPIRATIONS

We asked young women and gender diverse participants about their housing aspirations, including what they hoped they might be able to achieve in terms of their housing in the short- and medium-term (the next 5-10 years), irrespective of tenure or dwelling type, location or living arrangement. We were also interested in their longer-term prospects – what sort of housing did they hope to live in one day? We asked them about whether they felt their aspirations were achievable, why or why not, and the factors that would either enable them to achieve their housing aspirations or that might get in the way of attaining these. Importantly, we also asked participants about whether their current or likely future housing matched up well with the ideas and aspirations they had for adulthood.

All young women and gender diverse participants had reduced or considerably compromised housing aspirations. Their reflections demonstrated ratcheted-down aspirations relative to where they had hoped or planned to be at this point in their lives. Renee, for example, described an awareness of two different scenarios in relation to her future housing:

**There's probably two different pictures. There's probably the pipe dream, and then there's probably the realistic. (Renee, woman, 28-29, VIC)**

### Homeownership aspirations

For some of the young women and gender diverse participants, homeownership was still perceived as a future possibility. Many felt that attaining homeownership was partly about luck or involved factors beyond their control, such as national economic fluctuations over time that might affect housing costs and job opportunities. Young women and gender diverse people were acutely aware of the ebb and flow of housing market dynamics and how these affected the size and scale of their housing aspirations gap in relation to homeownership dreams.

**So in 5 to 10 years if I'm genuinely a homeowner of any sort of dwelling, I'll consider myself lucky. (Zoe, woman, 26-27, VIC)**

With so many uncertainties attached to homeownership, the idea of actually achieving this aspiration was pushed into the future. The gap between what money participants had and what money would be needed for a house deposit seemed so insurmountable that for many it made more sense to spend their money on current needs and purposes instead.

A sense of despair and despondency accompanied some of the ways young women and gender diverse people spoke about their housing aspirations in relation to ownership:

**I guess I'm only really speaking for myself and my friend group here, but buying a house almost feels so unreachable that I feel like not too many people even think about it anymore, it's like this far off dream that like 'Ohh, maybe one day in the future but no way could we really properly invest in that right now.' And maybe some of that's new with, you know, people who would rather, I feel like there's a big push for people to be travelling instead. (Laura, woman, 26-27, VIC)**

**I've outgrown this place [sharing/boarding] quite a few years ago and realistically, if I had my choice, I would wanna be either in a one bedroom on my own or I have a partner, maybe a two bedroom with he and I. But it's just so far out of the realm of possibility for me, and it's frustrating because I'd like to be able to [do] it. (Louise, woman, 26-27, VIC)**

Many young women and gender diverse people didn't feel confident that they would ever attain homeownership. This was the case for both those young women and gender diverse people who had attained professional qualifications and careers and those with fewer opportunities for education and steady employment:

**I'm not actually confident. I'm like squarely middle class, if not like slightly lower middle class with the cost of living and look, I have high hopes for my professional career. But it's still difficult even then to achieve those goals... I, if I was by myself, like right now, I would probably say it's probably not achievable, but I also don't have the context of my own career. (Ryde, non-binary, 20-21, VIC)**

**Feels like you have to buy a house to be in the game, but to get there it just feels completely out of our grasp. And that's quite scary actually. (Erin, woman, 28-29, NSW)**

Louise, a woman in her late 20s, had modified her long-term plans due to rising house prices. Her revised plan, one which she saw as more realistic than her initial dream, was to put down a deposit in a decade – thereby delaying the overall purchase as well as reducing the period in which to pay off the home over her future working years:

**A few years ago, I would have said I would have liked to have like, a house or a townhouse or something like a proper established space. These days I try and be a bit more realistic. I'd like to have already put down a downpayment and be in my own place in 10 years. In five years, ideally also but whether or not that's the case will depend on multiple factors outside of my direct ability to influence, but I yeah, I just at this point [the aspiration is] a one-bedroom apartment in a reasonable suburb where I don't feel unsafe, that I can walk home at night because I do late hours. The ability to [...] paint my walls. And have a coffee machine on my kitchen counter and the ability to [...] work from home. It costs me \$10 a day to come in [to work]. The ability to work from home and not feel unprofessional. (Louise, woman, 26-27, VIC)**

In the few instances where participants had attained home ownership, they were aware of how their property asset might be used to enable them to navigate future housing pathways. In the case of Renee, for example, this included the possibility of letting out her apartment in the future if she needed or wanted to travel for future employment or for family reasons:

**the thought in the back of my head has always been that if I wanted to work overseas, for example if I wanted to, if issue an opportunity that way that I would rent out the house while I'm not using it for however long and just have somewhere to return to when I come back to Australia, but I don't have any compulsion or interest in being a landlord, if that makes sense. [...] I don't particularly like that thing you know, I don't like landlords all that much and I've got most of my friends are the same, and so it's very much like if I were to rent it out, it would essentially be at cost or whatever, you know what I mean? (Renee, woman, 28-29, VIC)**

## Adjusted aspirations

The adjusted aspirations of the young women and gender diverse people in this study sit in stark contrast with past housing research undertaken in the Australian context. In the absence of homeownership as a viable option, many participants focused on the ideal characteristics and qualities of private rental housing such as safety and security, quality conditions to live in, control

and autonomy within the living environment, and accessibility to affordable rental housing options. Such characteristics are consistent with the directions in which national tenancy reforms are headed and, as many participants indicated, such reforms cannot come fast enough.

Julia's reflections on her ideal housing illustrate this rental aspiration whereby her dream was to rent with people in a share-house situation. She noted that she couldn't afford renting on her own and wasn't quite sure how to achieve secure rental otherwise:

**I would like to rent. Yeah, I would like to rent a house like shared with people, I'd say it would be my biggest aspiration because I know I couldn't afford it by myself and I also enjoy people's companies so. That would be what I would ideally like, but I'm not sure if I'm gonna get there, but hopefully. (Julia, woman, 20-21, NSW)**

Ella also hoped to be renting, however she prized her independence and wanted to live on her own rather than rent with others. She was also hopeful that renting would provide a pathway through which to build options for homeownership, though many of the details to these plans remained uncertain:

**First and foremost goal would say renting my own place and that excludes having people within it, like just an independent one [person] household, which is a bit of a big goal. And then if we're looking into the next 5 to 10 years, you're saying I would say 30, I would honestly, I would love to like have some sort of money reserved for a mortgage or a loan. It's very out of the blue and very I would say difficult right now, but even having the ability to consider having your own home as an option and for me, whether that's in Australia or overseas, given the fact that with my career, I don't expect to be staying in Australia my whole life. (Ella, woman, 20-21, VIC)**

When asked about whether this pathway to homeownership was a dream or a reality – whether it was achievable – Ella was in two minds:

**I think yes, given my blissful oblivion. But if we're talking realism at the moment, no, but a healthy expectation. (Ella, woman, 20-21, VIC)**

The attributes of housing form, location, and stability were also important considerations for young women and gender diverse people in terms of their housing aspirations. For example, Laura (woman, 26-27, VIC) spoke about her dream house as fulfilling basic needs, such as having access to local amenities, space, and decent basic standards of living. In her words: 'I don't ask for too much.'

