

Select Committee on Intergenerational Housing Inequity
PO Box 6100
Parliament House
Canberra ACT 2600
E: housinginequity.sen@aph.gov.au

30 April 2026

Re: Intergenerational Housing Inequity

Dear Committee members,

Council of Single Mothers and their Children Inc. (CSMC) is a non-profit organisation founded in 1969 by single mothers to secure a better life for women parenting alone and their children. We achieve change by championing the agency, rights and needs of single mothers and their children and providing specialist support services:

- Information, support, referral and advocacy services to single mothers, including support via telephone, email and messenger to over 3000 contacts per year.
- Specialist information and resources to over 6500 single mother members including email bulletins and via our website.
- Representation of the needs and issues of single mothers and their children by working with government and community organisations, the media and research partners.
- Advocacy to achieve the social, economic and legal equity for single mothers and to raise the status of single mothers and their children.

We are pleased to have the opportunity to comment on this important issue, but very disappointed to have such a critical issue allotted little time for preparing our submission. Noting that the Senate resolved on **4 November 2025** that the Select Committee on Intergenerational Housing Inequity be established on **17 March 2026**, we advise that for member-based organisations such as ours, we would have appreciated being given the advanced notice in November, or even in February. This would have allowed us to create and disseminate a survey that would have added more lived experience to the Committee's deliberations.

Given however that this is, and has long been, a critical issue for CSMC, we provide our insights on the terms of reference below.

Yours sincerely,



Jenny Davidson
Chief Executive Officer

Terms of Reference

The extent and nature of intergenerational housing inequity in Australia across housing tenure types

We are witnessing in Australia currently an extreme signifier of intergenerational housing inequity, through the existence and rapid expansion of the 'Bank of Mum and Dad'. This 'bank', initially so described as a joke, has increased from parental assistance to approximately 12% of first home buyers in 2010 to around 60% in 2023, with Finder Australia estimating its value at \$35B. While there are clearly many fortunate young people being assisted by their parents, we can be certain that none of the **one in six children currently living in poverty in Australia** will be likely to receive such assistance. Many of the affected families are living in deep poverty with an average 'poverty gap' of \$390 pw - the average difference between the various types of incomes of these families and the poverty line.ⁱ

The Australian Housing and Urban Research Institute (AHURI) provides evidence about the changing rates of home ownership over time which reflect changes in policy positions over decades and generations:

Successive cohorts of Australians have experienced lower rates of home ownership at any given age. Home ownership rates at age 30 have fallen from a high of 65% among those born in the late 1950s to around 45% among those born in the 1980s. By age 50 there is incomplete catch-up in home ownership rates—which means that younger cohorts do not close the gap and catch up with their older counterparts. Around 25% of the home ownership gap remains.ⁱⁱ

Additionally, their data speaks directly to wealth transfer and the growth of intergenerational housing and wealth inequity:

Parental direct and in-kind transfers are associated with more rapid transition into first-time home ownership. Relative to renters, an extra year co-residing in the parental home is associated with an increase of approximately 40% in the likelihood of transitioning into home ownership. Bequests and parental transfers are more likely to flow to homeownership individuals. The net effect of such transfers is to increase wealth inequality over time.

We expect economists and other specialists will report more comprehensively on this and other data and established evidence.

Our contribution is derived from our fifty-seven years of working with single mothers and their children and witnessing among this population the growing intergenerational inequity across all housing tenure types, and the contribution to this of rising poverty levels and systemic and structural barriers to success.

Shared housing:

At the creation of CSMC in 1969, we worked with young women, including many under the then age of majority, who were pregnant or had a baby and had been evicted from their family home. Phone-calls at 2 am from desperate pregnant young women with no where to go were not rare. To meet the rising need, our founders created a register with a list of offers to share housing, requests for live in nanny or housemaid roles, and a list of the few real estate agents known to be sympathetic to single mothers.

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This original register has morphed over time into a closed Facebook group that we manage. It has 3,500 members, all of whom are single mothers with children looking to share. Although very few single mothers in our experience actively prefer to share housing, for those who manage to develop convivial relations and achieve long term tenure, their savings and greater emotional security, augur well for their children's perceptions about housing and their own futures.

