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ISSUES & INSIGHTS

Housing Is Not Gender Neutral: Why Australia's Housing Policy Needs a Gender-Responsive Lens

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An earlier article considered how Australia's housing affordability crisis is influencing relationship decisions, particularly for women experiencing domestic and family violence. That discussion prompts a broader policy question. If housing affordability affects women and men differently, should housing policy continue to be designed as though housing itself is gender neutral?

For much of the past three decades, housing policy has largely been concerned with aggregate outcomes. Governments have focused on dwelling supply, affordability, planning reform and housing finance, generally assuming that the benefits of housing investment are distributed relatively evenly across the population. While these objectives remain important, they can obscure the fact that housing systems interact with existing social and economic inequalities. Housing markets do not operate independently of gender, caring responsibilities, labour market participation or exposure to violence. Instead, they frequently, and quietly reinforce systemic inequalities.

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This is the central premise of gender-responsive housing, a holistic model that acknowledges these inequalities.

Gender-responsive housing begins from the recognition that women and gender-diverse people experience the housing system differently, not because housing itself is different, but because the economic and social conditions through which housing is accessed differ substantially. Women continue to experience lower lifetime earnings, interrupted workforce participation associated with unpaid care, lower retirement savings and substantially higher exposure to domestic and family violence. Eighty per cent of Australia's single-parent households are headed by women, while family violence remains one of the leading pathways into homelessness. These factors fundamentally shape housing pathways, tenure security and long-term housing outcomes.

Despite this evidence, housing policy has generally remained gender neutral in its design. This is notable because a gender-neutral approach is not necessarily gender equitable. Policies designed around average households frequently overlook the characteristics that influence whether housing actually provides security, economic participation and long-term wellbeing for different groups. Housing location, access to childcare, transport connectivity, neighbourhood safety, financial products, tenancy arrangements and design features all influence outcomes differently for women than for men. Gender-responsive housing therefore seeks to incorporate these considerations systematically into housing policy and delivery rather than treating them as specialist concerns. The evidence base supports this approach.

Until recently, much of the discussion surrounding gender-responsive housing has been framed primarily as a question of equity. While that remains important, there has been comparatively little Australian evidence examining whether gender-responsive housing also represents an efficient public investment.

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To address this gap, YWCA Australia, in partnership with Per Capita, published Housing That Pays Back: Why Investing in Housing for Women and Families Delivers Measurable Economic Returns, a report that I co-authored. The study applied a conservative cost-benefit analysis to YWCA Australia's national housing portfolio, comprising 528 homes supporting 731 residents across social and affordable housing. Rather than asking whether gender-responsive housing improves outcomes alone, the analysis examined whether those improvements translate into measurable public value.

The findings were significant because they evidence that gender responsive housing makes economic sense beyond the broader benefits evidenced. Across the portfolio, the estimated Benefit-Cost Ratio was 2.02, indicating that every dollar invested generated approximately $2.02 in measurable public benefit. These returns were driven primarily through reductions in health system utilisation, justice system expenditure and homelessness service demand. Importantly, these estimates were intentionally conservative. The analysis excluded several categories of benefit that are difficult to attribute with sufficient certainty, including many labour market effects, intergenerational educational outcomes and a substantial proportion of measured wellbeing gains. Consequently, the reported Benefit-Cost Ratio should be interpreted as a lower-bound estimate rather than a comprehensive valuation of social benefit.



Perhaps most strikingly, the returns associated with households involving children were substantially higher. Under scenarios involving family reunification following out-of-home care, estimated Benefit-Cost Ratios reached 4.66, illustrating the substantial fiscal value generated when stable housing prevents interaction with some of the most expensive public systems. These findings have implications beyond housing.



Stable housing influences health outcomes, labour force participation, educational attainment, community participation and demand for justice and homelessness services. When housing is designed to respond to the needs of those most likely to experience housing insecurity, these benefits become more pronounced rather than less, and the economics support this assertion.



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This is particularly relevant for women experiencing domestic and family violence. Housing is not simply the destination after leaving violence. It is one of the conditions that determines whether leaving is practically achievable in the first place. Secure tenure, appropriate location, personal safety and affordability all become components of violence prevention rather than merely housing policy.

The broader implication is that housing policy should no longer be assessed solely according to the number of dwellings delivered or the affordability of those dwellings. It should also be evaluated according to the extent to which it enables safety, economic participation, health and long-term social resilience. Viewed in this way, gender-responsive housing is not a specialised housing product or a narrowly targeted social program. It represents an evidence-informed approach to housing policy that recognises that equitable outcomes require policy settings capable of responding to unequal starting points.

As Australia's housing debate increasingly shifts from questions of supply towards questions of system design, a gender-responsive approach provides an opportunity to move beyond treating housing simply as an economic asset. It instead recognises housing as essential social infrastructure, capable of generating measurable public returns while improving safety, participation and wellbeing across the life course.