

Closing the Gender Gap in Housing: A roadmap for change

JUNE 2026



**AUSTRALIANS
INVESTING IN
WOMEN**

percapita
FIGHTING INEQUALITY IN AUSTRALIA

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Per Capita for Australians Investing In Women



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Strengthening society by
investing in women and girls

percapita
FIGHTING INEQUALITY IN AUSTRALIA



Acknowledgements

We acknowledge the Traditional Owners of the lands on which this work was undertaken, and pay our respect to Elders past and present, and in particular those who contributed to this work.

We recognise and honour the diverse experiences and leadership of women in all their diversity, and extend our gratitude to the funders, partners, contributors, and allies whose support made this report possible.

About Australians Investing in Women

Australians Investing In Women (AIIW) is a leading, national not-for-profit organisation that strengthens society by catalysing greater capital across philanthropy and investment in women and girls. AIIW works with funders, investors, philanthropic, corporate and community leaders to embed a gender lens in decision making, directing capital towards women and girls where it delivers the greatest impact. By catalysing and aligning more and better investment in women and girls we advance gender equality and contribute to building a stronger, safer, more inclusive and prosperous society for all.

About Per Capita

Per Capita is an independent progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice. Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

Foreword

Housing is one of the most important foundations for safety, stability and economic participation. Yet across Australia, the housing crisis is exposing deep structural inequalities, including the ways housing insecurity is experienced differently by women and gender-diverse people.

Australians Investing in Women (AIW), is proud to have commissioned this research, and worked in partnership with Per Capita, to better understand how a gender lens is currently applied in housing decisions, and what more can be done to embed gender-wise approaches across the sector. Drawing on a multi-year research process and engagement with more than 100 stakeholders, including philanthropies, government departments, impact investors, community housing providers, researchers and advocates, this report presents a practical roadmap for change.

Housing systems are not gender neutral. Women are more likely to experience economic insecurity across their lives due to lower average earnings, time out of the workforce for caring responsibilities, and lower levels of accumulated superannuation. Gender-based violence also remains a leading cause of homelessness for women and children. These structural factors shape housing security, affordability and access in ways that affect women differently.

As a result, gender-neutral approaches to housing policy, investment and program design often fail to address, and can unintentionally reinforce, existing inequalities. Applying a gender lens can strengthen decision-making by challenging assumptions, identifying gaps in data and analysis, and ensuring that housing policies, investments and programs respond to the realities of people's lives.

Encouragingly, momentum is building across the housing ecosystem. Governments across Australia are advancing gender equality strategies and

recognising the importance of safe and secure housing as part of broader social and economic participation. Investors are increasing capital towards social and affordable housing, seeking both financial and social returns. Philanthropy continues to play an important role in supporting innovation, convening collaboration and ensuring lived experience informs policy and investment decisions.

This roadmap is intended as a practical resource for organisations across these sectors. It outlines short, medium and long-term actions to help integrate gender considerations into strategies, investments and organisational practices. While the pathways will differ across sectors, the goal is shared: a housing system that works better for everyone.

At Australians Investing in Women, we believe integrating a gender lens is essential to creating housing systems that work for everyone. We hope this roadmap supports organisations across Australia to take the next steps towards a more gender-equal housing system.



Julie Reilly

Julie Reilly OAM
CEO, Australians Investing In Women

Executive Summary

Most people want the same thing from their home: a place to feel safe, secure and comfortable, and at a price that doesn't place them in financial stress.

Despite this desire, many Australians don't have this option. A lack of affordable, appropriate and secure housing means many households and individuals face housing stress or complex trade-offs to ensure they are safely housed. While these trade-offs and challenges affect many people, women and gender minority people often face disproportionate barriers to housing security across all life stages and have unique needs and preferences when it comes to housing.

This roadmap, developed through a multi-year research process, outlines the findings and recommendations from an extensive cross-sectoral consultation. It presents a practical roadmap for embedding a gender lens in housing investment, policy and program decisions across Australia.

The project engaged over 100 stakeholders – including philanthropic organisations, investors, government departments, community housing providers and advocates – to examine current practices and co-design actionable next steps. It identifies a shared recognition that gender-neutral or gender-blind approaches often entrench existing inequalities, and calls for gender-transformative action to address the root causes and impacts of women's housing disadvantage.

We found five key areas central to advancing improved gender equity in housing decisions in Australia:



Five Domains for Advancing Gender Equity in Housing

Domain	Core Challenge	Why This Matters (System Effect)	Priority Actions (Linked to Recommendations)	Intended Impact
Building Buy-In	1. Weakly articulated business case for gender-responsive housing	Gender equity is treated as optional or 'nice to have' rather than essential. Without clear economic evidence, gender-responsive projects struggle to compete in funding rounds focused on lowest cost per unit.	Fund and disseminate gender-specific business cases and data (Rec 1A) Appoint internal gender champions & join Communities of Practice (Rec 1B)	Gender equity becomes central to investment logic rather than values-driven add-on.
Addressing broader housing and systemic challenges	2. Severe underinvestment in social and affordable housing supply	Without sufficient housing supply and well-resourced and functioning social welfare and justice systems, women will continue to experience significant disadvantage.	Advocate for expansion of social housing to at least 5% of housing stock (Rec 2A) Embed gender responsive design in housing (Rec 2B) Fund and advocate for prevention and intervention programs (Rec 2C)	Stronger supply base and wrap around services enables meaningful application of gender lens.
Understanding need and nuance	3. Limited gender-disaggregated data 4. Insufficient lived experience input	Housing systems operate on "gender-neutral" assumptions and evaluation that obscure structural inequality. Programs are designed without understanding cohort-specific risks, leading to under-targeting and hidden disadvantage.	Commission and publish gender-disaggregated housing data (Rec 3) Embed remunerated lived experience panels in major decisions (Rec 4) Adopt Gender Based Plus (GBA+) frameworks (Rec 5)	Evidence-informed, intersectional policy and funding decisions. Programs designed with — not for — affected communities.
Building Knowledge and Capacity	5. Weak intersectional analysis 6. Limited organisational expertise in gender analysis	Organisations want to act but lack frameworks, training and implementation tools. Efforts are fragmented and frequently duplicated.	Deliver training in gender impact assessment, trauma-informed care and GBA+ (Rec 6A) Share case studies and applied tools across sectors (Rec 6B)	Normalisation of gender analysis in housing practice. Reduced duplication and accelerated sector capability.
Institutionalising Change	7. Gender lens not embedded in mainstream funding 8. Limited formalised partnership mechanisms	Without structural reform, gender equity relies on champions and pilot projects. Rapid funding rounds prioritise speed and cost over long-term equity outcomes.	Apply gender weighting in housing funding rounds (Rec 7A) Enshrine gender targets in National Housing & Homelessness Plan (Rec 7B) Mandate gender-responsive design principles (Rec 7C) Support cross-sector partnership models (Rec 8)	Gender equity embedded as "business as usual" across policy, budgets and procurement. Sustainable cross-sector investment models delivering systemic change.

The report concludes with a detailed roadmap outlining short and longer-term actions across these domains. It includes proposals for improved data sharing, mandated gender-responsive budgeting, trauma-informed design standards, and formal partnerships between government, philanthropy, and community housing providers.

To truly address Australia's housing crisis, gender must be recognised not as a marginal consideration, but as central to equitable and effective housing policy. This report is a call to action for funders, policymakers, and practitioners to work collaboratively, build capacity, and shift systems—ensuring housing is not only available but appropriate, safe, and empowering for all women.

Table of Contents

1. Introduction	9
1.1 Background and context	9
1.2 Why apply a gender lens to housing?	10
1.3 Why consider housing through a gender lens?	10
1.4 Intersectionality	13
1.5 First Nation’s Housing Stress and Homelessness	14
2. Project Approach	15
3. Challenges and Opportunities for a more Gender Equal Housing System	16
3.1 Building Buy-In	17
3.1.1 Challenge One: A poorly articulated Business Case for Gender Responsive Housing	17
3.2 Addressing broader housing and systemic challenges	18
3.2.1 Challenge Two: Underinvestment in social housing and services	18
3.3 Understanding difference through data	21
3.3.1 Challenge Three: A lack of gender-disaggregated data	21
3.3.2 Challenge Four: Limited participation by people with lived experience	23
3.4 Building knowledge and capacity	24
3.4.1 Challenge Five: Limited understanding of intersectionality	24
3.4.2 Challenge Six: Knowledge and Capacity Gaps	25
3.5 Institutionalising Change	26
3.5.1 Challenge Seven: Failure to embed gender in existing funding streams and budgets	26
3.5.2 Challenge Eight: Limited (but growing) opportunities for partnership for gender outcomes	30
3.6 Recommendations Summary	31
4. What’s working?	33
5. Roadmaps for change	36
5.1 Philanthropic Organisations	37
5.2 Investors	39
5.3 Federal, State and Local Government	42
5.4 Not for Profit and Private Sector Housing Providers	44
6. Conclusion	46
7. Useful resources	47
8. Appendices	50
8.1 Appendix A: Engagement activities and participants	50
Endnotes	53

List of figures

Figure 1: Gendered differences in experiences of housing.....	10
Figure 2: Wheel of power/privilege.....	13
Figure 3: Percentage of different populations in the lowest income quintile	14
Figure 4: Project engagement.....	15
Figure 5: How committed is your department/ organisation to gender equity in housing?	17
Figure 6: How well does your organisation consider intersectionality?	24
Figure 7: What are the barriers to applying gender analysis and improving gender equity in housing?	26

List of tables

Table 1: Gendered housing considerations	12
Table 2: Select housing assistance and homelessness services showing provision by gender of recipient	22
Table 3: An all-purpose gender assessment framework.....	36
Table 4: Stakeholder engagement	50

1. Introduction

This roadmap summarises findings from a study commissioned by Australians Investing in Women into what's working and what could be improved in the application of a gender lens to housing decisions.



1.1 Background and context

This study draws on engagement conducted with philanthropies, government departments, Community Housing Providers (CHPs), impact investors and researchers to build a picture of the current state of gender-wise housing decisions in Australia and to co-create a roadmap to embed gender lens considerations across organisations and sectors.

AllIW has been instrumental in driving a gender lens approach to philanthropy and social investment. AllIW's aim with this project is to convene and support stakeholders across philanthropy, the private sector, CHPs, advocates and government to apply a gender lens to investments, policy, programs and initiatives in housing, aimed at supporting women's financial security and reducing their risk of housing stress and homelessness.

The purpose of this roadmap is:

- To capture the current application of gender lens in housing decisions in Australia;
- To introduce and elevate the issue of gender in the housing sector;
- To strengthen the connection between key stakeholder groups, including philanthropy, impact investors, corporations, government, key community housing providers and non-profit organisations; and
- To develop an implementation roadmap: a clear plan by which key stakeholders can collaborate to enable more gender-wise housing investments, addressing the disproportionate impact on women of Australia's housing crisis.

1.2 Why apply a gender lens to housing?

A gender lens is an analytical tool used to examine how gender roles, power dynamics, and inequalities shape experiences, outcomes, and opportunities. It involves examining data and policies to understand the different impacts on women, men, and gender-diverse people, ultimately aiming to prevent discrimination and promote equality in decision-making.

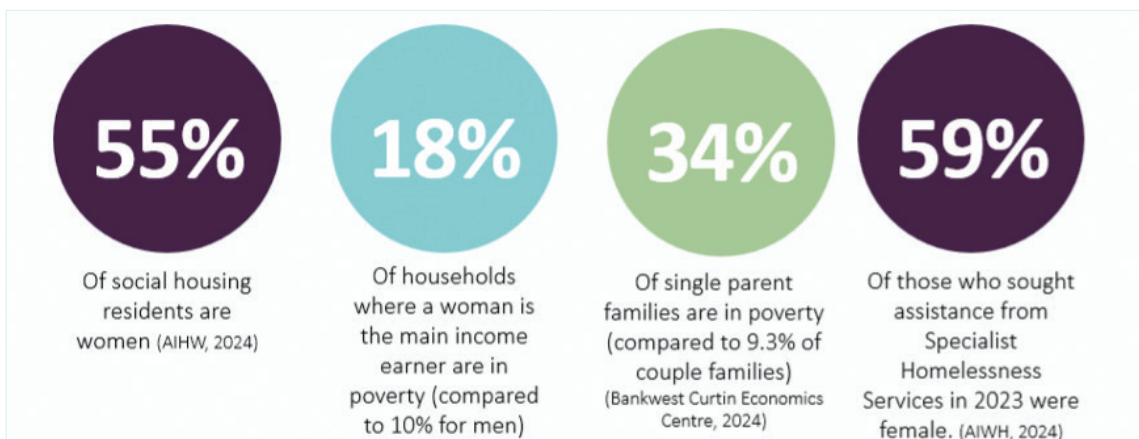
Key reasons to apply a gender lens include:

1. Gender equality leads to safer societies, more productive economies and a fairer world for all of us.
2. When you invest in women, communities thrive, economies strengthen and progress accelerates for everyone. For philanthropies and impact investors, it is a social impact investment with a significant multiplier effect. For government, it's a policy decision with proven equity benefits.
3. If you apply equal treatment to people in unequal situations, you will continue to have inequality. Investments and policies intended to benefit everyone don't always support men and women equally. If we want decisions to support gender equality, we need to be intentional in the design, delivery and measurement of initiatives and their impact on women and girls.
4. Gender gaps may not be deliberate or malicious, but are the product of old assumptions and patterns. They do not fix themselves – they need to be challenged to give everyone the same chance to earn, learn and lead.
5. Breaking gender norms has social and financial benefits. More flexible gender norms could add \$128 billion to the Australian economy and create 461,000 jobs annually.¹
6. Investing in gender responsive housing results in significant financial savings and well-being benefits, with a recent report by Per Capita and YWCA finding that each \$1 invested in gender responsive social housing results in \$2.25 to \$4.66 depending on the type of household living in that home.²

1.3 Why consider housing through a gender lens?

Access to housing and housing need is deeply gendered. 55% of social housing residents and 59% of users of Specialist Homelessness Services are women³. In contrast, women only own 47% of exclusively owned properties in Australia⁴. Women and gender minority people experience homelessness and housing stress in different ways to men and therefore require different solutions.