**Absolutely would own a house. You know, you've got your classic backyard with plenty of space. Not too far from the city. Good luck with that. You know, plenty of room. Plenty of sun. Obviously makes for your basic standards of living, or like you know, heating, plumbing, electricity. Yeah, I don't ask for too much. (Laura, woman, 26-27, VIC)**

For some young women and gender diverse people, simply achieving stability in their housing was what they aspired for. Astrid's reflections neatly highlight this lowered aspiration, whereby she relinquished her original dream of living somewhere 'interesting' to a focus on having a roof over her head for at least a year:

**Stable. That's it. Like younger me would have said something more interesting, 'I wanna house on a hill' or some \*\*\*\*, but I just... I just wanna be able to ensure there's a roof over my head for longer than one year at a time and to be certain of that, instead of just having to constantly go back and forth from here to there and never being able to stop. (Astrid, woman, 20-21, VIC)**

For Rachel, housing aspirations were geared to one day attaining the form of social housing that she needed, in a safe dwelling and in a neighbourhood where she could live well. Accessing social housing was not something Rachel felt confident of being able to achieve:

**Given like certain situations within the household, certain situations like outside the neighbourhood, things like that. And given certain situations to do with like Ministry, the state government and all that, it sounds out of reach. Like it's just there, but like, you can't really reach for it. (Rachel, woman, 22-23, VIC)**

## Housing realities and expectations

The housing trade-offs that young women and gender diverse people were making in their 20s were still being faced by those approaching their 30s. There was a clear mismatch between their initial housing aspirations and what was realistic. The housing young women and gender diverse people could achieve shaped their perceptions of themselves as fulfilling what they expected in their early adult lives. As indicated by Hilary, perspectives shift, aspirations are adjusted, and reality hits:

**Yeah, I mean, definitely in my 20s, [my current housing is] exactly what I thought would – it's what I couldn't wait to happen, to move to Melbourne, live in a share house, like I really couldn't wait for that. But now my perspective of like, what, I'm 30 and owning a home. That's not gonna happen. I don't think so. In that way my perspective has significantly shifted. I think it's just been more realistic. (Hilary, woman, 20-21, VIC)**

As detailed in the next section about housing impacts, ideas about housing realities and perceptions of self were broader than young women and gender diverse people as individuals. Their housing also related to those around them, including partners and (actual or hypothetical) children. For example, Chelsea described:

**I wanna have my own place. Like, I want a two-to-three-bedroom house so that I can have my own room, [child's] own room. And then she can have a study area because obviously [at that point in time] she'd be like five. So she should be like, school almost. And then like a lounge room, a kitchen, a dining area and a really nice outside. So I can host Christmases and birthdays and stuff. (Chelsea, woman, 20-21, NT)**

The general sense that homeownership aspirations were out of reach was a clear theme among young women and young gender diverse participants. For many, it seemed unclear that a plan could be put in place to achieve this aspiration, at least not in the foreseeable future:

**I would love to purchase like an old home, an old lived-in, loved home and not necessarily in [current location] somewhere. And you know, on the edge of town, somewhere peaceful. I don't wanna be renting forever, but I just see that as the most likely option for the foreseeable future. (Danielle, woman, 26-27, VIC)**

Partnering as a necessary means of securing basic housing aspirations, even when adjusted, was also a common theme. The inability to attain housing aspirations as a single person was particularly pronounced, described as 'miraculous' by one participant, and appeared to be a particularly gendered narrative. Having a partner was associated with either achieving current homeownership or was a key factor in forming a plan and enabling overall attainment of ownership aspirations:

**So I think if I was on my own, I wouldn't have been able to buy my house. But [...] my partner's quit school. So he started working when he was 14. So from 14 until when we bought our first house at 20, he was just saving money. So it's mostly because of him that I'm able to have this housing and stable home too. (Beth, woman, 24-25, VIC)**

**I would say I have a long-term renting future but it's not because I want one. I live by myself, so I think, yeah, if I had a partner, I would probably be in a much better position, but renting is so expensive that I can't really save any money. So, OK, you know, that doesn't really give you any room to move in terms of ever being able to, you know, pay a deposit for a unit or something. (Celia, woman, 28-29, VIC)**

Young women and gender diverse participants' housing aspirations had been reduced considerably in comparison with previous generations. Homeownership was expressed as an overarching long-term aspirational 'dream' or even 'pipedream', by many. As part of the Great Australian Dream, homeownership, although becoming increasingly unachievable, remains very prevalent in the cultural psyche. This is not least because homeownership offers more secure living conditions and control and autonomy compared with other options in most cases, where it is affordable. Not only have young women and gender diverse people's housing aspirations reduced in comparison with those held by earlier generations, they have also taken a nosedive due to pandemic-related increases in housing affordability pressures, declining rental vacancy rates, and cost of living hikes.

The impacts of unmet housing aspirations – the aspirations gaps – including trade-offs, compromises and constrained and adjusted expectations, are explored next.



**PART 5:**  
**HOUSING IMPACTS**

Young women and gender diverse people's housing arrangements and experiences can profoundly alter every aspect of their lives, from relationships to career to their fundamental sense of self. In this chapter, we examine what young women and gender diverse people identified as the major impacts that their housing situation had on their lives. We cluster these findings into five interrelated areas: impact on work and study; impact on health and wellbeing; impact on relationships with family, friends, and partners; impact on decision to have children; and impact on perceptions of self and being 'adult'.

## IMPACT ON WORK AND STUDY

Most participants were either engaged in employment or study, with many doing both at the same time. Several participants indicated that the location of their housing was inconvenient for accessing university and/or work.

**I really love where I live. I feel, yeah, I love this house. I love the location. It really feels like a home. The only thing that I have that is tricky is unlucky. I am close to public transport but getting to uni takes me like an hour and a half. (Hilary, woman, 20, VIC)**

**I travel quite far to get to work and even to uni, so it's like, you know, your home is the, it's ultimately gonna be a place of convenience. What works for you for a long-term arrangement, whereas this one isn't. (Megan, woman, 22, VIC)**

For Ella, who was living with her parents, there was a trade-off between saving money with her living arrangement – which was helpful for her study and career – and difficulties associated with the travel distance to university and the city.

**I think because I'm living at home right now, it's giving me a lot more freedom to not have that financial burden, to take opportunities, I would say with work and take risk in that regard to whether that's going for a placement and not have to worry about the financial stress of, let's say it's unpaid. But in terms of accessibility, because I live slightly further out, a lot of networking or career opportunities and uni is a bit further so it kind of makes have to balance my time a bit more. (Ella, woman, 20, VIC)**

Lesh, parent of a young child, faced difficulty in navigating the distance between home, work, and appropriate childcare, which was exacerbated by poor public transport in their area:

**...there aren't that many childcare that have, in this area like in [area], that have like the long daycare that I need for my work hours. So that would let me be able to just like ride my bike to go and pick up [child]. And so I have to drive to the daycare. That's, we're already enrolled at the other side of town. And you know, like we can't take the bus into town because the bus takes like, is one bus every hour, that takes an hour. (Lesh, non-binary, 26-27, VIC)**

A different impact was experienced by Louise, who felt that her living arrangement – in shared housing – clashed with her desire to be perceived as professional in her career. She also lacked job security and felt that this was preventing her from attaining more desirable housing.

I'm in this really odd circumstance where I've spent a lot of time following my dreams and I'm at a crossroads where if I want to secure housing, that and space, I need to give up my dream [...] It's this dissonance between what my living arrangement is, which makes me feel like I'm 18 and my work arrangements where I'm trying to get some certainty somewhere and it so much anxiety tied up in finding a home both professionally and literally. (Louise, woman, 26, VIC)

For other participants, university study was a barrier to affording housing – not necessarily the university fees, but being unable to work as much while studying. This was true for both Michaela, who was living with her parents, and Beth, who was a homeowner with her partner.

...like I'm thinking about even deferring [university] for a semester so I can work full time to be able to get that financial stability to live out of home, which is sort of, it's like a difficult choice because I'm not sure if I'm wanting to delay my studies that bit further just to be able to live out of home. So it's all just sort of, yeah, a mess. (Michaela, woman, 20-21, VIC)

[My partner] wants to go to uni, wants to complete a qualification, but that means giving up an income which we can't afford to do so, and then it's like, OK, what we do want to have kids at one point, but I also want to study before we have kids. So it's like, is there any opportunity to afford anything we actually want to do, like having kids and like completing our education? (Beth, woman, 24-25, VIC)

The stress and difficulty expressed by Michaela and Beth also reflects the impacts on health and wellbeing that housing can create.