Public housing:

While the Prime Minister's story of growing up in public housing is well known, his mother, a contemporary of our founders, presented herself as married. Widows and some deserted wives were able to access public housing but generally, unmarried mothers were not. This was due to stigma and the lack of a regular income, with the Sole Supporting Mother Benefit not instituted until **the 1970s**. Thus, while the Prime Minister describes a secure life living with his mother in his grandparents' council house, other children of single mothers born of similar relationships in the same timeframe and since, have been less fortunate, with many thrust into homelessness and/or experiencing years of insecure housing.

Public housing was and is one of the many systems that reflect community attitudes. Single pregnant women prior to the mid-seventies were generally regarded as a disgrace, their children were illegitimate, and thus these families did not meet the social criteria for public housing, which usually prioritized stable, two-parent families. From about the 1940s to the late 1970s, many of these mothers experienced enormous pressure to consent to have their child adopted. In **the 1980s** we saw, along with the normalization of eligibility for single-parent payments, access to public services opening, and reduction of the social stigma that previously limited housing access.

The 1990s was a time of increased demand for affordable housing exacerbated by reducing investment in building and maintaining public housing. Access became much more difficult, with waiting lists for Victorian state public housing in 1994, listed as seven years.ⁱⁱⁱ Introduction of stricter eligibility criteria focussing on priority cases saw the waiting list blow out over the following year with a 1995 listing of 'indefinite'.

In **2002**, AHURI published a research and policy bulletin that shows:

Sole parents have the highest poverty rate of any group in Australia and, not surprisingly, are one of the largest groups in receipt of housing assistance. The number of sole parents is also growing at a dramatic rate.^{iv}

This evidence-based work confirms CSMC's anecdotal evidence that single mother families are the bellwether group for government-induced poverty. Single mothers (80% of all single parent families), are the family type most likely to live in poverty in Australia, based on 37% of single mother headed households living in poverty.^v The concomitant outcome, as poverty tends to beget poverty, is that our children are now the bellwether group for intergenerational housing inequity.

The same AHURI 2002 research makes the following points:

- Sole parents make up to 43% of new public housing tenants in some states. Sole parents also account for 22% of income units receiving Commonwealth Rent Assistance (CRA).
- Most sole parents are 'doing it tough'. Almost 50% of those surveyed reported experiencing the practical manifestations of poverty, such as inadequate food and heating, and problems covering bills, particularly utility bills etc.

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Public housing is more affordable for sole parents than private rental and results in less mobility. AHURI 2026 points out that even among women disadvantaged in the housing market, researchers found single mothers were overrepresented in public and community housing, and this highlights higher housing insecurity among single mothers, regardless of whether they were younger or older parents.^{vi}

Currently, we are experiencing a youth housing crisis both nationally and in Victoria. Research shows that the Youth Housing Penalty is a systemic driver of this crisis. Because social housing rents are set as a proportion of income, young people's lower income support payments translate directly into reduced rental revenue for community housing providers (CHPs). This creates a financial disincentive to house young people and a structural disadvantage for CHPs supporting vulnerable youth in competitive funding rounds like the Housing Australia Future Fund.^{vii}

Private rental

Our two national surveys of single mothers, undertaken in 2018 and 2022, show a heavy reliance on the private rental market.^{viii} In 2018, of 1112 respondents 49.6% were in private rental.

In 2022, of 1168 respondents 43% were in the private market with:

- 32% having a lease of longer than six months
- 8% with a lease of less than six months
- 1% in shared housing with a lease less than six months, and
- 2% both renting and paying off a mortgage.

8% more respondents in the 2022 survey described living in 'insecure housing' than in 2018.

A 2019 Productivity Commission examination of vulnerable renters in the private market shows that over the past decades, a combination of little growth in supply of social housing (i.e. public, community, and state-owned or managed Indigenous housing) and increased waiting lists have meant that while rates of private renting have risen among households across the income distribution, the strongest growth has been among low-income households, especially those with families.^{ix} ABS data 2019-2020, shows that across incomes, one-third of Australians rented in the private sector. Other data shows private rents almost doubling in the past five years and the proportion of income going on rent increasing.

