

ISSUES & INSIGHTS

When Housing Affordability Becomes a Barrier to Safety

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A recent article by Kuestenmacher (2026) argued that Australia's housing affordability crisis is increasingly influencing relationship decisions, suggesting that some couples may remain together because maintaining two households has become financially unattainable.

That observation is an important contribution to the housing debate. It also raises a further question with significant public policy implications.

What happens when the relationship someone cannot afford to leave is abusive? For women experiencing domestic and family violence (DFV), the inability to secure safe and affordable housing is not simply a financial challenge. It can become a barrier to safety, recovery and long-term independence. As housing affordability deteriorates, housing policy is becoming increasingly intertwined with violence prevention, gender equality and economic participation.

Domestic and family violence has long been recognised as one of the leading drivers of women's homelessness in Australia. According to the Australian Institute of Health and Welfare, approximately 117,000 people experiencing family and domestic violence received assistance from Specialist Homelessness Services during 2024–25, representing around 40 per cent of all clients accessing those services. These figures illustrate that housing instability is not simply an outcome of violence, but one of its defining consequences.

Australia's current housing market has intensified this relationship. High rents, low vacancy rates and elevated property prices have substantially increased the cost of establishing a second household. While these pressures affect many separating couples, they have particular significance for victim-survivors of domestic and family violence. Leaving often requires securing alternative accommodation immediately while managing disrupted employment, financial abuse, legal processes and, frequently, responsibility for children.

The practical question is no longer simply whether someone wishes to leave. It is whether they can afford to.

Economic abuse is already recognised as a central feature of coercive control. Restricting access to finances, limiting employment opportunities or creating financial dependence are well-established mechanisms through which perpetrators exercise control. Housing affordability has the potential to reinforce these dynamics. When affordable housing is scarce, financial dependence becomes more difficult to overcome and the consequences of leaving become substantially greater.

In this sense, housing markets may unintentionally amplify coercive control. A perpetrator does not necessarily need to convince someone they have nowhere else to go if the housing system already presents that reality. Limited housing supply, escalating rents and declining affordability increase the practical barriers associated with leaving, particularly for women with caring responsibilities or limited financial resources. The economic consequences extend beyond housing itself, and impact safety and quality of life.

A black and white photograph of a person wearing a light-colored hoodie, seen from the back, holding a small, scruffy dog. They are sitting on a park bench. In the background, there are trees and a fence. The image is partially obscured by a large, faint, circular graphic element in the bottom right corner.

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Australian evidence indicates that nearly seven in ten women who leave a violent partner leave property or assets behind. Leaving violence therefore frequently involves abandoning accumulated financial security alongside the relationship itself. Recovery often requires rebuilding housing security, financial stability, employment and community connections simultaneously. These impacts are not distributed evenly across the population.

Women continue to experience lower lifetime earnings, interrupted workforce participation associated with unpaid care and lower retirement savings than men. Single mothers, women with disabilities, First Nations women, migrant women and older women often face additional structural barriers in accessing affordable housing. Housing affordability therefore compounds existing inequalities rather than creating new ones. Concerningly it is not just women, the impacts extend to the whole family unit, children are similarly affected.

Housing insecurity following separation can require changing schools, relocating away from established support networks or travelling significant distances to maintain parenting arrangements. For families recovering from violence, housing stability often becomes the foundation upon which educational continuity, health and emotional recovery depend.

These relationships suggest that housing should not be viewed solely through the lens of supply and affordability. Housing is also an enabling condition for safety.

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Increasing housing supply remains necessary, but supply alone is unlikely to address the specific barriers experienced by women leaving violence. Greater investment in affordable rental housing, social and community housing, medium-density housing within established communities and stronger pathways into secure long-term accommodation all form part of an effective violence prevention strategy. Equally important is ensuring that housing enables women and children to remain connected to employment, education, healthcare and community support. The broader lesson is that housing policy extends well beyond the housing portfolio. Housing influences health, justice, labour market participation, education and social inclusion. It also shapes whether people can exercise genuine autonomy over major life decisions. For women experiencing domestic and family violence, housing affordability is not simply a cost-of-living issue.

It is often the difference between remaining in a dangerous situation and having a realistic opportunity to leave. As Australia's housing debate continues to focus on supply, affordability and planning reform, it is equally important to recognise that housing is also part of the country's violence prevention infrastructure. A housing system that leaves victim-survivors with no practical pathway to safety is not simply experiencing market failure. It is failing in one of its most fundamental social functions. A safe society requires more than effective responses to violence. It also requires a housing system that provides people with the practical capacity to choose safety without risking homelessness, poverty or long-term insecurity.