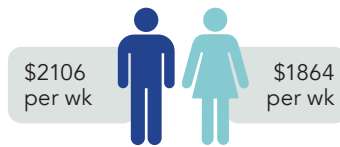
Figure 1: Gendered differences in experiences of housing



Source: Per Capita

Some of the gender disparities that drive inequality are shown in the following infographic and table.

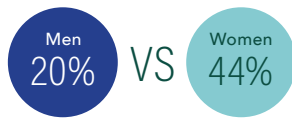
Gender pay gap



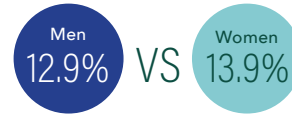
13% National gender pay gap based on full-time average weekly earnings ¹



28% Gap in the median superannuation account balance ²



2.2x Women are 2.2x more likely to be working part-time ³



Women are more likely to be in poverty ⁴

Care and unpaid work

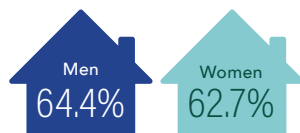


80% of single parents are women ⁵



Women do 4.9 hours of unpaid work per day, while men do 3.9 hours ⁶

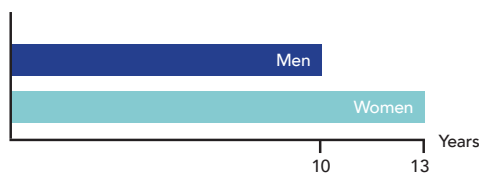
Housing



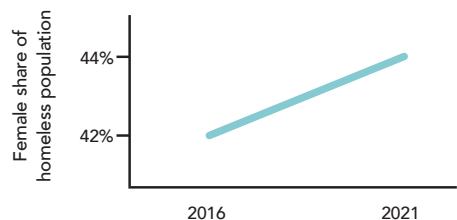
Men are slightly more likely to own a residential dwelling ⁷



And to own a residential investment property ⁸



Based on average earnings, women need to wait 3 more years to afford a deposit on the median priced dwelling nationally ⁹



Homelessness is less prevalent among women, but the gap is narrowing ¹⁰

Family violence



1 in 6 women have experienced physical or sexual violence by an intimate partner, compared to 1 in 18 men ¹¹



1 in 4 women have experienced emotional abuse by an intimate partner, compared to 1 in 7 men ¹²

Sources:

1 Full-time adult average weekly ordinary time earnings, May 2025. See Australian Bureau of Statistics, *Average Weekly Earnings, Australia, May 2025* (14 August 2025).

2 Median superannuation account balance, 2020-21. See 'Individuals statistics', *Australian Tax Office* (Web Page, 8 June 2023) <<https://www.ato.gov.au/about-ato/research-and-statistics/in-detail/taxation-statistics/taxation-statistics-previous-editions/taxation-statistics-2020-21>>.

3 Share of employment that is part-time, December 2025. See Australian Bureau of Statistics, *Labour Force, Australia, December 2025* (22 January 2026).

4 Lives in a household below the poverty line (50% of median income), 2019-20. See UNSW Sydney and ACOSS, *Poverty in Australia 2023: Who Is Affected* (Report, March 2023) <<https://povertyandinequality.acoss.org.au/poverty-in-australia-2023-who-is-affected/>>.

5 Australian Bureau of Statistics, *Census Table Builder, 2021*.

6 Hours per day of unpaid work, 2024. See Australian Bureau of Statistics, *How Australians use their time, 2024* (17 December 2025).

7 Cotality, *Women and Property 2025* (Report, June 2025) <<https://www.cotality.com/au/resources/reports/women-and-property-2025>>.

8 Ibid.

9 Assumes single income household, saves 20% of pre-tax weekly total earnings, 20% deposit. See Australian Bureau of Statistics, *Average Weekly Earnings, Australia, May 2025* (14 August 2025); 'January Home Value Index', Cotality (Web Page, 2 January 2026) <<https://www.cotality.com/au/insights>>.

10 Percentage of homeless people who are women, 2016 to 2021. Australian Bureau of Statistics, *Estimating Homelessness: Census, 2021* (22 March 2023).

11 Australian Institute of Health and Welfare, *Family, domestic and sexual violence* (Web Page, 30 July 2025) <<https://www.aihw.gov.au/family-domestic-and-sexual-violence/resources/fdsv-summary>>.

12 Ibid.

Table 1: Gendered housing considerations

Domain	Gendered difference
Location	<p>Women are more likely to be responsible for unpaid care and domestic duties, and are more likely to undertake complex, multi-purpose trips than men and choose employment near their homes⁵.</p> <p>Women are more likely to use public transport and less likely to own or have access to a car.⁶</p> <p>Women escaping domestic and family violence require housing away from the perpetrator but close to existing networks and services.</p>
Design and Construction	<p>Histories of violence and abuse require trauma-informed housing and service design and delivery.</p> <p>Culturally appropriate housing is essential for Indigenous women and women from CALD communities.</p> <p>Women are more likely to provide ongoing or temporary care to children and other dependents and often require larger homes to house their families.</p> <p>Only 14% of workers in the construction industry are women⁷, meaning supply chains and procurement in housing often benefits men more than women</p>
Income and Assets	<p>In the years approaching retirement age, the gender superannuation gap can be anywhere between 22 percent and 35 percent.⁸</p> <p>The majority of people living in poverty (53%) are women and girls and the vast majority (80%) of single parents are women, the family type with the highest rate of poverty.⁹</p> <p>A growing cohort of older women are becoming new entrants to poverty. They have been invisible to systems previously, hidden under high household, but low individual wealth.</p>
Homelessness and disadvantage	<p>Women aged 25 to 44 are the largest cohort accessing Specialist Homelessness Services, often with their children.</p> <p>Family violence is the leading cause for accessing services.</p> <p>Women experience multiple forms of disadvantage across employment, healthcare, wealth and caring responsibilities, with complex pathways into the experience of housing insecurity.</p> <p>Women are more likely to sleep in their cars, couch surf, remain with violent perpetrators or access crisis accommodation and refuges than men, meaning their experiences of homelessness are qualitatively different and less 'visible' than men. Homeless women are more likely to experience hidden homelessness, which refers to having consistent temporary or inadequate housing, but not permanent housing.¹⁰</p> <p>Gender diverse people are more likely to experience discrimination in the housing market and to be unsafe in their homes. Precarious, inadequate housing affects the safety of young trans and gender diverse people in Australia, from poor housing conditions that compromise their health, to insecure and unsuitable living arrangements that are psychologically or physically unsafe.¹¹</p>

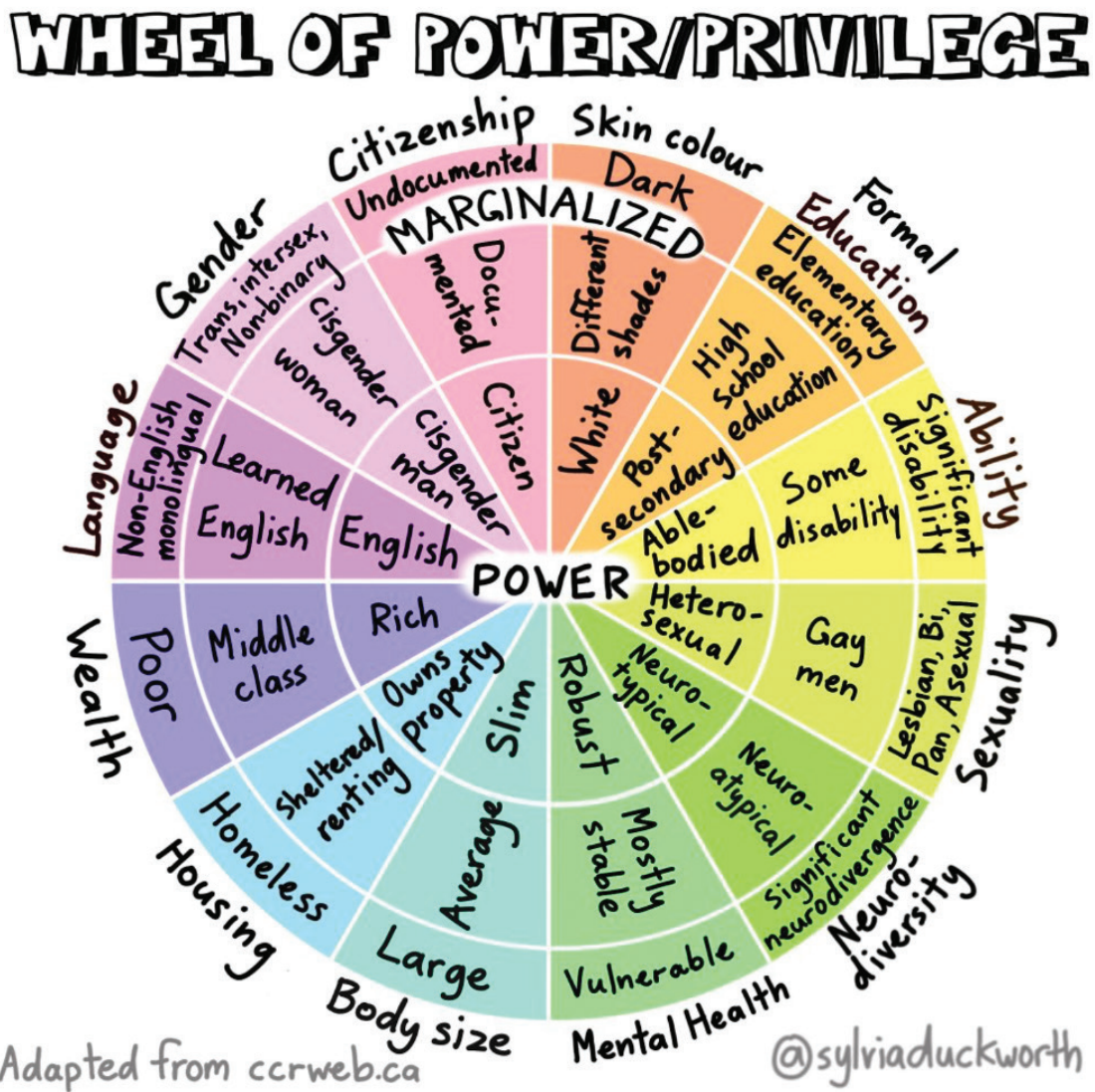
Source: Per Capita, 2025

1.4 Intersectionality

Gender is only one identity that impacts access to housing and differences in need for housing. Other identities and characteristics, such as age, class, education level, sexual orientation, ethnicity, ability and Indigeneity also intersect in complex ways to shape perspectives and experiences with oppression and privilege.

Sylvia Duckworth’s wheel of power/privilege provides a visual representation of how power, privilege and social identities intersect. While this roadmap uses gender as a guiding concept, it acknowledges that privilege and oppression exist across multiple identities and should be considered in tandem with gender.