## IMPACT ON HEALTH AND WELLBEING

Housing had a significant and adverse impact on the mental health and wellbeing of many participants, from those in precarious situations, to those living with family to save money, to those renting with friends, partners, or strangers. Three housing-related factors stood out as most impactful in terms of participants' mental health and wellbeing, and which spoke to their current and future housing predicaments: dynamics within the household concerning family members or flatmates; challenges related to precarious housing situations; and uncertain or limited future housing prospects.

Volatile dynamics among family members or flatmates was a significant cause of psychological distress for some participants, making it difficult for them to associate their home with a place of safety and comfort. For example, River, a non-binary person in their late 20s, described the impact of being stuck living with their partner's family who were not accepting of their identity:

**I was forced to move in with my partner and their family for a time being and as a queer, non-binary (afab) [assigned female at birth] person this home environment was unfortunately volatile and not a welcoming environment and had large repercussions on our mental health. (River, non-binary, 28-29, VIC)**

Even those participants who were not in volatile situations highlighted how living at home with family as an adult to save money still created repercussions in terms of their mental health. For example, Zoe described the trade-off that she had made between her finances and her mental health:

**It's a meme or something. It's like you don't pay with money to live with family, like you don't pay money, but you pay with your mental health. (Zoe, woman, 26-27, VIC)**

Zoe had a pragmatic sense that for her to ever achieve homeownership her 'best bet' was to continue living with her mum so that she could save for a deposit, 'no matter how much that's impacting like my social life or, you know, my relationship with my partner, or even for health.'

For other participants, it wasn't who they were living with per se but the fact that all their mental energy was being consumed in simply keeping a roof over their head. Celia described the mental exhaustion that came from sustaining their current living arrangement and the frequent rental increases:

**the constant cycle of living in a place for a year, getting a massive rent increase, having to find a new place and move again is exhausting, financially unsustainable and demoralising. It feels pretty hopeless because I'm stuck in this cycle and I'll never save for a house deposit because I'm losing it all on exorbitant rent. (Celia, woman, 28-29, VIC)**

The constant dread of rental increases clearly distressed a number of participants. Luna, for example, who lived with her mother and school-aged sibling in government-subsidised housing, brought up rent frequently in her interview. When asked what she found most challenging or stressful about her housing, she replied 'it's just generally just the trying, like the whole, trying to make sure we have enough type thing cause of the rent keeps going up' (Luna, woman, 22-23, VIC). Luna was unemployed and felt discouraged from applying for jobs as she was conscious that would need to be 'declared' and that the rent would subsequently increase even more.

Megan also described her struggles with paying rent, even as someone with paid employment. She highlighted how the lack of sick days available to casual employees took its toll on her mental health because she couldn't afford to take time off:

**For the most part, yes, [financially] it's been a lot harder for me because I am a casual worker, so I don't have any leave to fall back on. I don't have any like sick days really that I can take, so I find probably in a sense like my mental and physical health takes a little bit more of a toll than the rest of the household just because I have to keep pushing and go to work to pay the rent. (Megan, woman, 22-23, VIC)**

For other participants, it wasn't just the challenges in the present that caused concern but their future housing prospects that had the most significant impact on their mental health and wellbeing. Feelings of anxiety and hopelessness were common in participant reflections due to uncertainty about their future and feeling overwhelmed by the obstacles in their way. As several participants reflected:

**The barriers to better housing feel insurmountable and it leaves me feeling trapped. The housing options that do exist and are accessible are barely even liveable. (Sam, masc, 26-27, NSW)**

**It's stressful to be in your 20s and feeling this pressure of you need to do it now because you'll never get a chance to do it. But also, how can you? (Erin, woman, 28-29, NSW)**

**I am crushed utterly by the fact that I will almost certainly never own a house, and that if I did, it would be out in the middle of nowhere and very isolating. [...] This truth has a very negative impact on my mental health. (Jamie, non-binary, 24-25, VIC)**

Such accounts are far from isolated. In choosing descriptors such as 'insurmountable', 'trapped', 'pressure', 'crushed', these participants paint a very clear picture that reflects a broader and well-recognised societal concern regarding housing in Australia.

## IMPACT ON RELATIONSHIPS

Strongly tied to participants' mental health and wellbeing was the impact their housing situations had on their relationships. Family dynamics and intimate partner relationships were frequently discussed in interviews, as well as friendships and broader community connections. Housing situations sometimes intensified or strained relations with family or flatmates, while at times also making it difficult to make or sustain relationships with friends or partners.

### Relationships with family

Housing pressures impacted participants' relationships with their families in several ways. For some, the cost of living and/or the need to save money meant that they felt that they had no choice but to live at home with family as an adult longer than they would have liked or anticipated. This is not to suggest that all or even many participants had negative relationships with their family. Indeed, many expressed their gratitude that they had the option of living with family to save money. Yet, ultimately the circumstances did lead to a dynamic at home which did not align with their sense of independence and at times living in such close quarters increased tensions which might otherwise have not been there if the participant had more space. This was reflected in Zoe's interview, where she described the difficult dynamic when living with her immediate and extended family:

**When I was living with my uncle and auntie, that was a difficult situation too, because they had two young children and my uncle has his style... I don't know, not parenting style because he's not my dad, but his caregiving style is a little bit different to what I grew up with and so like, it was a little bit difficult. For instance, if I was late, like if I was studying at the library, I'd get a message at 10 or 11 to be like, 'hey ... where are you? Are you coming home?'** (Zoe, woman, 26-27, VIC)

Zoe went on to explain how this dynamic with her uncle was further intensified when her mother also moved in, and then her grandparents. She highlighted that a key part of the reason for this intergenerational living arrangement was due to cultural expectations:

**In our culture, it's just like, you don't send your grandparents or your parents to live elsewhere – they stay with you and they stay with you for long periods of time.** (Zoe, woman, 26-27, VIC)

Ultimately, however, the situation left her feeling 'overwhelmed' and that she had no space of her own, describing it as 'really tough – I absolutely didn't feel like I had any space at all.' Even after she and her mother moved into a two-bedroom place together and she had more space, she still felt that she didn't have 'full privacy' like she would if she were living by herself.

The challenges of living with parents were exacerbated in situations where participants were supporting their parents emotionally and/or financially. In terms of the emotional load, Chelsea, a young woman from the Northern Territory, described how she felt she would devastate her mum if she moved out. Recalling a conversation with her brother, she said:

**I have been considering like moving out of [area], but it also scares me because I know my mum is very like, 'I just want to keep you at home'. So yeah, I take my parents into my consideration about things. And I was talking to my brother about moving and he was like, 'you're going to, you're going to destroy mum'. And I was like, 'I know, but if it's for me, she would have to understand.'** (Chelsea, woman, 20-21, NT)

This tension between prioritising family and personal needs was also reflected in Yasmin's interview. She described her financial responsibilities to her mother who, if it weren't for Yasmin, would struggle to pay her mortgage by herself:

**I honestly don't want to end up, for example, like getting married anytime soon because when I wanna be with my partner, I wanna be able to help him with, if we end up having a house or renting or whatever, not having to think about my mum and her mortgage and what's gonna happen to her. Like I wanna be free of that burden and I can't be free of that burden at the moment because interest rates keep increasing and it's not getting any cheaper as well. (Yasmin, woman, 20-21, VIC)**

This quote from Yasmin highlights the sacrifices that she felt compelled to make regarding her personal relationships due to her wanting to support her mother. Such personal sacrifices in relation to romantic relationships were a common theme in the interviews, as illustrated in the next subsection.

## **Relationships with current or potential partners**

Housing situations impacted participants' relationships with their partners or potential partners in a range of ways, from navigating awkward encounters with flatmates, to having to meet outside the home out of respect to family, to co-habiting in 'secret' to avoid rental increases, to putting off having relationships or marriage altogether, as Yasmin's quote at the end of the previous section suggests.