The private rental market is not easy for single mothers to navigate even when they are earning \$100,000 or more. Many real estate agents and landowners prefer two income families and there is a continuing misperception of 'unreliability'.

Home ownership

Single mothers, like the majority of Australian adults, would like to own their own home. Many have done so whilst in a relationship. Alone, however, they face extreme difficulties saving a deposit and/or securing a mortgage as a sole earner with dependants.

Given evidence indicates that 60% of single mothers have experienced family violence, it is a worrying feature of our banking system that there appears to be resistance to them taking up a mortgage on their own. Work is underway to explore with financial institutions mortgage products that will suit these women and their children and not compromise responsible lending. Experiencing family violence compromises intergenerational housing equity. While federal and

state government schemes seem better tailored to meet the needs of these women, many have eligibility criteria that exclude victim survivors on the basis they have undertaken a family law property settlement or have previously owned a property, even if they received no benefit from that property or their name was on the title as a result of coercion or financial abuse.

Many women in long term private rental tell us that over 15 or more years, they have been paying as much rent as they would on a mortgage, but that banks do not always recognise the value of this in assessing their service capability for a mortgage. Now, with housing affordability and supply plummeting, many are in despair and see all the money they have paid in rent likely to benefit someone else's child, not their own.

Young people observing their mother be unable to access a mortgage in her own right also experience anxieties and the ramifications on their current housing security and future capacity to enter the housing market.

Consideration of the laws, policies, practices and services that have been most effective in reducing intergenerational housing inequity in Australia and overseas.

The work of the AHURI Investigative Panel has addressed parts of this question.^x Specific elements that reflect our experience include the following:

- 'Housing plays a substantive role in experiences of **poverty**. Housing costs can increase the effects of poverty and make it more difficult to address its causes.'
 - During COVID, when the Federal government substantially increased payments including the Parenting Payment Single and JobKeeper, and the State government extended a moratorium on rental increases and evictions, single mothers told us how much easier it was to afford nutritious food, fix broken whitegoods or vehicles, and treat their children to social experiences from which they were normally excluded due to cost. Women also told us that their stress levels were lower, and they felt more motivated and able to plan.
- 'A concentration of **policies promoting and subsidising home ownership** is one of the factors driving the role housing plays in Australian experiences of poverty.'
 - Capital gains tax and negative gearing are two of the **policies** that deeply embed inequality in the home ownership market. Perhaps more than anything else, these two policies send a wide signal to the Australian community that housing is an investment rather than a human right or essential service.
- '**Social housing provides** tenants with affordable, secure accommodation and other non-shelter benefits in a way that private rental does not.'
 - It has been evident to us in reading comments by over 2000 respondents to our two national surveys that those who are comfortable in **social housing** feel more secure in their lives and more able to shape their children's lives than those struggling constantly to pay rent and maintain tenure.
- '**Light regulation of Australia's private rental sector** exposes tenants to high direct and indirect costs, perpetuating poverty.'
 - This aligns with our experience. **Regulation** can positively impact on issues such as tenure and rent increases, as it has in Victoria with regards to minimum standards and renter capacity to make a home through small changes (such as the capacity to baby proof stairs or own a pet).
- '**The location of housing** available to people on low incomes is often only in areas that are distant from transport corridors and essential services. These areas may also have fewer public transport options and less frequent services, resulting in increased travel times and a

greater reliance on cars. These factors can significantly increase costs for households that are already experiencing poverty.’

In Victoria, we are currently witnessing the government recognise the **value of building properties along transport corridors** and within reach of essential services.

Unfortunately, these are private builds and, while most have a contractual agreement to provide a percentage of ‘affordable’ dwellings, experience is showing that these are not affordable for people on low incomes. Thus, the opportunity to remedy this issue is wasted.

- ‘A range of programs and interventions are effective in addressing the housing needs of people experiencing poverty. However, their effectiveness is often limited due to tightly restricted eligibility criteria or time limits.’