Figure 2: Wheel of power/privilege



Source: Sylvia Duckworth

1.5 First Nation’s Housing Stress and Homelessness

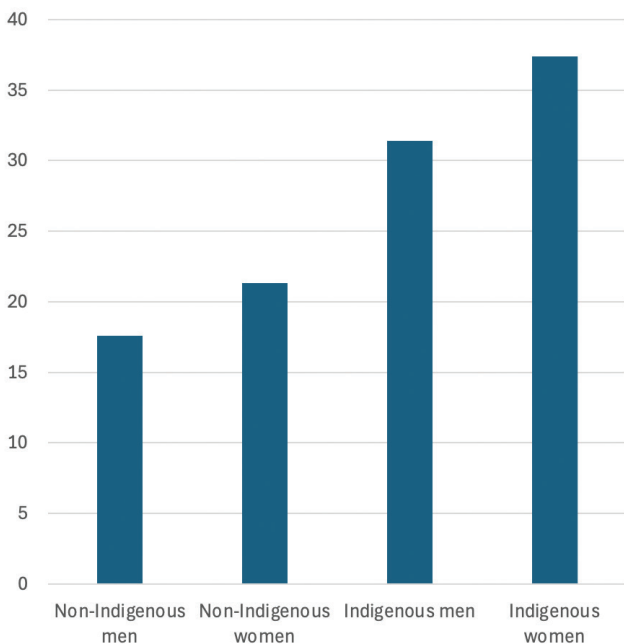
First Nations women face unique and compounding forms of housing disadvantage.

Closing the gap in housing outcomes for First Nations people requires specific recognition in housing policies, plans, strategies, targets and funding allocations that take into account how gender and indigeneity intersect and the specific challenges faced by Aboriginal and Torres Strait Islander women that act as a barrier to secure housing.

Across Australia, Aboriginal and Torres Strait Islander women are disproportionately represented in low-income households, in social housing, and among those experiencing homelessness. Data from the 2021 Census shows that Indigenous women are the most likely group to be in low-income households. Among people aged 18 and over, 37.4% of Indigenous women lived in households in the lowest income quintile (less than \$475 per week), compared to:

- 31.4% of Indigenous men,
- 21.3% of non-Indigenous women, and
- 17.6% of non-Indigenous men.¹²

Figure 3: Percentage of different populations in the lowest income quintile



Source: ABS, 2021

On Census night 2021, the homelessness rate for Indigenous Australians was 8.8 times higher than for non-Indigenous Australians (307 compared to 35 per 10,000 population). For Indigenous women, the rate was 10.4 times higher than for non-Indigenous women (308 vs 30 per 10,000), and slightly higher than the rate for Indigenous men (304 per 10,000).¹³

Among clients of Specialist Homelessness Services in 2023-24 (SHS):

- 29% were First Nations People (excluding not stated), despite Aboriginal and Torres Strait Islander people making up just 3.2% of the total population.
- Indigenous women were 11 times more likely than non-Indigenous people to seek support from a SHS (995 per 10,000 indigenous population compared 92 per 10,000 non-Indigenous population).¹⁴

Discrimination is a major barrier in both the public and private rental markets for Indigenous women.

The 2020 AHRC report *Wiyi Yani U Thangani (Women’s Voices): Securing Our Rights, Securing Our Future*, First Nations women and girls reported instances of discrimination faced when applying for private and social housing.

Barriers included:

- Direct and indirect discrimination in the rental market
- Barriers based on family size
- Discrimination for being a single mother or for being on social welfare
- Inadequate or unfair reference checks

For First Nations mothers, living in overcrowded or inappropriate housing can also trigger removal of their children, further compounding a lack of cultural safety, kinship and welfare for First Nations families and children.

Given the deep structural barriers to housing justice for Indigenous women, First Nations perspectives, services and opportunities should be central to any housing policy and investment decisions in Australia.

2. Project Approach

This roadmap has been developed in consultation with over 100 stakeholders across Australia and represents a multi-year investigation into the current state of gender lens housing decisions. See Appendix A for a full list of participants and activities associated with this research.



Figure 4: Project engagement



● = In-person or online consultation

3. Challenges and Opportunities for a more Gender Equal Housing System



Policy in Australia is increasingly being considered through a gendered lens, with evidence that gender lens investing, budgeting, and impact assessments are being accepted and implemented across the nation.

This section of the report draws on findings from multiple engagements with stakeholders across Australia to highlight key challenges, opportunities and recommendations related to gender equality in Australia's housing system.

Some of the key insights include:

- There is a poorly articulated business case for gender responsive housing creating a barrier for investment.
- Broader housing shortages and poorly delivered or funded support systems make action and advocacy for a more gender equal housing system difficult.
- There is a lack of gender-disaggregated data, nuance, and understanding of the lived experience of gendered housing stress.
- There is a limited understanding of intersectionality across stakeholders and sectors as well as knowledge and capacity gaps.
- There is a need for institutional change - to embed gender in existing funding, systems, tools and regulations.

Despite this, attitudes and outcomes are changing. This section of the report highlights recommendations to continue this trajectory, further embedding a gender lens across sectors engaged in funding, designing, delivery and occupying housing for people of all genders.

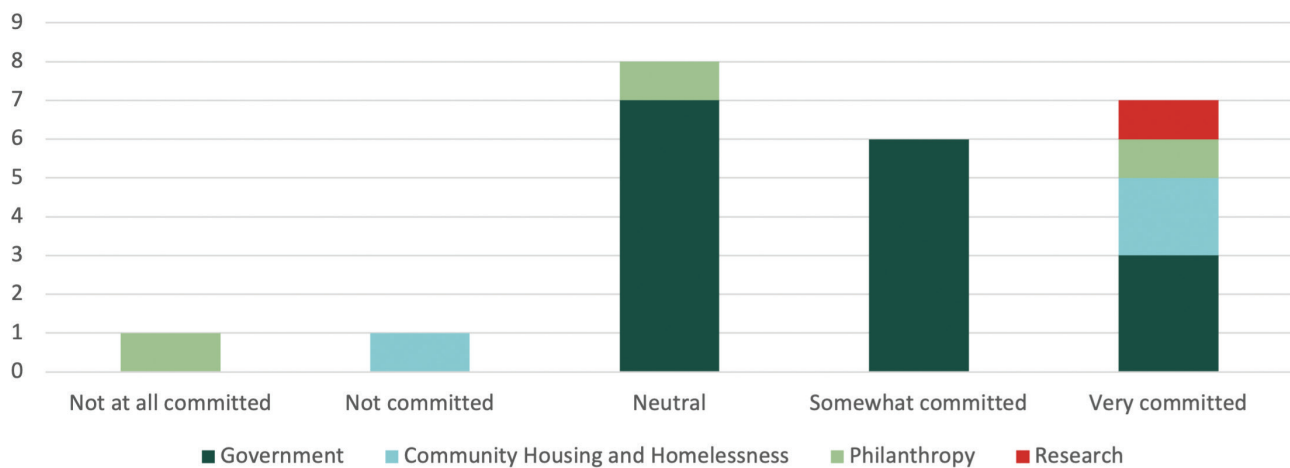
3.1 Building Buy-In

3.1.1 Challenge One: A poorly articulated Business Case for Gender Responsive Housing

There is a compelling business case for embedding a gender lens in housing decisions. It improves targeting of investments, targets existing inequalities and blind spots in housing policy and can improve market segmentation of housing outcomes.

Support for gender equity and gender lens investing is relatively high and growing in Australia. Our survey of stakeholders found most organizations surveyed are either neutral, somewhat or very committed to gender equity in housing.

Figure 5: How committed is your department/ organisation to gender equity in housing?



Source: Per Capita, 2024

Despite this, we heard that the business case is not always well understood or articulated. The social return on investment for social and affordable housing is generally well understood, but a lack of data, awareness, case studies and analysis have meant there is limited work articulating why stakeholders should support housing for women and gender diverse people specifically. This is a significant barrier to gender lens investing, as a business case for gender equality based on financial metrics is an essential prerequisite for building commitment to a gender strategy and its implementation.

Many people felt that the business case or benefits had not yet been adequately demonstrated.

“The case for support as to why [a gender lens] is important has not been made very clearly. We should do it, but why? What are the outcomes if you do or don’t?”
– Qld participant

3.1.1.1 Recommendation 1A: Fund and disseminate business cases

Housing and services designed with and for women and gender diverse people are more likely to meet the needs of the populations that need it most.

Recommendation: Governments, philanthropic organizations and housing providers should invest in and share research that articulates the benefits of gender responsive housing.

3.1.1.2 Recommendation 1B: Appoint internal champions and join cross-sector Communities of Practice

Investment committees, philanthropic boards, government departments and CHPs face numerous competing priorities. Appointing and genuinely empowering an internal gender lens champion ensures accountability and resourcing to achieve gender-based outcomes. Communities of practice likewise provide transparency and knowledge-sharing to encourage broader outcomes and systemic change.

Recommendation: Organizations should appoint internal champions and join cross-sectoral Communities of Practice to progress action for greater gender equality in housing.

3.2 Addressing broader housing and systemic challenges

3.2.1 Challenge Two: Underinvestment in social housing and services

It is challenging to champion gender-appropriate solutions in the context of extremely constrained resources and a housing crisis. Across Australia we heard that gender mainstreaming is often considered as a 'nice to have' rather than a foundational concept, especially in social housing and homelessness systems that are already operating in an environment of extreme scarcity.

For many, gender responsive housing was secondary to simply achieving sufficient housing supply to address shortages. While most participants were aware of the concept of gender responsive design, many felt that projects that emphasized this approach were unlikely to compete with projects that targeted lowest cost per unit.

"It's hard to talk about choice in the context of social housing – our system doesn't really give women a choice if they are on the Housing Register – it's take what you're given or go to the back of the queue" - Victorian participant

"We don't talk about gender when making an investment decision in social or affordable housing. We know 70% of our tenants are women, but we didn't set out to do that." – Victorian participant

“So if you talk about this from a social housing lens, there has never been choice and control of social housing – there can’t be when there’s absolutely, virtually no supply in the market – so the reality is, putting a gender lens on top of that when you’re dealing with a non-existent resource, this means that you don’t see the best and brightest examples come out.” – Victorian participant

Participants also noted this gap in the context of the design, location and size of social homes. Much recent policy and funding has focused on one- and two-bedroom units in social housing. However, this style of housing does not meet the needs of families or provide flexibility for residents as their housing needs change over time.

“It’s also about the size of the house with social housing – they are building two bedder houses. There’s a massive block in getting three, four bedders for women. We can’t get women out of the shelter because there’s a block on the size of the houses – we need bigger houses so we can house single mums and their families. And location matters because they don’t want to change their kid’s school or move away from a family member that may be their only support.”
– Tasmanian participant

Respondents also noted the deep linkages between housing and child protection, incarceration, health and social welfare payments. There was a strong focus on funding early intervention programs, especially for young people who experience family violence in their childhoods, and people exiting or at risk of incarceration. A gender lens on housing that doesn’t consider childcare, family violence, substance use, welfare payments, health services, pregnancy and access to community and family support will not meet the needs of women and gender diverse people as effectively as one that does. An example of this was provided by a participant who explained the flow on effect of a lack of affordable or social housing for survivors of family violence in Tasmania.

“If you’re remaining in a house with someone who’s using violence then you’re accused of not displaying protective behaviors, and your children are at risk of being taken away. You leave, you end up homeless, you’re accused of not displaying protective behaviors, and your children are taken away.” – Tasmanian participant

3.2.1.1 Recommendation 2A: Fund and advocate for an expanded social housing system

There is an estimated shortfall of 640,000 social and affordable homes across Australia¹⁵, with large implications for lower-income households and the broader community. Any discussion of gender-lens investing or gender responsive housing needs to acknowledge broader limitations and shortages in affordable and social housing for people of all genders.

Social housing has been consistently declining as a share of Australia's housing stock. As of 2020, 4 per cent of homes were social homes, compared to 5.6 per cent at the turn of the century. Australia's social rental share of dwellings is also around one-third lower than the OCED average.¹⁶

Around 70,000 new social homes are expected to be built over the course of the 2020s, while 15,000 older homes will be demolished (a gain of 55,000 homes). This is a 13 per cent increase from 2020, in line with projected household growth. That means there is not expected to be any increase in the social housing stock by 2030, relative to population.¹⁷

Recommendation: Federal and State Governments should commit to achieving a net gain of at least 170,000 social homes by 2030 (up from the current estimate of 55,000¹⁸), which would return the social housing stock to 5 per cent of all housing, and better meet the needs of the large cohort of people currently under-served in Australia's housing market. This housing should include sufficient two, three and four bedroom options to meet the needs of larger families.

3.2.1.2 Recommendation 2B: Embed gender responsive design in housing

Gender-responsive design is an approach to planning and urban development that explicitly considers gender norms, needs, and power dynamics to create equitable, safe, and accessible environments for all, particularly addressing the specific needs of women, girls, and gender-diverse people¹⁹. Applied to housing, it can support the creation of trauma-informed, safe and appropriate homes.

Recommendation: Housing funding and broader strategic planning for social housing portfolios should prioritise projects that explicitly embed gender responsive design principles and consider broader social value outcomes, rather than just cost-per-unit of delivery.