For some participants who were primarily living with family to save on rent, it meant that they only saw their partners outside the home, either out of respect for their families or because they did not feel comfortable. For example, Ella described how the dynamic at home and her wanting to respect her family made her unwilling to bring anyone home:

**If I am talking to somebody [romantically], I would not say bring them home, simply for the fact of just, I don't know, respect and like consideration of like my brother's [being] like, 'who is this? What's going on?' kind of thing. (Ella, woman, 20, VIC)**

Similar challenges emerged in Zoe's interview regarding her long-term partner. Zoe said that while her partner had once been to the house that she shared with her mother, out of respect she would never invite him over without her mother present. She noted that her partner also lived at home with his parents and both families were Muslim from the Middle East which contributed to what felt appropriate and comfortable. As Zoe recounts:

**He's been to my house one time to meet my mum and my mum cooked and like, you know, formalities and all that stuff. But like I don't feel comfortable or like it's not respectful when he's the same... I would never bring him into the house when my mum's not around. [...] I just feel a bit odd and like not right about him coming into my home when my mum's not here, especially because it's still her home. Because she's, you know, she's the head of the household and she like, pays majority of the rent and then like the same thing with him. [...] Like he comes from a big family and he lives at home too and I've never been to his house. I've gone to like, pick him up ... but there's never been an invitation, like on both ends, for the other person to come in. (Zoe, woman, 27, VIC)**

Zoe went on to explain the impact that not being able to spend time together at home had on their relationship:

**So yeah, that definitely affects our relationship and we talk about it all the time. ... He's 30 and I'm 27 and this is the kind of, like, this is the age where usually people would be living on their own but we always talk about the fact that we never have any privacy or like alone time because the only time we see each other is literally to go out to dinner or see a movie or just anything outside of the house and that definitely impacts our relationship for sure. (Zoe, woman, 27, VIC)**

By contrast, for Luna, who also lived with her mother, the issue wasn't that her partner couldn't be in the house but that having him there compromised the rental agreement in their government-subsidised housing and this ultimately led to tensions in the relationship. When asked about the impact of her current living arrangement in terms of managing her relationships she responded:

**Well friends and that is fine. My family is pretty good at living together. But recently I had a breakup where my partner was living with us for a little bit [...] but he recently left because he didn't quite like what he had to pay to be here because my mum will charge him like his share of the rent and everything. (Luna, woman, 22-23, VIC)**

Luna recalled how initially her partner lived with them but that they 'had to hide that he was here' in order to avoid the government increasing the rent. Eventually he was registered on the lease and paid rent. That dynamic did not ultimately suit her partner, he moved out and they broke up:

**He wasn't happy with that in the end. Say because of the rent going up, he left ... there were other issues as well but that sort of money sort of thing kind of became a thing for him. And he had different plans to what we [Luna and her mother] had planned. He knew what they were when he joined, came in to the household, but I don't know. He just did not like it in the end so he left. (Luna, woman, 22-23, VIC)**

Even for participants who did not live with family, managing a personal relationship was not without challenges due to their living circumstances. For example, Louise described how she wanted to live with her partner but it wasn't feasible to move out of her flat where she'd been subletting from a man in his 60s for seven years:

**I've outgrown this place quite a few years ago and realistically, if I had my choice, I would wanna be either in a one bedroom on my own or, I have a partner, maybe a two bedroom with he and I. But it's just so far out of the realm of possibility for me, and it's frustrating because I'd like to be able to do it. (Louise, woman, 26-27, VIC)**

Louise described having a good relationship with the man she lived with and having her boyfriend over was not an issue for him, except that it did regularly lead to awkward encounters, as she recalled:

**Last night ... we were cooking together and doing all the things couples do and then [my flatmate] walked in mid ... romantic gesture ... all above PG but just those moments to me always highlight ... [my flatmate] is lovely about them and tries to give us as much space as possible but ... stuff like that happens where there's this intimate moment ... which are funny stories for the future but in the moment can be just, 'ohhh yeah I'm still living in an arrangement that probably would fit living at home'. Like [my flatmate] is like an uncle to me at this point. (Louise, woman, 26-27, VIC)**

Housing situations also impacted those single participants in terms of their prospects for finding a partner. For Renee, for example, making the decision to live in a small country town with an ageing population where she could afford to buy a house also meant accepting that she would potentially have a difficult time meeting someone. When asked if her housing situation affected her ability to manage relationships she said, 'yes but probably not in the way that most people would answer that question.' She elaborated:

**For me, it's like I'm obviously single at the moment ... But like I'm living in a small country town ... the median age is 52 or something. Over 50% of the population is aged over 50. ... moving to a community like that as a single person, you know, in sort of mid 20s, it's like there's not a huge pool of people. And it's a conversation that I've had with friends around, you know, if I was not comfortable living on my own or really desperate to have a partner, like tomorrow sort of thing, then yeah ... moving to Melbourne would be in my best interest. (Renee, woman, 28-29, VIC)**

On the other hand, the fact that Renee owned her own house meant she felt better positioned to help her friends.

**Of my close friends I think I'm the only one who owns their home and it does mean that, like I try and pay it forward to them so that if they ever like end up between leases or whatever they're like I've told them they're more than welcome to stay with me if they need it. (Renee, woman, 28-29, VIC)**

Renee's gratitude regarding her circumstances was clear and she had a clear interest in 'paying it forward'. The desire to provide a home where friends were welcome was of clear interest to participants, but many participants found their housing situation was simply not conducive.

## Relationships with friends

A common theme that emerged in the interviews was the valuing of space that would enable participants to invite friends over. However, this was often not possible due to either a lack of space or the poor condition of the housing.

This was a key issue raised in the interview with Amelia. As a 30-year-old woman, Amelia had recently moved to Australia from Southeast Asia with her husband to undertake postgraduate study, and she clearly felt fortunate that they had managed to secure university accommodation in Melbourne's CBD. The apartment allowed her to commute to university without a car which she and her partner appreciated for both safety and convenience reasons. However, the compromise that they made was clearly in relation to space. When asked if she felt her living arrangements allowed her to live well, she first replied by acknowledging the convenience of their location. However, she then lamented how the housing situation in Australia had significantly impacted the sort of weekly practices that she enjoyed in her homeland, both in terms of homemaking and socialising:

**You know, having people over, having friends over, I'm doing a lot cooking, you know, over a weekend and then you'll have people over. And I think technically we'd have to sit on the floor at this point. (Amelia, woman, 30, VIC)**

Hosting friends for meals was a simple yet essential part of life for Amelia and something she clearly missed about her life before; her life and idea of home didn't feel quite complete without it. Later in her interview she brought this point up again, reflecting on how going back to her home in Southeast Asia reminded her of what she missed about the setup there:

**I guess it's the social aspect ... what I really enjoy when I go back home ... is that whole, just sitting for a meal and just chatting. I think that food and sitting for a meal is something that is really something for me. So I think not being able to do that here like I just ... I think that that missing part, yeah, that it's a big piece, yeah. (Amelia, woman, 30, VIC)**

In addition to space constraints, the physical condition of the housing in general also prevented some participants from socialising at home or inviting friends over. For example, Louise, who also lived in metropolitan Melbourne, described how a long-standing safety hazard in her apartment – specifically a hole in the window – meant she was fearful of inviting friends over in case there was an accident:

**So we have this safety hazard in now and I don't invite friends over anymore because I'm worried if one of them leans on the window rest, which you do a lot in the lounge room due to its configuration, that they might fall out my window. (Louise, woman, 26-27, VIC)**

A key opportunity for Louise to socialise with friends that didn't cost money was through the role-playing game Dungeons and Dragons. Part of the appeal of the game is that it doesn't require a lot of equipment or money, just a quiet place indoors to meet as a group. Yet space was something Louise and her friends struggled to find. Louise clearly felt frustrated that she couldn't host and neither could most of her friends due to their living arrangements and finances, as she explained:

**I play Dungeons and Dragons, so that requires us to have a physical location to meet and I no longer can host. And I feel quite bad because I can't host my friends at my house. [...] And then there's just a lot less after COVID of places we can go that aren't pubs and so on because some of our members don't drink and don't wanna be around alcohol or places that we aren't just lingering. (Louise, woman, 26, VIC)**

Not being able to have friends over for dinner or to play games might be read as a relatively minor inconvenience in the grand scheme of things. And yet these were challenges that clearly had a profound impact on participants' quality of life and social connection.