Recommendation: Design plans specifically based on gender responsive principles should be developed and made available at nominal cost, building on the example of the NSW Housing Pattern Book.

3.2.1.3 Recommendation 2C: Fund and advocate for prevention and intervention programs

While crisis accommodation and social housing are essential to supporting women and gender diverse people to access and retain housing, it is not enough on its own. Housing needs intersect with family violence, health care disparities, welfare payments, employment and training opportunities, ageism and racism in multiple ways. Initiatives such as community legal services, affordable childcare, counselling for women and children who have experienced family violence, outreach homelessness and health services and advocacy to raise JobSeeker and Youth Allowance all contribute to greater housing security.

Recommendation: Stakeholders should fund wrap-around services and intervention programs that support housing security for people of all genders.

3.3 Understanding difference through data

3.3.1 Challenge Three: A lack of gender-disaggregated data

Gathering and sharing data on housing need, housing supply and resident attributes is essential to more targeted program design and better measurement of program outcomes. Similarly, a lack of disaggregated data, including by sex, gender, age and sexual identity is a key barrier to better understanding of gendered experiences and outcomes. A lack of gender disaggregated analysis into the impacts of homelessness and housing instability on people of different genders drastically reduces the ability for researchers to build evidence-based business cases or strategies for gender-responsive housing.

Data gaps were also identified by impact investors, who noted the importance of portfolio-level gender information when making investment decisions.

“The data is the most crucial component in my mind – both in terms of auditing existing portfolios to understand the gender splits, and understanding gender composition at entry / due diligence.”

In contrast, where organisations are gathering data, it is generating powerful insights for program design, advocacy and funding request purposes. As one participant noted:

“Having greater data about turn away rates and being able to tell that story is effective – that’s helpful from an advocacy and funding perspective.”
– Tasmanian participant

As a recent AHURI report noted, Australian housing assistance programs are most often designed in ways that are ‘gender-neutral’, that is, eligibility requirements and targets for assistance groups are not defined in gendered terms. This gender-neutral approach is also reflected in relatively gender-neutral data evidence as shown in Table 2

Table 2: Select housing assistance and homelessness services showing provision by gender of recipient.

Select housing and homelessness assistance programs	Gender of recipients		
	Male	Female	Non-binary, trans, gender-diverse
Direct forms of housing assistance			
Home purchase assistance	Not available	Not available	Not available
Commonwealth Rent Assistance	Not available	Not available	Not available
Private Rental Assistance	Not available	Not available	Not available
Social housing (all forms combined)	~45%	~55%	Not available
Specialist homelessness services			
Clients supported by Specialist Homelessness Services	39.7%	60.3%	Not available

Source: Recreated from Stone et al 2024²⁰

In contrast, [NSW's Commissioning Data Set](#) was raised as best practice in Australia for data transparency and usability. The data report presents a NSW-wide overview of social housing assistance, including applications for social housing, social housing tenancies and private market assistance. The privacy protected appendix includes information on existing social housing tenants needing to move, and a breakdown of demand in each area by bedroom and accessible housing need. Demographic data including sex is available for all household members, rather than just the main tenant or applicant, and variables are presented by Aboriginality.²¹

3.3.1.1 Recommendation 3: Commission, collect and fund gender disaggregated data and analysis

Failing to collect and use gender-disaggregated data systematically obscures women's experiences and needs, with real social and policy consequences. It hinders evaluation efforts, obscures differences in equity outcomes and often assumes that male experiences are universal.

Recommendation: Governments, philanthropic organisations and housing associations should collect and publish gender-disaggregated data about housing policies and projects and use this data to evaluate and improve programs over time.

3.3.2 Challenge Four: Limited participation by people with lived experience

Assessments and evaluations conducted with and by people with lived experience is essential to understanding gender and intersectionality and their implications for housing outcomes. Post-occupancy evaluations, peer researcher-led studies, focus groups, interviews and co-design processes are some of the methodologies that may be applied to understanding gendered experiences and delivering gender-appropriate solutions.

Numerous lived experience panels, research institutes, unions and groups already champion the voices of women and gender diverse people. For example, The [Wiyi Yani U Thangani Institute](#), based at the Australian National University, aims to advance the rights, knowledges, and leadership of First Nations women, girls, and gender-diverse people. One of their key functions is to elevate the voices First Nations women, girls, and gender-diverse people to build evidence for policy and systems change.

Spotlight: Aboriginal women in the Northern Territory

Wilya Janta is an innovative Aboriginal not-for-profit cultural consultancy based in Tennant Creek, NT, dedicated to transforming how homes are designed, evaluated and built in remote NT communities. Wilya Janta (which means Standing Strong) was established through deep partnerships with Warumungu Elders and neighbouring language groups, with the purpose to ensure that remote housing reflects Aboriginal knowledge of Country, withstands extreme heat, and supports the wellbeing and dignity of families.

Supported by Wilya Janta, women from the Barkly generously shared their time and perspectives to inform this roadmap and provide insight on potential future partnerships. They emphasised that housing should be delivered “On Country, Our Way” and asked that any engagement follow principles of respectful reciprocity, and a strong focus on supporting grassroots local organisations to meet local needs. The women noted the amount of extractive research that happens in their community and asked for less talk and more action.

In an online meeting, the women explained how closely housing was tied to health outcomes, safety and cultural continuity in Tennant Creek. They explained that many homes in the Barkly are overcrowded, ageing and not suited to the climate. They linked these conditions directly to preventable illnesses such as rheumatic heart fever, skin infections and scabies. Extreme heat compounds these challenges. Where households rely on prepaid electricity, power interruptions can result in food spoilage, unsafe storage of medication and dangerously high indoor temperatures.

These housing conditions are experienced in distinctly gendered ways. Women described carrying primary responsibility for cleaning, cooking and childcare

within overcrowded homes. When infrastructure fails, water systems break, power lapses, or houses deteriorate — it is women who absorb the additional labour and stress.

Participants noted that young people are not consistently learning life skills such as cooking, cleaning and maintaining a home, reinforcing the weight of domestic work on women.

Housing insecurity also intersects with safety. Overcrowding and extreme heat were described as increasing tension and conflict, intersecting with domestic and family violence. Women spoke of having limited safe options if they need to leave a violent situation. They also described the stress of navigating government housing systems and inspections that are culturally unsafe and embedded in institutional racism.

These contemporary pressures were situated within a broader history of underinvestment in homelands and policy decisions that reduced local control over housing and infrastructure. Homelands that could offer space, safety and autonomy remain under-resourced and poorly maintained.

Any future engagement, philanthropy or investment requires respectful reciprocity and conformance with Wilya Janta protocol. It requires emphasis on long-term commitment to action and empowerment, rather than short-term research opportunities. Areas of philanthropic or investment priority raised by Wilya Janta include investment in reinstating homelands, life skill training and capacity building, electricity and power access programs.

Above all, any investment or granting needs to empower grassroots organisations to do their work, rather than imposing top-down decisions.

3.3.2.1 Recommendation 4: Fund and support lived experience experts

There are numerous examples of lived experience panels and guides already informing housing policy in Australia (See details on the WEAVERS, Wiyi Yuni Thangani, and YWCA Young Women’s Council in the ‘What’s Working’ section as an example). These resources not only ensure women and gender diverse people are heard in housing decisions, they also provide a governance framework for ethical engagement, remuneration and involvement.

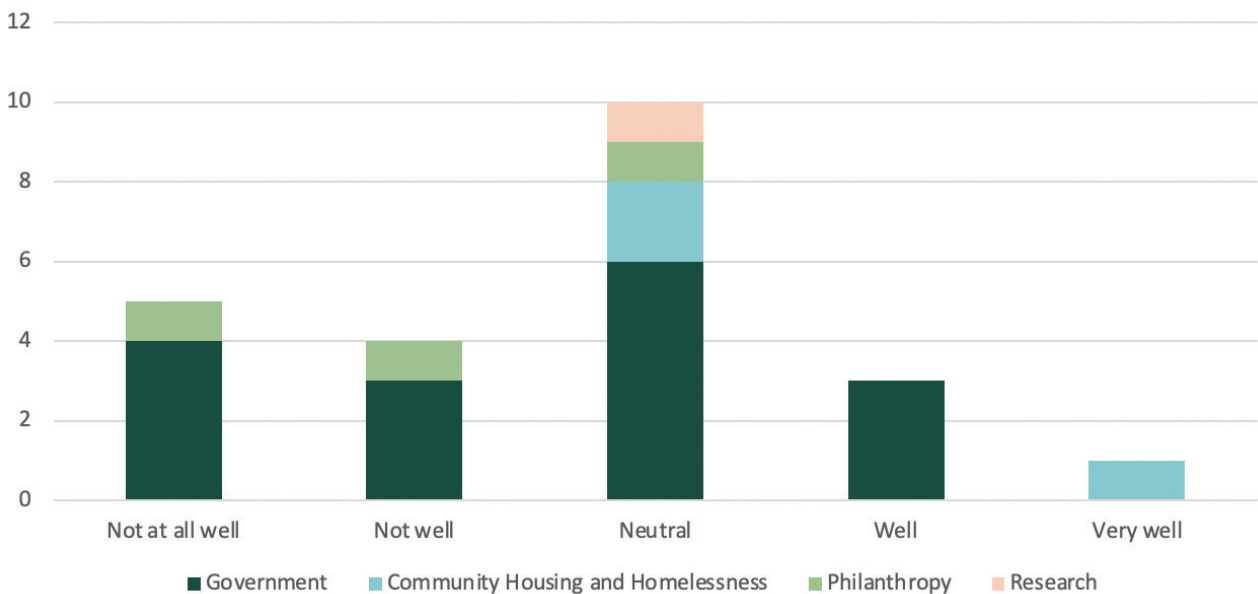
Recommendation: Lived experience panels, reference groups, co-design processes and/or review opportunities should be embedded in major housing policy and funding decisions and such contributions should be remunerated and respected.

3.4 Building knowledge and capacity

3.4.1 Challenge Five: Limited understanding of intersectionality

Understanding gender in the context of intersectionality is a substantial gap identified across stakeholders and sectors. A lack of organizational understanding and commitment to intersectional analysis was one of the largest gaps identified by stakeholders during the research process as shown in Figure 5.

Figure 6: How well does your organisation consider intersectionality?



Source: Per Capita, 2025

Stakeholders also raised concerns about the prioritisation of certain cohorts over others. For example, women over 55 and women experiencing family violence are often priority cohorts in funding rounds by government and philanthropy. In contrast, there is a lack of funding for young women exiting out-of-home care or people of all genders exiting incarceration.

Speaking to the need to consider how gender and age intersect, one participant said:

“Youth is that really challenging cohort. If the community hears there is going to be a social housing development targeting older people over 50, the community is generally comfortable with that. If you tell them it’s specifically for youth they think they’re going to be partying” – Qld participant

“It’s difficult for young women and girls – they are too old for child safety and too young for social housing.” – Qld participant

3.4.1.1 Recommendation 5: Ensure analysis and delivery of projects considers intersectionality

[GBA Plus](#) is an analytical tool to support the development of responsive and inclusive initiatives, including policies, programs, and other initiatives. It is a process for understanding who is impacted by the issue being addressed by the initiative; identifying how the initiative could be tailored to meet diverse needs of the people most impacted; and anticipating and mitigating any barriers to accessing or benefitting from the initiative. It goes beyond gender to consider a broad range of intersecting identities.

Recommendation: Organisations and government should commit to Gender Based Plus Analysis in making policy and funding decisions. This should encompass needs assessments, program design and delivery, and monitoring processes that consider cohort-based needs and the ways in which gender intersects with other identities.

3.4.2 Challenge Six: Knowledge and Capacity Gaps

Stakeholders raised the importance of sharing actionable insights about what a gender lens approach looks like and how to do it. This included tangible insights, examples of successful projects, examples of needs assessments and outcomes. Stakeholders wanted to see direct advocacy to government based on these outcomes.

“Look at low-hanging fruit – help people understand what is being done to apply a gendered lens to housing, and what are some small or marginal things that housing orgs could do make their homes or programs more gender inclusive”

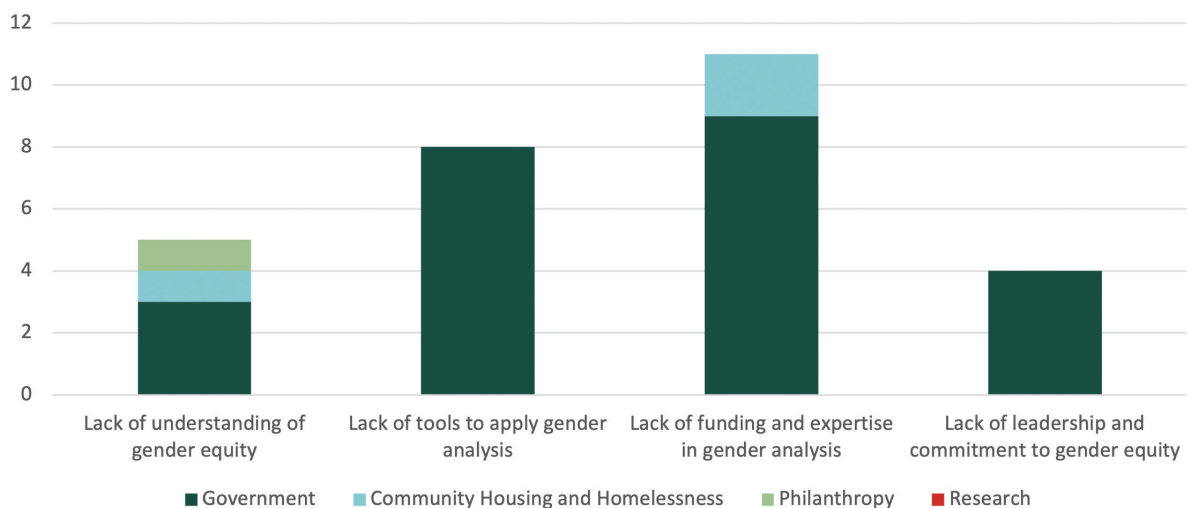
– Victorian participant

“Education and awareness to practical application are key to buy-in”

– Victorian participant

Stakeholders raised the importance of training and education as ways to improve the consideration of gender and intersectionality in housing funding and policy decisions. As shown in Figure 7, a lack of funding and expertise in gender analysis and a lack of tools to apply gender analysis were the two most commonly cited barriers to applying gender analysis.

Figure 7: What are the barriers to applying gender analysis and improving gender equity in housing?



Source: Per Capita, 2024

3.4.2.1 Recommendation 6A: Commit to gender impact training

Stakeholders raised training and education as a key way to both build competence in technical concepts within gender analysis and as a way to institutionalise awareness and buy-in for gender equity.

Recommendation: Organisations should commit to training and capacity building for staff on key topics such as trauma-informed care, gender impact assessment, working with experts with lived experience and gender based analysis plus.

3.4.2.2 Recommendation 6B: Share case studies of successful gender responsive housing

Sharing case studies, guidance, and practical guidelines of gender responsive housing and services is a key way of sharing knowledge, building competence and increasing industry expectations around gender responsive practices.

Recommendation: Organisations should share case studies and develop practical guides on ways to fund, design, deliver and operate gender responsive housing and services.

3.5 Institutionalising Change

3.5.1 Challenge Seven: Failure to embed gender in existing funding streams and budgets

As noted earlier, application of a gender lens is sometimes considered a 'nice to have' rather than an essential outcome. Stakeholders noted the importance of mandating a gender lens in funding and policy decisions. There is evidence this is already occurring, based on the increasing prevalence of gender responsive budgets, mandated gender impact assessments in policy proposals and specified budgets for priority cohorts.

Several Federal and State funding initiatives explicitly target women, especially survivors of family violence or women over 55. The Housing Australia Future Fund, a federal government investment fund to pay for social, affordable and other acute housing, aims to deliver 40,000 dwellings in its first 5 years, including 4,000 allocated to women and children experiencing family and domestic violence and older women on low incomes at risk of homelessness²². Women and children affected by family violence are also a priority cohort under the National Agreement of Social Housing and Homelessness. Victoria's Big Housing Build similarly designates 1,000 homes for victims of family violence.

While participants raised numerous examples where gender considerations were foregrounded in housing funding decisions, a lack of institutional commitment remains, especially in the context of highly politicised 'rapid rounds' of funding that prioritise lowest bottom line and fastest pathways to delivery.

"[Gender equity] processes are not normalized/ mandated/ fundamental yet as part of due course so projects are not devalued if they are missing this consideration"
– NSW participant

Fast timelines and a lack of pre-developed guidelines for assessment of non-monetary considerations was a large barrier to the application of a gender lens, while the focus on scale meant smaller organizations felt they couldn't compete.

"We come back to value for money and the challenge of putting forward projects that have really good design innovations that are perhaps coming from the gender lens, but they fall over because they're more expensive on a per square meter or per unit price. There's opportunities either to have a specific kind of cohort funding round or having an add on for specific design responses that do add an additional cost, but have clear benefits for women" – Victorian participant

"We don't have large CHPS in Tasmania. That makes it harder to apply for HAFF funding." – Tasmanian participant

Despite this, participants raised that later rounds of HAFF funding had partially addressed this issue by focusing on different housing outcomes, such as crisis accommodation.

"The latest round is specifically to support housing, domestic and family violence and youth. So things like Youth Foyers, support accommodation for youth, DV shelters would all be supported. It's a good example of them [Federal government] pivoting a little bit through these programs to go, ok – when we put a general call out we got a general response, how do we get a more targeted outcome?"
– Qld participant

Stakeholders noted recent changes to federal and state budget processes to include gender responsive budgeting, gender impact assessment of policies and gender-aware strategy. Stakeholders raised numerous promising examples of gender considerations in government budgets. For example:

- Since mid-2023, all federal departments are now required to undertake gender analysis for New Policy Proposals (NPPs) and Cabinet submissions.
- In NSW, Treasury is working to embed Gender Impact Assessments on all new policy proposals, as well as publishing a Gender Equality Budget Statement alongside the annual NSW Budget.
- Bids made by agencies in the Queensland 2024–25 Budget process were reviewed to consider gender equality impacts.

These changes in governmental processes and priorities are promising – not only do they encourage gender-aware budget expenditure for State and Federal funding decisions, they change discussions and expectations in other sectors as well.

3.5.1.1 Recommendation 7A: Apply a gender lens to housing funding and budgets

There are currently large volumes of government, private and philanthropic money flowing into social housing projects, including through HAFF rounds. This represents a substantial opportunity to apply a gender lens to a large body of funded projects, track outcomes and address gender inequality.

Recommendation: Housing funding rounds should monitor and provide additional weighting for projects that demonstrate gender responsive design, delivery and operational considerations.

Recommendation: State and Federal Governments should continue to deliver gender responsive budget analysis and use this analysis to improve gender equity in housing policy and funding decisions.

3.5.1.2 Recommendation 7B: Institutionalize gender in broader National Housing Policy

Stakeholders called for a National Housing and Homelessness Plan that enshrines gender based and intersectional considerations of housing as a human right. Legislating the Plan would enhance government accountability within housing and homelessness policy and would help ensure the Plan is a long-term, rather than momentary, endeavour.²³

Recommendation: Federal Government should deliver a National Housing and Homelessness Plan that includes gender-based housing targets and obligations.

3.5.2 Challenge Eight: Limited (but growing) opportunities for partnership for gender outcomes

Partnerships were identified as a key mechanism for better implementation of a gender lens. For example, some stakeholders identified the role of philanthropy and impact investment as providing the ‘top up’ funds in government funding rounds that allowed projects to become financially competitive. Others noted the importance of philanthropy in funding pilot projects, while emphasising the need to move from pilots to rapid scaling in collaboration with impact investment and other financial bodies such as banks.

“There isn’t seed funding available for projects looking at feasibility – the expectation of state and federal funding is that projects will be significantly shovel ready to be considered. There is a lot of work there and investment required and no funding available for that” – WA participant

Others pointed to learnings from NSW Office of Social Impact Investment and opportunities associated with the new Queensland Office of Social Impact to highlight the value of partnerships between government, non-government and commercial sectors.

Stakeholders highlighted the power of partnerships between CHPs and government and philanthropy as a way of bringing together the context and cohort-specific expertise of community organisations with the funding and policy levers of philanthropy and government. There was considerable support for emerging government funding streams and programs that explicitly encourage and enable partnership-based delivery of social and affordable housing, such as the HAFF.

“The Housing Australia Future Fund, QLD Community Housing Investment Pipeline and Housing Innovation Fund programs, Vic Affordable Housing Partnerships Program and Ground Lease Model programs, and a couple of other similar programs are really game changers”

3.5.2.1 Recommendation 8: Support partnerships for social housing

Both State and Federal Governments are actively delivering programs that encourage partnership models to deliver social and affordable housing.

Recommendation: Organisations across sectors should partner to bring together the necessary finance, expertise and resources to deliver social and affordable housing at scale, while embedding a gender lens in decisions.

3.6 Recommendations Summary

Recommendation 1A: Fund and disseminate business cases

Governments, philanthropic organizations and housing providers should invest in and share research that articulates the benefits of gender responsive housing.

Recommendation 1B: Appoint internal champions and cross-sector Communities of Practice

Organizations should appoint internal champions and join cross-sectoral Communities of Practice to progress action for greater gender equality in housing.

Recommendation 2A: Fund and advocate for an expanded social housing system

Federal and State Governments should commit to achieving a net gain of at least 170,000 social homes by 2030 (up from the current estimate of 55,000), which would return the social housing stock to 5 per cent of all housing, and better meet the needs of the large cohort of people currently under-served in Australia's housing market. This housing should include sufficient two, three and four bedroom options to meet the needs of larger families.

Recommendation 2B: Embed gender responsive design in housing

Housing funding and broader strategic planning for social housing portfolios should prioritise projects that explicitly embed gender responsive design principles and consider broader social value outcomes, rather than just cost-per-unit of delivery.

Design plans specifically based on gender responsive principles should be developed and made available at nominal cost, building on the example of the NSW Housing Pattern Book.

Recommendation 2C: Fund and advocate for prevention and intervention programs

Stakeholders should fund wrap-around services and intervention programs that support housing security for people of all genders.

Recommendation 3: Commission, collect and fund gender disaggregated data and analysis

Governments, philanthropic organisations and housing associations should collect and publish gender-disaggregated data about housing policies and projects and use this data to evaluate and improve programs over time.

Recommendation 4: Fund and support lived experience experts

Lived experience panels, reference groups, co-design processes and/or review opportunities should be embedded in major housing policy and funding decisions and such contributions should be remunerated and respected.

Recommendation 5: Ensure analysis and delivery of projects considers intersectionality

Organisations and government should commit to Gender Based Plus Analysis in making policy and funding decisions. This should encompass needs assessments, program design and delivery, and monitoring processes that consider cohort-based needs and the ways in which gender intersects with other identities.

Recommendation 6A: Commit to gender impact training

Organisations should commit to training and capacity building for staff on key topics such as trauma-informed care, gender impact assessment, working with experts with lived experience and gender based analysis plus.

Recommendation 6B: Share case studies of successful gender responsive housing

Organisations should share case studies and develop practical guides on ways to fund, design, deliver and operate gender responsive housing and services.

Recommendation 7A: Apply a gender lens to housing funding and budgets

Housing funding rounds should monitor and provide additional weighting for projects that demonstrate gender responsive design, delivery and operational considerations.

State and Federal Governments should continue to deliver gender responsive budget analysis and use this analysis to improve gender equity in housing policy and funding decisions.

Recommendation 7B: Institutionalize gender in broader National Housing Policy

Federal Government should deliver a National Housing and Homelessness Plan that includes gender-based housing targets and obligations.

Recommendation 8: Support partnerships for social housing

Organisations across sectors should partner to bring together the necessary finance, expertise and resources to deliver social and affordable housing at scale, while embedding a gender lens in decisions.

4. What's working?

We heard about projects, programs and policies across Australia and internationally that are working to support gender equality in housing.



4.1 Gender-responsive housing and services

[Viv's Place](#): Launch Housing, in partnership with Uniting Vic.Tas, generous donors and the Victorian Government, welcomed its first families to their new home in August 2022. Viv's Place is an Australian-first apartment building in Dandenong for at-risk women and children. Viv's Place provides a unique combination of permanent housing and on-site wrap-around support services to provide a fresh start for up to 60 women and 130 children escaping family violence and homelessness.

[Affordable Housing in Queenscliff, NSW](#): In partnership with Link Wentworth Housing, Landcom is developing diverse and affordable housing at Queenscliff to meet the needs of the Northern Beaches community. Formerly home to the Queenscliff Community Health Centre, the site has been at the heart of the local community for more than 40 years. The Queenscliff project addresses the need for more affordable housing in a variety of ways, including:

- Adaptive re-use of the current building to enhance sustainability and retain heritage value;
- Reserving at least one third of homes for women over 55 and at risk of homelessness; and
- Providing a diverse range of homes that integrate into the local neighbourhood and build on its character.

[Jinndii Waijing](#) (Mother's Nest in Yugambah language): Lady Musgrave Trust, in partnership with Queensland Government, industry, donors, community organisations and women with lived experience of homelessness and domestic violence, opened a supported transitional housing project in Logan in March 2025. Designed for young mothers aged 18-24 and their children, Jinndii Waijing provides four secure, self-contained units, shared

learning spaces and on-site support. This unique model brings together purpose-built housing and high-quality wraparound support in a way that allows women and children to rebuild their lives and plan for a better future.