## IMPACT ON DECISION TO HAVE CHILDREN

While only three participants currently had children, potentially having children was a key theme in the conversations of numerous participants. In particular, participants felt strongly that their housing dictated when they would have children, or even whether they could have children at all.

For Britney, owning her house, having adequate space, and having a suburb with child-focused amenities made her confident she could have children soon.

**Having our own house definitely improves it. I think it makes it feel like it's a lot more comforting for me to be able to have children at this time of my life. We've got the space for it. We have a house, so we feel like it, there's a bit of autonomy in terms of we can do our own thing. [...] It's in a suburb where there's schools and childcare centres, that kind of thing, so it feels a lot more comforting. (Britney, woman, 26-27, VIC)**

For Amelia, lack of space in her small apartment was an impediment.

**—we cannot start a family in here. There is no space. (Amelia, woman, 30, VIC)**

The instability of the private rental sector was also given as a reason to delay having children, with Erin articulating her fear of having children while renting, but not knowing when she could purchase a home.

**But the thought of not owning a home and having children is something that I feel like is always a bit of a fearmongering thing, like you should own a home, a stable home before you bring children into the world, right? [...] Now the thought of buying a house before I have kids pushes my timeline back. I'm like if I'm gonna buy a house, I don't know when that's gonna happen. Is that five more years? Is it six more years? Biologically, I'm like, I'm not going to, it's not gonna be such an easy journey. [...] I'd love to own a home first. I think it'd be amazing. I hate the thought of having children and possibly in six months, one year, having to move them somewhere else and again and again and again. But it's like the predicament we're just put in now of having to decide what's more important. (Erin, woman, 28-29, NSW)**

Similar concerns about waiting for stability and the impacts on fertility were articulated by Zoe.

**I feel like we have to worry about our biological clock as much as I don't want to [...] But the truth of the matter is, I don't have the like the same luxuries that a man does, which is, I don't have forever. I can't decide to have a baby at 50, or if I do like it might not be the smartest idea. [...] Even if it is possible for me, so how can I if I wanna do all of those things, I need to be able to like financially, not only support myself, but support my children. (Zoe, woman, 26-27, VIC)**

As articulated by Zoe at the end of her quote, participants made it very clear that the financial pressures of the housing market were an impediment to having children.

**The biggest negative impact of being stuck on the lowest end of the rental market is that it severely limits my ability to plan to start a family. My partner and I both want a child but are terrified of the idea of not being able to afford rent with a new baby and limited family support. (Jamie, non-binary, 24-25, VIC)**

—birth rates have been declining in Australia and they just, it's funny cause politicians don't realize that the reason why it's been happening is because it's so expensive, like it's literally in this economy, it's suicide to bring a kid into the world. Like I'm not even, I'm not even thinking about that. At this rate, I'm just like, I have to take care of myself. I can't take care of someone else, like, even if that's my own kid. I'm sorry, I'm gonna put you off at the moment. I have to take care of myself right now because if I can't take care of myself, how am I supposed to take care of my own children and give them the future that they deserve, I can't do that. (Yasmin, woman, 20-21, VIC)

Participants had strong emotional reactions to the conflict they felt between having children and having stable, affordable housing. For those who aspired to have children, there was a clear sense of fear, anxiety and uncertainty over how they could do so when their housing circumstances were unpredictable. This ties in with another impact, where participants' housing shaped how they felt about themselves, their achievements, and their feeling of being legitimately 'adult'.

## IMPACT ON PERCEPTION OF SELF AND BEING 'ADULT'

While all participants were legally adults, the feeling of being a 'real adult' was varied. There was a normative idea of 'adult' housing as comprising homeownership. This perception is unsurprising given that homeownership is known as the Great Australian Dream and has been promoted through Australian political rhetoric and media for decades.

Britney, for example, was a homeowner whose housing situation did match her idea of successful adulthood.

**Yeah, to be honest, I feel like I've sort of exceeded what I expected for myself, and I think getting married, having a house and now feeling like at the age of 26 that I'm comfortable enough to possibly try for children. (Britney, woman, 26-27, VIC)**

However, many other participants felt like their current housing arrangements did not match up with their expectations of what adulthood ought to be. This could be impacted by the knowledge that older generations – or even their peers in different circumstances – had obtained more desirable housing.

**When I was a kid [...] I kind of imagined being married by 20 and having my own house by 20, like my parents and grandparents and all of my friends and my brothers' friends. (Sara, woman, 20-21, VIC)**

For some, 'adult' housing was less about homeownership and more about independence. Many participants who still lived with their parents struggled with the clash between their living situation and their idea of adulthood, especially regarding control and autonomy.

**And yeah, I'm very lucky my parents are really sort of relaxed with things, but if I'm wanting to have like a party of some sort then I'm having to like convince them and it's just weird being 20-years-old and having to ask my parents, like, 'Oh is it OK if my friend comes over?' like it's just sort of, I still sort of feel almost like a child and like they don't respect me as much because I am still living at home and having to ask them for things. Yeah, which sort of does take that independence away, unfortunately. (Michaela, woman, 20-21, VIC)**

**Even now I'm like learning how to like be my own person while still being under my parents' like roof [...] But like, I'm so obsessed with like what my parents think of like my choices and stuff still, so it's kinda hard to move away from that and become like my own person who's not as scared about the kind of fallback from my own decision. So I guess on that level like still living at home is a bit emotionally kind of weird. (Ryde, non-binary, 20-21, VIC)**

For Ryde, there was a gender-related component in that exploring their gender identity was affected by living with their family. In contrast, Callum, a trans guy, was very comfortable living with his mum and living in a queer-friendly neighbourhood. While his current situation did not match his perception of 'adult' housing from when he was younger, his comfort and safety made him accepting of the situation.

**I mean, I definitely assumed that I'd be like as soon as I turn 18, I'm out here and I'm gonna, you know, live [on] my own and I'll make it on my own. [...] I'm much more comfortable here. No, it's definitely, yeah. And like my close friends and I, we all like live with our parents. And you know, I think that should just becoming the new norm sort of. (Callum, trans guy, 22-23, NSW)**

The idea that staying with parents longer is 'the new norm' is something that Samira also raised in a focus group, highlighting it as a systemic issue.

**—as we get older, we all wanna be like independent and have that, you know, sense of kind of freedom. But that only comes with living on your own and kind of having access to everything. So I feel like getting that independency is difficult now with the housing crisis. (Samira, woman, 18-19, VIC)**

Certainly, there were some participants who were content to stay living with their parents for a while, or at least accepted that it was their best option. There were also participants who had moved out of their family home, but still did not feel they had 'adult' housing. For example, Louise lived in shared housing and felt like she had limited control over the space. She highlighted how her situation and that of her friends' was at odds with what she imagined as adult life.

**But yeah, I don't feel like an adult sometimes because of my living circumstances. Because I have my office and my bedroom in the same room and I felt hard during COVID [when] presenting at conferences, I'd have the blurred background all the time. And yeah, I think that's probably the hardest thing to reconcile is the fact that I thought I'd be like Sex and the City, having my own apartment and going out for drinks with my friends. But none of us have time to do that. (Louise, woman, 26, VIC)**

Cumulatively, the impacts of housing on young women and gender diverse people were severe. Their education, employment, health and wellbeing, and closest relationships – with family, friends, and partners – were affected by their housing situations in myriad ways. Housing also impacted their decisions on when or if to have children, and their feeling of being an adult. It is clear that housing impacts essentially every aspect of young women and gender diverse people's lives, and that housing which is unaffordable, unsafe or uncomfortable can create ripple effects across their current and future situations.