[The Staying Home Leaving Violence program](#) is a specialised domestic and family violence (DFV) program in NSW that assists women and their children to stay safely in their own home or a home of their choice after leaving a violent relationship. The service delivery model is based on intensive casework, which is needs-based and long-term. A program evaluation conducted in 2022 found significant improvements in well-being for participants, and identified improvements in knowledge about dealing with domestic violence, improved stability for children, increased community engagement, improved health for victims and their children and improved parenting capacity.

[Wilya Janta](#) is an Aboriginal not-for-profit consultancy that promotes community agency in the design and construction of housing in Indigenous communities. Housing in the Northern Territory often reflects poor environmental design, lack of cultural consideration, overcrowding, and insufficient maintenance. Residents often face difficult trade-offs between paying expensive electricity bills for air conditioning and meeting basic needs, such as food and medicine. Wilya Janta is pushing to improve the standard of housing in these communities. Their pilot program in Tennant Creek will act as a feasibility study for culturally and climate safe housing and will lead to culturally safe and co-designed homes being delivered in Tennant Creek. .

4.2 Partnerships and funding models

[Old's Office of Social Impact](#): The new office is based within the Queensland Treasury Department and aims to drive the development of for-purpose and social enterprises across the state via a Social Entrepreneurs Fund of \$20 million over 4 years. The office is being informed by A Social Impact Advisory Roundtable of leading philanthropic organisations.²⁴

[The Community Investment Guarantee Pool](#) in the US gathered 16 institutions to support community development projects in affordable housing, small businesses and climate initiatives that would otherwise face challenges securing traditional finance. By providing non-cash guarantees, CIGP enhances the creditworthiness of community-led projects. The pool creates efficiencies for lenders and intermediaries and spreads risks for guarantors. The CIGP takes an explicit gender and race lens.²⁵

[Victorian Social and Affordable Housing](#): Conscious Investment Management, in partnership with the Victorian Government and community housing association HousingFirst, has invested approximately \$150 million to fund the acquisition of up to 307 apartments for social and affordable housing tenants. The properties are headleased to HousingFirst, who subleases them to tenants on the social housing waitlist. Where appropriate, HousingFirst coordinates wraparound supports with partnering support agencies. With government playing a key enabling role, the model unlocks institutional scale private capital to generate new social and affordable housing stock.

[The Wyatt Loan](#): This 15-year partnership between the Wyatt Trust and HomeStart in SA provides an excellent example of how philanthropy and government can partner to support homeownership for households who would otherwise struggle to purchase a home. The program was aimed at single parents and single women over 55. Acknowledging that purchase costs such as stamp duty and other fees were a large barrier to homeownership for

low income households, Wyatt partnered with HomeStart to offer no interest loans of up to \$20,000 to purchasers accessing loans through HomeStart. Funds were recycled as they were repaid and the program continued for 15 years, ending when HomeStart began to offer comparable products without the support of the Wyatt Trust.

[Queensland's Youth Subsidy](#) is a top up fund available to registered housing providers to encourage them to provide more housing for eligible young people aged between 16 and 25. The subsidy is the difference between the young person's income (usually Youth Allowance) and the JobSeeker Allowance and has been implemented to acknowledge the fact that the youth allowance is so low that CHPs struggle to house young people while still remaining financially viable.

[The National Housing Infrastructure Facility \(NHIF\)](#) is an Australian Government initiative administered by Housing Australia that provides loans and grants to support the delivery of more social and affordable homes. In the 2024-25 Budget, the Government committed to targeting \$1 billion for the NHIF towards crisis and transitional accommodation for women and children experiencing family and domestic violence, and crisis and transitional accommodation for youth. This is welcome funding for a critically under-funded sector. However, it is important to note that women and gender diverse people require long-term housing to avoid cycles of crisis and that people living in crisis accommodation are still experiencing homelessness.

[Homeshare Programs](#) – Programs like those promoted by Homeshare Australia and New Zealand Alliance (HANZA) or RoomXchange play a vital role in delivering affordable and sustainable housing options. Homeshare programs link homeowners with spare bedrooms with renters seeking affordable rent and often involve mutual aid or support with housework in exchange for subsidised rent. This solution is often targeted at older women and/or students.

4.3 Internal processes

[Gender balance on Australian Government boards](#) – the increasing representation of women on government boards improves decision making power for women across multiple portfolios. 54.4% of positions on Australian Government boards are held by women while almost 80% of boards include at least 40% of members who are women.

4.4 Neighbourhoods and public spaces

[Safe in Her City](#), developed by Casey City Council is a gender audit tool and analytical technique to empower women to assess their perceptions of safety. It uses audits, maps and community feedback to address safety concerns, aiming to make Casey more inclusive and address harassment. The initiative highlights issues that impact the safety, freedom and movement of women and girls, who often feel unsafe in public space.

4.5 Lived Experience

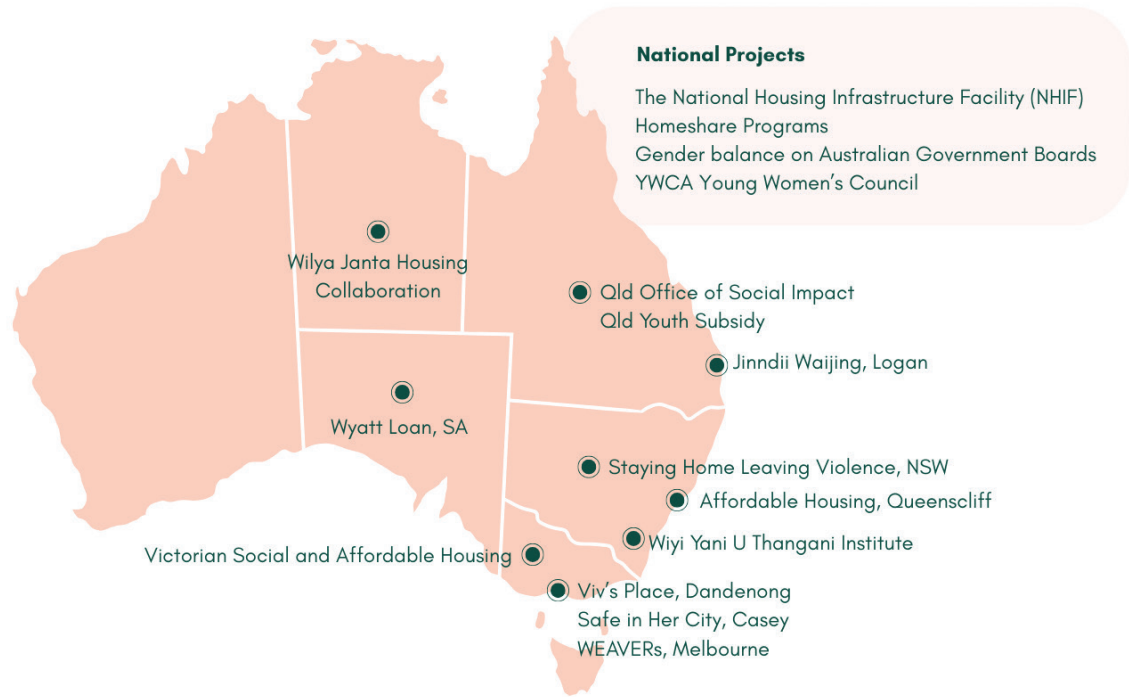
[The WEAVERs Project](#) – The ‘WEAVERs’ are a group of women who have experienced domestic, family, or sexual violence, and who are called upon to weave lived experience into research and training at the University of

Melbourne. The project was formed to ensure that the voices of women and children who have experienced family violence are incorporated into research at the university. The WEAVERs group has been involved in many research projects as lived experience researchers and as victim survivor co-researchers.

[The Wiyi Yani U Thangani Institute](#), based at the Australian National University, aims to advance the rights, knowledges, and leadership of First Nations women, girls, and gender-diverse people. Their key functions are to:

- Co-create gender informed initiatives to improve life outcomes;
- Lead First Nations gender justice research;
- Build evidence for policy and systems change by elevating the voices of First Nations women, girls, and gender-diverse people (such as through national summits, workshops, and camps); and
- Unite government, researchers, and other actors for dialogue with First Nations women, girls, and gender-diverse people.

[The YWCA Young Women’s Council](#) is an advisory body to YWCA Australia, a not-for-profit working towards a future where young women and gender diverse people experience safety, security, and wellbeing in their homes and communities. The Council gives women and gender diverse people an opportunity to provide advice and expertise to inform YWCA’s advocacy.



5. Roadmaps for change



These roadmaps are a tool for different sectors (impact investors, philanthropies, local, State and Federal government and community housing providers) seeking to integrate a gender lens within their organisation and/or processes. They present short, medium, and long-term actions with the capacity to create a more gender equal housing system.

We draw on Stone et al. (2024) to propose a road map for a gender-transformative approach to housing funding and policy. It presents short, medium and long-term actions related to the key areas identified during the research project as key barriers and enablers.

Table 3: An all-purpose gender assessment framework

Gender blind	Gender-aware (binary)	Gender aware (non-binary)	Gender transformative
No focus on gender or gender differences	Focus on gender as a man/woman binary	Focus on gender as encompassing men, women and other genders	Focus on gender as encompassing men, women and other genders, plus: <ul style="list-style-type: none"> • An intersectional perspective • A focus on lived experience • An actionable change approach • A partnership and collaboration focused approach

Source: Recreated from Stone et al. 2024²⁶

5.1 Philanthropic Organisations

Why should you care?

The philanthropic sector can improve the impact of their investment and collaboration by actively seeking to understand and respond to gender inequality and disadvantage in their area of focus. Because of existing structural inequalities, gender-neutral giving and investing is unlikely to achieve truly equitable outcomes for women, girls and gender diverse people. Without an explicit gender lens, programs and projects will unintentionally maintain or exacerbate existing inequalities. Reasons a philanthropic organisation may consider applying a gender lens to granting include:

- Increasing the impact or design of the investment or project.²⁷
- Challenging assumptions and norms that underpin the investment or project design.
- Uncovering blind spots in information and analysis.
- Better informed decision making.

Australians Investing in Women surveys the top 50 corporate and top 50 philanthropic givers annually to better understand philanthropic giving and community investments in women and girls. The 2025 survey of 17 corporates and 19 philanthropists found that 56% of respondents now measure gender impacts and 80% of philanthropic givers say gender-targeted investment creates broader social and economic benefits (compared to 33% of corporates). While capability and willingness to undertake gender wise giving is growing, systems often lack willingness.²⁸

Within housing, application of a gender lens can address systemic inequalities in homeownership rates, housing stress and deliver more targeted wrap-around services. Granting that considers intersectional needs for young women and gender diverse people, First Nations women and girls, older women in the private rental sector, people of all genders exiting incarceration and single mothers are particularly useful.

The Ask: Actions to Close the Gender Gap

Short term	Medium term
Building buy-in	
<ul style="list-style-type: none"> ➤ Make existing business cases, cost-benefit analysis outcomes and social return on investment studies relevant to gender publicly available. ➤ Commission research and evaluation on the social and economic benefits of housing delivered with a gender lens. ➤ Appoint an internal champion to promote and embed gender lens granting within your organisation. ➤ Ensure gender equality is reflected in your organisation's mission, vision and strategy. ➤ Partner with organisations and individuals with an existing focus on gender equity. 	<ul style="list-style-type: none"> ➤ Support the mainstreaming of Gender Lens Investing and granting within and across sectors. ➤ Communicate the benefits of gender-wise practices using inclusive, values-led communication on gender equality similar to that developed for Gender Compass.²⁹ ➤ Partner to deliver, and advocate for, more social and affordable housing.