**PART 6:**  
**HOUSING SOLUTIONS**  
**FOR YOUNG WOMEN**  
**AND GENDER DIVERSE**  
**PEOPLE AGED 18-30**

The young women and gender diverse people we spoke with in this study articulated a wide knowledge of some of the policy options being discussed in policy and political discourse and in the media. When we asked about how young women and gender diverse people became informed, they indicated their views and opinions were based on their own experiences, the experiences of their peers and family, as well as by keeping up to date in housing discussion groups and following media channels that they trusted to provide them with up-to-date information about their housing options.

Overall, young women and gender diverse people were far more aware of current policies and current policy-thinking about programs than about alternative innovative housing models, such as housing cooperatives or expanded shared equity or support-to-buy schemes. This is not to say such innovations may not interest young people, it is more that they were not as aware of such innovations as they were of 'policy tweaks' being considered by governments in relation to existing policy settings.

## HOUSING TENURE-BASED POLICY DEVELOPMENT OPTIONS

Given that the aspiration for home ownership remains prominent in Australia it is no surprise that many of the policy observations that study participants made about how to improve housing futures for young people targeted inequities that they perceived in opportunities for home ownership.

A common theme when we spoke with study participants about housing solutions, is that there ought to be a cap on the number of homes that people can own. Young women and gender diverse people appear to be acutely aware of the inequities associated with holders of multiple properties compared with people with no access to residential property ownership. Politicians were mentioned frequently when it came to multiple home ownership issues and inequality. As Ryde, below, mentions 'it's a bit like insider trading' when people who benefit from the ability to own multiple properties are also the people who make decisions about potentially curtailing such practises. This type of perceived conflict of interest was something that young women and gender diverse people appear very aware of when they consider the ownership opportunities within their generation. The strong articulation by study participants of a complete lack of fairness in housing opportunities available to young women and gender diverse people is reflected in the title of this report '*We've been robbed*'.

**I go well, you know, we should have a cap on how many houses people can own personally or just like it should be. Yeah, it should just be like maybe 2 tops. If that, umm, you know, you don't need more than that, but unless you've got a really good reason for it. (Renee, woman, 28-29, VIC)**

**But I wish the government would put a cap on how many houses people could own. So that there is more availability for other people to own houses just to make it a bit more fair. (Britney, woman, 26, VIC)**

**I don't like the fact that politicians can own homes and then, like, affect the way homes are priced. You know what I mean? Like, I don't feel like that should be allowed...It's like insider trading, kind of, you know, I mean, like you shouldn't be able to own stocks and also be able to manipulate stocks. (Ryde, Non-binary, 21 VIC)**

The young women and gender diverse people we spoke with did not spend a lot of time discussing dedicated schemes such as first homeowners' grants, when we asked them about viable housing solutions that might improve their own housing futures or those of their generational peers. It may be that schemes such as first homeowners' grants are not considered sufficiently accessible nor available for young women and gender diverse people facing immediate housing security and precarity challenges. The lack of engagement by young women and gender diverse people in this study with policies such as first homeowners grant and similar purchase support schemes, raises questions about the relevancy of that type of scheme for young people living with low and moderate incomes. Perhaps more widely targeted assistance policies that enable a range of secure ownership pathways, including for low- and moderate-income young people, warrant examination.

Another theme that emerged when we asked young women and gender diverse people about policy solutions can be described as 'tenure neutral' policy settings. These types of policy approaches are geared towards providing the same types of housing security and long run wealth accumulation benefits across ownership and rental tenures. As Laura describes, policies that might be helpful for young people right now, might take the form of ownership support or very strong rental support including rental conditions that enable security as well as long run financial stability.

**The only real way forwards is there has to be significant supports out there to either incentivise young people into getting into home ownership or maybe there needs to be policies in place now, that kind of set people up for long term renting where you don't have to worry about owning a house before you retire because you know wherever you're gonna leave, that living is going to be affordable and up to standard and you're not gonna have to worry about being homeless, for example. (Laura, woman, 27, VIC)**

A point made in discussions about solutions, including by Charlie, is that it is completely inequitable to use the scarce resources of young people themselves toward their future housing in a way that can introduce long-run disadvantage. Speaking about drawing down on superannuation balances in particular, Charlie warns against schemes that may appear attractive for home ownership or housing security in the short term, but which can introduce long term poverty for current generations of young people, as they age. As Charlie puts it, this could have an "incredibly negative impact" on the housing market as well as on individuals.

**I really want to caution against something a lot of people have suggested, which is allowing people to access their superannuation early in order to put forward to a house deposit. I think that that could have an immensely negative impact on the housing market as everyone would rush to buy a house and it would have an incredibly negative impact on young people's long-term ability to actually retire. We already know that the retirement age is going up and up, and young people are getting less in their superannuation to begin with. A lot of people drew on their super during COVID. If young people start drawing on their super now to try and put forward a deposit for a house in a market that's going crazy, we will have many, many, many, many homeless older people 50 years down in the future like it's going to have a really bad knock-on effect. (Charlie, non-binary, 24-25, VIC)**

Given the prevalence of private renting among young people in Australia, it is not surprising that a large part of the policy conversations conducted in this study focused on improving private rental conditions. Key concerns are for young people to be able to make homes safe and secure in the private rental housing sector. The young women and gender diverse people who spoke with us about housing solutions talked about rental regulations and

improvements including limiting rental increases, restricting the invasiveness of data gathering and rental inspections, as well as generally improving renters' rights within a more balanced future rental sector.

Despite there being considerable awareness of reforms to residential tenancies regulations, these were also not perceived as necessarily happening fast enough to help young people now. In the words of Erin, below, young people are 'just trying to survive'.

**Except I think a lot of the time when you hear these big statements [about rental regulation] from politicians, the amount of like the amount of time is gonna take for it to come into effect, feels like so laborious and exhausting when we're looking for solutions now, because we're just trying to survive now. (Erin, woman, 28-29, VIC)**

Some of the young women and gender diverse people who spoke about private tenancy regulatory reform also pointed out the problem of compliance. They raised questions about the value of quality and conditions relative to rental pricing. These are important points that could readily be brought into policy considerations of any future rent capping in the Australian context.

**I think for me it is just the lack of auditing of rental properties. So whether a property is actually suitable for someone to live in, and I think that also comes in to having rental caps, is this property worth 3000 a month, like not having the actual quality of the home being reflected in the amount of money that you're paying. (Hilary, woman, 20, VIC)**

Participants were aware of how lightly regulated and expensive Australian private rental is relative to some other country contexts. As Celia stated, Australia's renters' rights are 'just pathetic'. Celia highlights the difficulty of living with rental insecurity including moving regularly and links this to policy considerations around the ways that governments are being lobbied and the imbalance of power in decision making processes in policy development. Again, this reflects a very strong theme that emerged in this study, of a generalised sense that young women and gender diverse people hold about a lack of fairness and transparency when it comes to housing options for young people in Australia today.

**...renters' rights in Australia are just pathetic compared with, you know, if you think of European countries, Germany or whatever, where people can get 7-to-8-year leases up front, they're allowed to actually make changes to their properties and actually make it a home. We just need so many more rights. Like, yeah, constantly getting 12-month leases and then getting kicked out is not it's not a sustainable way to live. It's not a nice way to live. And it doesn't have to be that way. So I think we need a lot more rights, a lot more protections. I know it's hard. The government is full of landlords and people who are getting lobbied by landlords, so any you know, any attempt to give renters more rights would not be popular. But that doesn't mean they shouldn't do it. (Celia, woman, 28-29, VIC)**

In some cases, study participants were aware of the flow and effects from precious in one housing tenure that can flow over to another. Celia for example spoke about the need for more social housing for people who need to be cared for in socially supported housing long term. In doing so she also highlighted the idea that increasing social housing stock nationally could alleviate pressure in the private rental sector.

As Celia put it, 'the benefits of increasing social housing would flow on':

**I would just also mention social housing and especially public housing. It's like such a tiny proportion of Australia's housing now. And so, so many people are in the private rental market when they probably shouldn't be. So if we had more social housing, there would be less pressure on private rentals because more super low-income people would be in social housing, which is probably is probably where they should be, you know, because private rental housing is too expensive for them as it is. So yeah, if government actually properly invested in social housing, the benefits of that would flow on. (Celia, woman, 28-29, VIC)**

Drawing many of the above points together, Jamie presented us with the following suggestions that include making private rental fairer, improving home ownership support schemes such as having government guarantors for ownership or rental, very low deposit schemes for first homeowners grants, and creating more social and community housing with some set aside for young people including young people with disabilities.

Federal responsibility around increasing Commonwealth rent assistance was also mentioned, as a means of improving the housing system across all tenures.

**Limit rent increases to 10% every 12 months. Limit rental inspections to two per year rather than four. Have schemes where young people can have the government go guarantor for their first rental. Have a youth FHB scheme with a 2.5% deposit. Create more social and community housing, with some set aside for young people and people with disabilities. Increase rent assistance from Centrelink. (Jamie, non-binary, 24-25, VIC)**

## SUPPORT SERVICES

Another very strong theme that emerged when we asked young women and young gender diverse people about housing solutions, is the need they articulated for significantly enhanced support services. This includes for young people leaving the family home, for young people who have been living in out-of-home care, for young people who need to move interstate or from regional areas into metropolitan locations for educational employment - as well as a general sense of needing accessible support in relation to housing options.

In some cases, the lack of support services that we heard about resulted in young women and gender diverse people living in highly precarious situations including homelessness through couch surfing. Not understanding what housing assistance and support can be accessed, nor having assistance and advice about other options, leaves young women and gender diverse people vulnerable.

**I first moved out of home at 17 after graduating high school in regional [state] and moving to the city. Due to lack of supports and my lack of rental history it meant that I was forced to move into questionable share houses that sometimes left me couch surfing to stay safe in between homes. I know now in my mid-twenties that this would not have happened if more support was given and openly discussed for young university students travelling so far from home. (River, non-binary, 28-29, VIC)**

Not understanding who to reach out to for information and support is a recurrent theme. While information exists about specific housing services, limited information appears to be available to young people about a range of options and which of these may be best at any given time. This type of housing assistance planning and support across housing tenures with a focus on young people's housing pathways, appears to be a major service support gap. Information services and supports could form an important part of future housing policy in Australia. Services and information such as these must be freely available and widely accessible.

**I wouldn't feel that I'd fit into a youth shelter or with youth organisations. I feel a bit too old for those, so I wouldn't actually know who I could reach out to should I find myself in a precarious housing arrangement beyond my community. So the people that I've cultivated, but even they, they have the same circumstances as I do, so they probably couldn't afford to have me on their couch. (Louise, woman, 26, VIC)**

**Like I just wanna have like, a friendly face that I know that I can talk to and just be like, OK, this person isn't gonna judge me for working casual time, being a full time student, and wanting to live on my own like, I just want that support and the being able to, like comfortably talk to someone about my situation to get that support. (Michaela, woman, 20-21, VIC)**

Having a central and clear location for information support services is essential. For example, as Beth indicates below, without this type of consistency the types and volume of information provided by 'anyone' can be overwhelming.

**I feel like it's a little bit of a paradox in that anyone can put out any kind of advice. So there's so much that it almost feels too overwhelming to actually sort through what is gonna be helpful for me and my situation. 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. And when I was purchasing my first home, yet felt completely unsupported, had no idea what the hell I was doing. Just lucky enough to have parents who had also purchased property and could teach me that. But even then, things have changed a lot since they bought their place. There's a lot of information but also how reliable is all of it? How are we meant to work out what's actually valuable information and what's not suitable for our situation was, yeah, really tough. (Beth, woman, 24-25, VIC)

Clearly, for young women and gender diverse people who have experienced homelessness and intensive housing precarity, adequate and appropriate support services are perceived as essential. In the eyes of Astrid, below, while homelessness among young people is becoming more prevalent it is paradoxically also invisible.

We're not doing enough to deal with the issues and we haven't even been able to deal with the fact that we haven't been able to help people who are unhoused or couch surfing because we're still that's a massive issue that no one talks about, like the amount of times I've gone to a food support just to pick up a meal, a warm \*\*\*\*\* meal. And I sat there with 50 people around me waiting for a small window. We're all just sitting there waiting, hoping that we can get this meal and breathe. But we're always waiting for the next step, waiting for the next meal, waiting for the next can for the next coin, for the next rent cycle, for the next increase, for the next, next, next, next, next next. (Astrid, woman, 20-21, VIC)

Gendered responses to homelessness and housing precarity are needed. Gender-related safety is a theme that was commonly discussed when we asked young women and gender diverse people about housing and homelessness solutions. This includes for young women as well as for young gender diverse people all of whom were recognised as requiring specialist and gender-specific supports that young women and young gender diverse people could access if they preferred to.

Like I first lived with a partner and then broke up with him and moved out on my own. And it was a really scary experience moving out on my own into a unit block of four units, having no idea who the other three tenants were. And then finding out that they were all men, all you know, aged over 30. And I was the only female there, under 25, was quite confronting. They ended up being really nice tenants, most of them. 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)

Even you know, people who are LGBTQI+ like having specific housing that it's safe and secure and meets the needs of these all individual communities would be really helpful because, the social housing, this [the waitlist] is like, probably like 10 years long, right. (Lesh, non-binary, 26-27, VIC)

## HOUSING INFORMATION AND EDUCATION

Lack of education and information about housing options was identified consistently throughout data collection for this study. Young women and young gender diverse people from varied walks of life in a range of different living situations all pointed to the lack of information, knowledge, and capacity to access necessary information about housing options. A key policy solution recommendation arising from this study is that housing information that is widely accessible, and which can support young people to make informed choices about their immediate, medium term, and long-term housing pathways be developed and made available.

As some of the young women and gender diverse people in this study suggest, housing education could usefully begin to be developed within high school curricula. Missing from current teaching about living skills, is housing information that they can rely on to make informed decisions about their housing and living arrangements.

**For me, I feel like our education totally failed us. I always think that there needs to be some kind of unit in year 11 or 12, like a compulsory unit where it's like just life skills. So taxes, superannuation, getting your first job, buying your first house, getting into the rental market. If we have the skills or knowledge from that education, we might be able to make more informed choices... (Beth, woman, 24-25, VIC)**

**I feel like I feel like we're just thrown in to do it ourselves, like we don't have any like guidance or anything. They just expect us to do it ourselves. So I do agree with like all the points on education, because I feel like if we were taught these skills from the start and if we had a bit of guidance, then we would be in a good position to then further plan how we want our life to be. (Samira, woman, 18-19, VIC)**

Financial advice about home purchase and housing finance is also identified by young women and gender diverse people as necessary for them to be able to access, in order to be able to engage in informed housing decision-making.

**I think having discussions about mortgages, especially when you're learning about interest, that seems like a great thing to integrate into the [school] curriculum. (Taylor, woman, 24-25, NSW)**

**I wish I would have been taught more about mortgages and what you kind of commit yourself to, because everyone when they think oh, you buy a house, you're basically set off, you're all like good. Not really. There's like, interest rates and you're paying so much more to the bank and yeah, and it's just constantly increasing. (Yasmin, woman, 20-21, VIC)**

## WHAT DECISION-MAKERS NEED TO KNOW

Finally, when asked what politicians and decision-makers ought to know about young people's housing today, young women and gender diverse people in this study held clear views. Responses to housing challenges facing young people must be immediate as well as long-term. Housing insecurity related stress is pervasive and is affecting children from early ages – and will continue to worsen without urgent and adequate intervention.