Data and Nuance	
<ul style="list-style-type: none"> ➤ Commission specific studies on gender and housing including trauma-informed analysis of housing decisions, cohort-specific needs analysis, research based on lived experience. ➤ Fund and build capacity in lived experience working groups and board members. 	<ul style="list-style-type: none"> ➤ Establish or work with established lived experience panels to provide feedback on funding decisions and advocacy. ➤ Require that fund recipients measure and report gender disaggregated outcomes on their projects.
Knowledge and Capacity	
<ul style="list-style-type: none"> ➤ Share case studies of how organizations are currently providing gender-responsive housing ➤ Make and circulate a list of recommended training and education tools available online. 	<ul style="list-style-type: none"> ➤ Co-develop micro-credentials in gender lens analysis aimed at philanthropies, investors, government and housing providers. ➤ Develop interactive gender lens tools for use in all philanthropic and housing policy decisions.
Institutionalising Change	
<ul style="list-style-type: none"> ➤ Establish internal review processes and organisation-wide targets for funding decisions using gender lens principles. ➤ Establish on-going funding sources for housing providers piloting new projects, including funding for feasibility studies. The Vancity Community Foundation Early Stage Grant Process is an example. ➤ Partner with other organisations to support and fund housing projects that promote gender responsive outcomes – partnerships that leverage existing government funding such as the Housing Australia Future Fund are particularly relevant. ➤ Identify existing effective pilot gender responsive housing projects or opportunities and commit funds to scaling them. ➤ Support innovation through seed funding to support housing innovation and acknowledge the role of philanthropy in providing risk capital for ‘untried’ solutions. ➤ Establish a gender lens in housing Community of Practice with regular meetings to continue to promote a cross-sectoral approach to gender equality in housing funding and policy. ➤ Change funding application processes to encourage grantseekers to apply a gender lens to the design, implementation, monitoring and evaluation of projects or programs. ➤ Fund priorities or projects that consider systems change and/ or root cause approaches – i.e. don’t just fund women’s crisis accommodation, fund programs that address gendered violence or improved access to childcare or employment for women. 	<ul style="list-style-type: none"> ➤ Advocate for specific housing funds and programs that explicitly support women and gender minority people. ➤ Commit to longer term granting arrangements for housing projects, acknowledging that it often takes not-for-profit housing providers multiple years to assemble the financing, subsidise and resources required to build housing. ➤ Collaborate with other philanthropic institutions, impact investors and government to create a guarantee pool that reduces the cost of financing and minimises the risk of affordable housing projects. The Community Investment Guarantee Pool in the US is a useful example of this in practice.

5.2 Investors

Why should you care?

While there is a perception that gender lens investing can result in lower financial returns, research suggests this is not the case³⁴. Investors are already committing large volumes of funding into social and affordable housing, based on positive risk-adjusted financial returns and social outcomes. Some recent examples include;

- HESTA made a founding investment in Super Housing Partnerships in 2023, targeting build-to-rent housing with an initial focus on Victoria.
- Australian Retirement Trust partnered with QIC in

Applying a gender lens to social and affordable housing investment can support investors in the following ways:

- **More stable tenancies and fewer evictions:** Single parents have substantially more stable tenancies than any other cohort in social housing.³⁰
- **Lower property maintenance costs:** Families attract lower maintenance costs than singles, with one study finding the average weekly maintenance cost for single person households was \$133 compared to \$82 for families.³¹
- **Better alignment with the target market:** The majority (55%) of social housing residents are women. An emerging asset class of affordable housing is also more likely to house women as they are more likely to earn lower wages and therefore be eligible for income-limited affordable properties. Application of a gender lens is therefore likely to better meet the needs and preferences of the majority of residents.

2022 to provide subordinated debt financing for new social and affordable housing supply in Queensland.

- Conscious Investment Management partnered with HousingFirst and Homes Victoria in 2021 to acquire 307 newly built apartments for social housing.³⁵
- The latest HAFF funding round includes a dedicated “Partnerships at Scale” stream, expected to attract consortium bids involving institutional investors seeking exposure to government-backed availability payments and larger-scale deployment opportunities.

- **Better social return on investment:** For impact focused investors, the SROI of housing families with children is substantial due to the second-generation effects of more stable childhoods, lower exposure to violence, and greater educational and productivity outcomes.
- **Policy tailwinds:** There is a bipartisan focus on supply of housing for women, especially victim survivors of family violence, providing a supportive long term policy environment. For example, at least 50 per cent of the new homes committed to by the NSW Government in the 2024/25 budget will be prioritised for victim-survivors of domestic and family violence³²

Despite this, gender lens investing is still underdeveloped in Australia. Barriers include a continuing ‘battle of the sexes’ framing or defensiveness about gender, a lack of suitably qualified women in fund management, a lack of data and metrics to underpin funding decisions, a lack of understanding of how to consider gender in investment processes and a lack of client demand.³³

The Ask: Actions to Close the Gender Gap

Short term	Medium term
Building Buy-in	
<ul style="list-style-type: none"> ➤ Commission research and evaluation on the social and economic benefits of housing delivered with a gender lens. ➤ Appoint an internal champion to promote and embed gender lens investing within your organisation. ➤ Fund social and affordable housing and establish aimed at people of any gender. 	<ul style="list-style-type: none"> ➤ Support the mainstreaming of Gender Lens Investing within and across sectors. ➤ Look beyond the company level to take a systems approach to how the value of gender equality in housing may be supported and communicated.
Data and Nuance	
<ul style="list-style-type: none"> ➤ Commission specific studies on gender and housing including trauma-informed analysis of housing decisions, cohort-specific needs analysis, research based on lived experience. ➤ Fund and build capacity in lived experience working groups and board members. ➤ Require companies receiving investment to complete surveys on gender and other elements of diversity in their company, supply chains, and outcomes. ➤ Establish a clear impact methodology for measuring the social and financial impact of housing investments, including gender-disaggregated responses to resident surveys, energy consumption readings and service quality data. 	<ul style="list-style-type: none"> ➤ Establish or work with established lived experience panels to provide feedback on diversity and inclusion approaches. ➤ Measure and report on gender disaggregated outcomes on all funded projects. ➤ Mandate and/or incentivise gender analysis on all funding decisions
Knowledge and Capacity	
<ul style="list-style-type: none"> ➤ Share case studies of how your investments are currently supporting gender-responsive housing. 	<ul style="list-style-type: none"> ➤ Build gender impact skills across the investment team through training and recruitment or outsourcing. ➤ Develop a Social Return on Investment tool that measures SROI based on different cohorts supported by housing projects, rather than considering all cohorts in the same way.

Institutionalising Change	
<ul style="list-style-type: none"> ➤ Proactively advocate for the expansion and on-going delivery of the Housing Australia Future Fund to ensure long-term certainty in access to availability payments. ➤ Establish internal review processes for funding decisions using gender lens principles. ➤ Identify existing effective pilot gender responsive housing projects or opportunities and commit funds to scaling them. ➤ Partner with philanthropy to support innovation through seed funding to support housing innovation and acknowledge the role of philanthropy and impact investing in providing risk capital for 'untried' solutions. ➤ Develop an investment policy that includes a statement on your website about how gender will be addressed in investment targets (similar to climate and modern slavery statements). ➤ Establish a gender lens in housing Community of Practice with regular meetings to continue to promote a cross-sectoral approach to gender equality in housing funding and policy. 	<ul style="list-style-type: none"> ➤ Partner with other organisations to support and fund housing projects that promote gender responsive outcomes. ➤ Advocate for specific housing funds and programs that explicitly support women and gender minority people. ➤ Set targets for the investment team, based on gender representation of funded organisations and gender wise investment outcomes ➤ Establish on-going funding sources for housing providers piloting new projects, including funding for feasibility studies. ➤ Establish a social impact private equity fund, similar to the Community Solutions Large Cities Housing Fund in the US, to channel private funds into housing aimed at people and families exiting homelessness, and key workers. ➤ Investigate an expanded role for Community Development Finance in Australia to fund local housing solutions.

5.3 Federal, State and Local Government

Why should you care?

The Australian Government has set out a vision for “an Australia where people are safe, treated with respect, have choices and have access to resources and equal outcomes no matter their gender” in Working for Women: A Strategy for Gender Equality. The Strategy positions gender equality as a human right that benefits everyone. It recognises intersectionality — that people experience inequality differently — and values both research and lived experience in shaping policy. State and Territory Governments likewise have gender strategies and policies, often focused on women’s economic empowerment.

Reasons to consider gender in government housing decisions include:

- Ensuring housing policy supports equity and avoids entrenching discrimination and harm.³⁶
- Gender responsive policy and programs reduce costs to government across sectors – for example, increased access to social housing for survivors of family violence reduces health and child protection costs associated with women remaining with violent perpetrators due to a lack of housing

- Improving national productivity and economic growth, with evidence that more flexible gender norms could add \$128 billion to the Australian economy and create 461,000 jobs annually.³⁷
- Responding to the priorities and expectations of voters, with the majority of young women citing cost of living including the cost of housing as their greatest concern in polling surveys.

Housing policy at both State and Federal levels acknowledges gendered impacts in some areas, particularly through funding for crisis accommodation for victim survivors of domestic and family violence and programs for single parents. Women and girls make up a large share of people using social housing and homelessness services. However, women still experience higher rates of poverty and housing stress. Most housing programs do not explicitly consider gender, data is not consistently broken down by gender, and subsidies for homeowners and investors disproportionately benefit men. This lack of data and consideration means opportunities for more targeted policy are missed.

The Ask: Actions to Close the Gender Gap

Short term	Longer term
Building the business case	
<ul style="list-style-type: none"> ➤ Commission research and evaluation on the social and economic benefits of housing delivered with a gender lens. ➤ Commit funding to support the delivering of at least 170,000 social homes by 2031 across Australia, which would return the social housing stock to 5 per cent of all housing 	<ul style="list-style-type: none"> ➤ Establish a national dashboard showing existing metrics, targets and progress on gender equality in housing. ➤ Embed a whole-of-government (rather than department siloed) approach to analysing the value of housing investments.

Data and Nuance	
<ul style="list-style-type: none"> ➤ Fund and build capacity in lived experience working groups and board members. ➤ Communicate cohort priorities in funding and service delivery decisions. ➤ Acknowledge gendered experiences of homelessness in funding and policy for homelessness services. ➤ Challenge assumptions about gender-neutral design, universal access and inclusive design by commissioning women’s safety audits for public space projects. 	<ul style="list-style-type: none"> ➤ Establish industry-wide and publicly available frameworks and data sets with linked and granular information designed to support decision making ➤ Build trust and confidence with participants and end-users that gender-related data will be gathered respectfully, treated securely, stored securely, and used only for legitimate evidence and policy purposes ➤ Measure and report on gender disaggregated outcomes from housing policy. ➤ Set policy frameworks for minimum data collection with consistent definition for sex and gender fields across all governance of /city/policing/public transport/ communities ➤ Embed Gender-based Analysis Plus principles in all government and funding and policy decisions.
Knowledge and Capacity	
<ul style="list-style-type: none"> ➤ Invest in gender awareness and gender lens investment training for staff and leadership teams ➤ Include and empower voices of lived experience in the design of all policy and projects that impact them. 	<ul style="list-style-type: none"> ➤ Build greater awareness of systemic gender impacts over the life course and across multiple facets of women’s lives including employment, housing, healthcare and care giving.
Institutionalising Change	
<ul style="list-style-type: none"> ➤ Report on gender equality outcomes when announcing funding decisions for government tenders. ➤ Identify existing effective pilot projects and commit to scaling them. ➤ Apply a gender impact assessment to all future HAFF rounds. ➤ Expand thinking about women’s homelessness and housing beyond transitional housing for victim survivors of domestic violence to focus on gender responsive long-term social housing. ➤ Increase income payments, particularly JobSeeker and Youth Allowance, to better reflect inflation and increasing housing costs. ➤ Other States to copy Qld’s youth subsidy to support CHPs to house young people on low incomes like the Youth Allowance. 	<ul style="list-style-type: none"> ➤ Embed additional weighting in government procurement and funding decisions based on the application of a gender lens in projects and supply chains. ➤ Mandate Gender Responsive Budgeting and reporting at all levels of government. ➤ Embed gender analysis in land use zoning, new land supply and strategic planning decisions to ensure the built form reflects gendered use of space. ➤ Embed gender sensitive budgeting in the design of public space and public building projects.

5.4 Not for Profit and Private Sector Housing Providers

Why should you care?

Australia’s housing has the capacity to be a system where women, men and gender-diverse people are safe, secure and able to thrive, and where housing is recognised as essential social infrastructure that underpins equality, safety and economic participation.

Reasons why housing providers should consider a gender lens in the delivery of housing and services include:

- Improving market segmentation and meeting consumer needs of women and gender diverse people – this is particularly relevant given 55% of social housing residents are women.^{38 39}
- Increased organizational reputation.
- Increased autonomy and well-being for residents, including increased emotional wellbeing, increased employment, increased safety and improved social inclusion for people of all genders.

- Improved resident retention and satisfaction, with gender responsive models likely to reduce evictions and tenancy instability
- Meeting an organisation’s mission to support under-served groups such as formerly incarcerated women and gender non-conforming youth.