**There's this thing. What bugs me in policy is that people go, people think that anything that's future focused needs to have young people involved in it or like anything that's young people focused like it's like, oh, this one's particularly around young people. So we'll bring them in and have, like a focus group or something like that. And it's like, well, actually young people [are] the future of everything. It's not just this particular policy discussion. (Renee, woman, 28-29, VIC)**

**Change in this area is possibly the most pressing issue for young Australians - when I was working with local council to develop a family youth and children strategy we had kids in kindergarten telling us that they were scared about housing! (Jamie, non-binary, 24-25, VIC)**

**We can't afford to live. We can barely afford to buy groceries. We definitely can't afford the increase in rental prices and the limited housing close to central working places and universities and all the rest. So yeah, everything's too expensive. (Erin, woman, 28-29, NSW)**

**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)**



**PART 7:**  
**DISCUSSION &**  
**CONCLUSION**

The housing challenges that study participants have articulated above vary in degrees, intensity and impact among young women and young gender diverse people aged 18-30 years in Australia. No one we spoke with was free from worry about their own housing future – no matter how ‘lucky’, ‘fortunate’ or ‘privileged’ they perceived themselves to be relative to their peers. All study participants were in some ways constrained in their housing and life choices due to housing affordability and/insecurity or – worse – were living with a very high degree of precarity and impeded safety and security due to their living situation and limited housing options.

All young women and young gender diverse we spoke with in this study perceived that their generation was experiencing a housing crisis that was not of their making. And for many, solutions are perceived to be out of reach.

On top of examining generational housing impacts, this study has examined the way gender shapes these impacts and experiences – as well as perceived solutions. In the final discussion below, we draw together some of key observations about the gendered and intersectional drivers, experiences of, and solutions to, young people’s housing insecurity.

## GENDER

As discussed at the beginning of this report, there is limited data about gender and housing in Australia. One of the findings of Stone et al. (2024) is that quantitative data can highlight gendered disadvantage over the life course, especially regarding women being disadvantaged in comparison to men:

**... gender became apparent when intersectional factors such as lifecourse stage, household composition and income were taken into account. Once such factors were accounted for, we identified gender differences associated with tenure, housing precarity and housing wealth, as well as the extent to which current housing meets the needs of occupants. (Stone et al., 2024, p. 44)**

The findings of this report, while small-scale, can highlight what is invisible in large-scale quantitative data: the ways that gendered inequalities are already present in the lives of young women and gender diverse people, with the potential to manifest as disadvantage later in life. For example, some participants spoke about being unable to afford their housing without the financial contributions of a partner. Single participants mentioned being unable to achieve their housing aspirations if they remained unpartnered. The fact of partnering is not in itself problematic necessarily, however it becomes so when young people have no options but to remain partnered in order to obtain housing security. In the context of national conversations about the need to increase housing options for all people, including those experiencing domestic and family violence, housing options that are affordable for single people or single parent-headed families are critical.

Some participants also discussed gendered roles around household chores and organisation, whether with their family of origin, partner, or housemates. In some cases this was overt, such as being expected to do more domestic labour than male household members. In other cases, it was a gendered ‘mental load’, a term two participants used to describe the subtle ways they felt gender relations play out at home. Gendered division of labour can have whole-of-life impacts including reduced economic security in mid- and later-life.

Many participants also experienced safety concerns that were shaped by their perceptions of or experiences of gender-based violence, and/or cultural norms regarding gender – in relation to their homes, housing, neighbours, and broader community. As set out in the Introduction above, gender-based violence acts to shape the experiences of young women and young gender

diverse people's ability to feel at home, to access affordable and appropriate housing, and to plan for their futures. Safety in public space, for example when walking home at night, is connected to housing, because it shapes how people feel about the location of their home and where it is safe to live. The ability of young women and young gender diverse people – as well as young men – to access affordable, safe, secure, and appropriate housing are important considerations in planning for future housing supply. Taking account of gendered safety from the start, and designing with and for future residents, are key. Insights such as those included in this study about neighbourhood lighting, walkability, and sense of cohesion are consistent with community-centred planning approaches.

There was some gendered positive discrimination mentioned, such as real estate agents preferring to lease to women renters rather than men (based on gendered stereotypes that women would be cleaner and better-behaved). However, instances of positive discrimination do not offset the negative discrimination and broader implications for women's housing futures. Furthermore, women renters in this study still experienced stress with affordability and stability – and, as discussed in the next section, other factors besides gender can shape housing experiences and challenges.

Gender diverse people are generally absent in large-scale quantitative data about housing in Australia, as options for gender-appropriate, safe, and secure visibility are often non-existent (Stone et al. 2024). In this study, gender diverse participants spoke about having to mask their identity for fear of discrimination when accessing housing. They also spoke of safety concerns at home and in the neighbourhood that were shaped by being trans or non-binary. This links to other research about the housing experiences of gender diverse people, including Flood and Hochstenbach's (2024) recent qualitative exploration of non-binary young people in the Netherlands. As in Flood and Hochstenbach's (2024) research, the gender diverse participants in this study faced discomfort from how their identity was (or could be) perceived by those they lived with or those who controlled their access to housing, including landlords and real estate agents.

## INTERSECTIONALITY

Gender was not the only factor that shaped participants' experiences of housing and home. Ethnicity, cultural and linguistic background, being a recent migrant (e.g. an international student), socio-economic position, disability and neurodiversity, and location (e.g. regional/ rural) were all factors additional to gender or existed alongside gender.

Our analysis of interview, focus group, and survey data reveals that these intersecting identities often compound the challenges faced by participants, such as discrimination, financial instability, family dynamics and expectations, and lack of safety, creating unique and complex housing barriers.

For participants, findings clearly indicate that in addition to generational inequity, gender and intersectional factors shape pathways to housing insecurity, experiences of housing insecurity, and play a determining role in how accessible secure housing options are likely to be in young people's future housing pathways.

These findings underscore the need for housing policies and practices that are sensitive to these intersecting factors, ensuring more inclusive and equitable housing solutions that address the specific needs of this diverse cohort.

An important future research direction is to conduct dedicated First Nations research about the housing experiences and solutions of Indigenous young women and young gender diverse people. The research presented here can act as a point of comparison and a framework upon which a future research agenda is undertaken, informed by an Indigenous Knowledge Framework. Understanding how to respond to disproportionate levels of housing precarity and homelessness affecting First Nations young women and young gender diverse people in Australia is a clear priority for future investigations.

## INCLUDING THE PERSPECTIVES AND EXPERIENCES OF YOUNG PEOPLE IN HOUSING POLICY SOLUTIONS

Finally, one of the explicit aims of this study has been to amplify the voices and perspectives of young women and young gender diverse people with regards to housing, home, living arrangements, and housing futures. It is essential that housing solutions, including policy developments and innovations that are developed in response to Australia's current housing crisis, take into account the lived experience expertise of people most adversely affected by currently inadequate housing opportunities. Young people do not typically have the same place at the table as people in older generations who are more advanced in their careers. It is imperative that young people are, however, accommodated at the housing policy development table. Young people's insights are critical for finding and implementing the best possible policy solutions to meet their housing needs and aspirations.

The evidence we have presented here provides insights into just how nuanced and variable the housing challenges and concerns of young people are. Young people – including young women, gender diverse people and young men – are highly diverse in their needs and expectations. Common to all young people, however, is the need for safe and secure housing. Just how this can be achieved well, for people with varied resources, needs, aspirations, and capabilities, must be determined **with** and **for** young people themselves.

Participatory methods and young people's expertise include involving young people with lived experience of various types and forms of housing, home and living situations (including living with homelessness) in policy domains. To prevent entire generations of young people from 'being robbed' of decent housing futures, their experiences must be genuinely included within policy solutions. When we asked young women and young gender diverse people in this study what they wanted decision-makers and politicians to know about the housing they need, their answer was clear: ***we're asking for very basic, secure housing at affordable prices.***

**I think one thing that the politicians struggle to understand is that we're not asking for, you know, four bedroom, three bathrooms at \$400.00 a week. We're asking for houses with working locks. No mould. And you know, we're asking for very basic secure housing at affordable prices, it's not a matter of us being picky. It's a matter of health and safety. (Taylor, woman, 24-25, NSW)**

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