While gender is considered by many housing providers and championed by some, structural barriers to the delivery and operation of gender responsive housing remain. For example, government funding rounds rarely incentivise gender responsive solutions, and many organisations lack the resources or capability to deliver gender responsive outcomes. In the context of substantial housing need and limited funding, gender responsive housing can feel like a ‘nice to have’ rather than business as usual. When it comes to design, most attempts to be unbiased through gender neutral design result in discrimination against women and other minoritized people as most designers will design for the needs of people like themselves.⁴⁰

The Ask: Actions to Close the Gender Gap

Short term	Longer term
Building the business case	
<ul style="list-style-type: none"> ➤ Commission research and evaluation on the social and economic benefits of housing delivered with a gender lens. ➤ Acknowledge that inequality in the built environment and in housing development is a pervasive problem 	<ul style="list-style-type: none"> ➤ Continue to share findings and advocate to government on the economic and social value of gender equality in housing. ➤ Develop a whole-of-sector housing agenda to be released before each Federal election, similar to the Intersectional Feminist Housing Agenda for Canada
Data and Nuance	
<ul style="list-style-type: none"> ➤ Fund and build capacity in lived experience working groups and board members. ➤ Use women’s safety audits for short, medium and long-term planning of housing and neighbourhoods 	<ul style="list-style-type: none"> ➤ Capture and communicate gender disaggregated data on the outcomes of housing and support programs and the theories of change underpinning them.

Knowledge and Capacity	
<ul style="list-style-type: none"> ➤ Include budget in project design phases to cover paid positions for experts by experience. ➤ Encourage compliance with existing inclusive frameworks such as the Rainbow Tick. ➤ Share case studies of your organization currently providing gender-responsive housing 	<ul style="list-style-type: none"> ➤ Invest in gender awareness and gender impact assessment training for staff and leadership teams. ➤ Co-develop micro-credentials in gender lens analysis aimed at philanthropies, investors, government and housing providers.
Institutionalising Change	
<ul style="list-style-type: none"> ➤ Join and contribute to a gender lens Community of Practice with regular meetings to continue to promote a cross-sectoral approach to gender equality in housing funding and policy. ➤ Apply existing gender housing frameworks, such as the YWCA Gender Responsive Design Guidelines, in the design and delivery of housing. ➤ Consider gender in all housing typologies, not just crisis accommodation for people escaping family and domestic violence. ➤ Commit to gender responsive development and management of housing, including addressing unintentional bias in tenant selection, and evictions of victims of domestic violence. ➤ Ensure delivery of homelessness services and social welfare services are trauma-informed and do not exacerbate trauma and disadvantage experienced by women. 	<ul style="list-style-type: none"> ➤ Work in partnership with other sectors to continue to deliver gender responsive housing projects. ➤ Commit to trauma-informed and gender responsive design principles in all housing projects and programs. ➤ Embed greater flexibility and variety in apartment and house types, floorplans and sizes to reflect the increasing diversity of household types, including single parents, group households and intergenerational households.

6. Conclusion



This report underscores a powerful truth: gender matters in housing. Women’s experiences of housing insecurity are shaped by systemic inequalities, including lower lifetime earnings, higher rates of unpaid care, and exposure to family violence. Their housing needs and preferences also differ, often for the same reasons. These differences demand specific, gender-informed responses.

Our consultation with over 100 organisations across Australia has revealed growing recognition of these issues, alongside a strong appetite for change. Yet while the intention is clear, the mechanisms to deliver gender-equitable housing outcomes are not always implemented. This is due to knowledge gaps, deep underfunding of the social housing sector, and a lack of a compelling business case for change. Our roadmap seeks to remove these barriers, and create a future where gender lens thinking underpins all housing investment, policy making and evaluation in Australia.

This roadmap offers a foundation for action. It calls on government, philanthropy, investors, housing providers, and community organisations to move beyond piecemeal interventions and commit to gender-transformative change. That means embedding gender analysis at every stage of the policy and investment cycle, amplifying the voices of those with lived experience, committing to gender disaggregated data collection and analysis, and forming cross-sectoral partnerships that unlock both funding and innovation.

A better housing future for Australian women is possible. But achieving it will require intention, collaboration, and a sustained commitment to equity. This report offers a pathway forward, grounded in evidence, informed by over 100 industry experts from across Australia, and ready to be built upon.

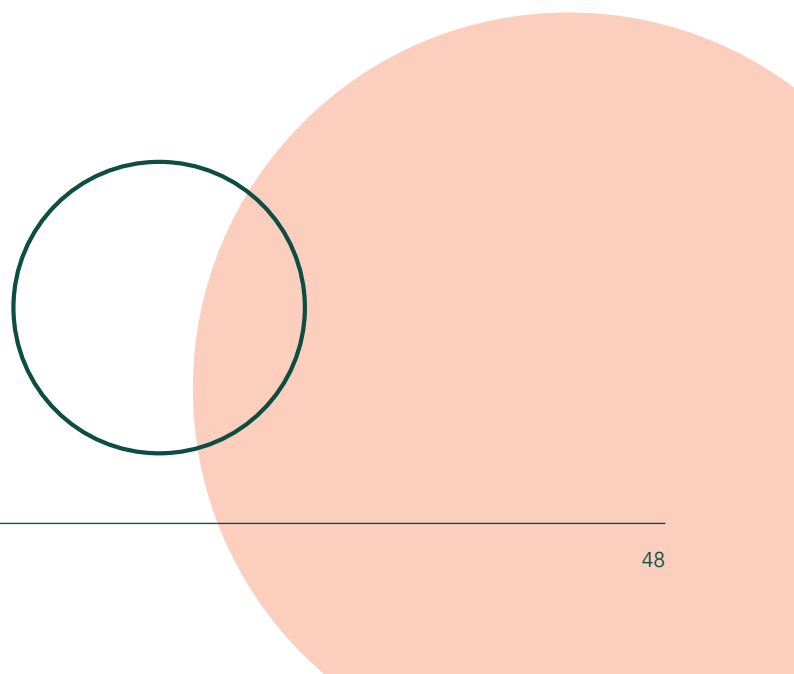
7. Useful resources

Key resources for building buy-in

Resource	Author	Why it's useful
SIGMAH social and green benefits calculator, 2023	Community Housing Industry Association National	SIGMAH is a tool that enables social and affordable housing project proposals to estimate these project-specific, wider social and economic benefits, and in turn strengthen the business case for new developments.
A Roadmap for Australian Investors: How to invest to achieve gender equity, racial equity, diversity and inclusion, 2022	Capital Human and Impact Investing Australia.	Provides a roadmap and tool for investors to identify opportunities and implement initiatives that will not only achieve gender equity, racial equity, diversity and inclusion outcomes, but also help improve organisational level and investment performance and mitigate risks.
The Business Case for Gender Equality, 2018	Workplace Gender Equality Agency	Provides a rationale for why workplaces should prioritise gender equality.
Social Return on Investment Evaluation, 2024,	Women's Property Initiatives	Provides a social return on investment evaluation of Women's Property Initiative's activities to demonstrate the value created for renters, children, family and friends and the government. For every \$1 invested, \$11.44 in value was created.
An Intersectional feminist housing agenda for Canada: A briefing guide for Canada's Housing Minister	Pan Canadian Womens Voice for Housing	This brief outlines short, medium and long-term recommendations to address inequality in Canada's housing system.
Social Return on Investment Report, 2024	Zonta House	Provides a social return on investment evaluation of Zonta House's activities to demonstrate value created for women, their children, the government and the broader community. Key benefits related to reduced family and domestic violence. The study found that for every \$1 invested, \$4.47 of value was created.
A Social Return on Investment evaluation of the Sidney Myer Haven Program, 2023	Sidney Myer Haven	Provides a social return on investment evaluation of Sidney Myer activities to demonstrate value created for women, their children, the government and the broader community. The SROI evaluation found that for every dollar invested in the Sidney Myer Haven program, between \$10.24-\$11.92 of social and economic value is created.

Key resources for understanding need and nuance

Resource	Author	Why it's useful
A Home of One's Own report, 2024	Per Capita	Provides an overview of the gendered elements of Australia's housing system
Gendered Housing matters: toward gender-responsive data and policy making, 2024	Stone et al - AHURI	Provides information on the quality of gender-related data for housing in Australia
Gender, Housing insecurity and homelessness in Australia, 2023	City Futures Research Centre, UNSW Sydney	Explores the gendered dimensions of homelessness and marginal housing through quantitative data.
NSW's Social Housing Assistance Commissioning Data report, 2024	NSW Government	Represents a positive example of government providing transparent access to data to inform decisions.



Key resources for capability and training

Resource	Author	Why it's useful
The Rainbow Tick	Rainbow Health 2023	A quality framework that helps health and human services organisations show that they are safe, inclusive and affirming services and employers for the LGBTIQ community. The Rainbow Tick standards, owned and developed by Rainbow Health Australia, are designed to build lasting LGBTIQ inclusion
Gender Based Analysis Plus	Pan-Canadian Voice for Women's Housing, National Indigenous Housing Network and Women's National housing and homelessness network	An analytical tool used to support the development of responsive and inclusive policies, programs, and other initiatives. GBA Plus is a process for understanding who is impacted by the issue or opportunity; identifying how the initiative could be tailored to meet diverse needs; and mitigating any barriers to accessing or benefitting from the initiative.
Women's Liveability Assessment	YWCA	This is an online assessment designed to help organisations make organisational changes to improve the life and housing outcomes of women residents. Provides an assessment structure based on participation and connection, safety and security, agency and health and well-being.
Case Studies of Gender-wise Philanthropy in Housing Partnerships, 2023,	Melbourne Social Equity Institute and AIIW	Provides case study examples
Design Guide	Housing Plus and Custance Architects	Provides best practice design standards and features to create exceptional accommodation for those affected by Domestic and Family Violence
A design guide for older women's housing	Schored architecture and Monash University	Provides research findings and insights that support the development and construction of quality, affordable housing for older women. This design guide is a practical, targeted document that translates our research findings into design responses to provide practitioners with best practice strategies for the design and construction of housing for older women.

8. Appendices

8.1 Appendix A: Engagement activities and participants

Table 4: Stakeholder engagement

Activity	Date	Stakeholders
Online Housing and Gender workshop, Government Stakeholders	24 May 2023	Homes Victoria (VIC) Department of Social Services (Cth) Homes Tasmania (Tas) Territory Families, Housing and Communities (NT) Department of Communities, Housing and Digital Economy (Qld) Department of Human Services (SA) Minister for Human Services (SA) Community Services Directorate (ACT)
Online surveys of stakeholders	May 2023 and November 2024	Various
Online Housing and Gender workshop, Government stakeholders	11 November 2024	Homes NSW (NSW) Department of Communities and Justice (NSW) Aboriginal Housing Office (NSW) Women NSW (NSW) Minister for Housing (Cth)
In-person Housing and Gender Workshop, cross-sectoral stakeholders, Melbourne	25 November 2024	Grey Area Partners Philanthropy Australia ANZ For Purpose Investment Partners Assemble Lord Mayors Charitable Foundation TEN Women University of Melbourne V&F Housing Enterprise Foundation Housing Australia Community Housing Industry Association Vic McCauley Unseen Launch Housing Homes Victoria Victorian Minister for Planning Women's Property Initiatives One Red Step The Ian Potter Foundation

<p>In-person Housing and Gender Workshop, cross-sectoral stakeholders, Sydney</p>	<p>18 March 2025</p>	<p>Bell Family Foundation Centre for Social Impact Collective Manifesto Committee for Sydney Corrs Chambers Westgarth Global Impact Initiative Goodman Foundation Homes NSW HOPE Housing Judith Neilson Foundation Landcom Minderoo Foundation Philanthropy Australia SEFA Sisters of Charity Foundation Snow Foundation Sydney Community Foundation The Mercy Foundation Urbis Western Sydney University Women’s Community Shelters Women’s Housing Company</p>
<p>In-person Housing and Gender Workshop, cross-sectoral stakeholders, Brisbane</p>	<p>5 May 2025</p>	<p>BRIC Housing Brisbane Housing Company Department of Housing, Queensland Elston ERA Properties Full Harvest Advisory Hand Heart Pocket Housing 4 Change Housing Older women’s Support Services ImpaQt Qld Jacarnda Housing Lady Musgrave Trust McCullough Robertson The Centre for Women and Co Q Shelter Queensland Gives Siddle Family Foundation CHIA Qld Urbis WOW Australia</p>

<p>In-person Housing and Gender Workshop, cross-sectoral stakeholders, Perth</p>	<p>13 October 2025</p>	<p>Minderoo Foundation Bethanie Housing Centre for Women’s Safety and Well-Being Fiveight Housing All Australians Lotterywest My Home Australasia Limited Office for the Prevention of Family and Domestic Violence Philanthropy Australia SSJG Ministries Inc St Patrick’s Community Support Centre Stan Perron Charitable Foundation Suzanne Hunt Architect Uniting WA WA Children’s Funder’s Alliance</p>
<p>Online Housing and Gender Workshop, cross-sectoral stakeholders, Tasmania</p>		<p>Home Base Hobart Womens Shelter Shelter Tasmania SBLA Studio Landscape architecture Women’s Legal Service Tasmania Northern Tas Womens Shelter Productivity Commission Department of State Growth Philanthropy Australia Merridew Foundation</p>

Endnotes

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