An excellent example of this is the former **National Rental Affordability Scheme (NRAS)** which was introduced in 2008 by the Australian Government to help increase the supply of affordable rental dwellings. The scheme ceased receiving support in the 2014-15 budget and has been winding down since, with an end date of June 2026. Single mothers describe this scheme as an absolute winner and one that those approved for it felt would truly allow them to better support their children during their school years and beyond. Critical to their appreciation was that the low rents enabled them to save. Many felt absolutely desperate when the defunding of the scheme commenced in the 2014-15 budget, assuming correctly that it was only differing government ideologies that led to its demise rather than an evidenced review. NRAS only existed as a fully supported system for seven years and thus cannot be measured for impact on intergenerational housing equity. The mothers whose families benefitted from it, however, were very clear that this scheme helped them provide well for their children and – until they lost tenure – felt safe and long-term.

- ‘**Setting minimum standards on the built quality of private rental properties** would greatly improve the quality of life of renters and reduce their operating expenditure.’

While our experience suggests this to be true, we are not yet seeing any such benefits from the several years of implementing minimum standards as these appear to be being treated as entirely retrospective. This approach leaves it up to tenants to identify faults rather than have the designer and builder held accountable.

Leaving correction to tenant complaints just makes single mothers feel their continued tenure is at risks if they complain about black mould, insufficient heating, or any of the other breaches of standards now in place. The current market of super charged rents is making potential action an ever more fearful prospect.^{xi}

Two international options which interest us involve the States holding ownership of the land. Singapore and Vienna have done this.^{xii} To our chagrin, the Victorian government is currently demolishing our Melbourne public housing towers, and the limited publicly available documents appear to make it very clear that the expensive rebuilding will provide only minimal increases in social housing, almost none of which will be owned or operated by the government.

The experience of intergenerational housing inequity on different population cohorts, including but not limited to socio-economic, gender, geographical location, disability, ethnicity and racial status.

CSMC regards single mother families at significant risk of intergenerational housing inequity. We do not, however, have a lot of research on this, in large part because until 2006 Parenting Payment Single was adequate and housing was both more affordable and accessible.

We wish the Committee to be aware that ‘single mothers’ in Australia include all women bringing up their children alone, and that First Nations single mothers as a proportion of all First Nations mothers, is significantly higher than in any other population cohort and has reached 41%. Of the whole cohort, 60% have experienced family violence. Other single mother distinctions include the highly diverse socio-economic status, with over a third on very low incomes and the family type most likely to live in poverty in Australia. The remaining two-thirds are spread across the economic spectrum, may own their own housing, and some have their children in private schools. Whatever their economic circumstances, the toll of being a single parent, achieving in every 24 hour period, what our society expects two adults to share. Single mothers from migrant communities have specific experiences and those who are refugees or on temporary visas have no rights to the full range of citizen supports.

The introduction of the Welfare to Work legislation by the Howard government in 2006 changed the income support arrangements for parents raising children alone. Prior to this change, single parents were able to receive Parenting Payment Single until their youngest child turned 16 years of age and the payment was indexed at the same rate as the Age Pension. Later, in 2009, the Rudd government decoupled PPS from the Pension, condemning it to losing value over time. The Welfare to Work changes meant that those new entrants to the system would receive significantly less money and, once their youngest child turned eight years old, be eligible only for the even lower Newstart Allowance (now JobSeeker).^{xiii}

Those receiving the parenting payment when this change was made were ‘grandfathered’ from the changes and were able to remain on the payment until their youngest child turned sixteen. This was reversed when the Gillard government passed the *Social Security Legislation Amendment (Fair Incentives to Work) Act 2012*. The Act ensured that as of 1 January 2013 recipients of the Parenting Payment Single (PPS) would cease to be eligible for the payment once their youngest child turned eight. Most of these parents would then be moved onto Newstart. This change by Labor removed the protection from roughly 163,000 single parents, saving the government \$700 million.^{xiv}

It is thus, essentially from 2006 that we see evidence emerging of the increasing poverty and housing precarity in single mother families. HILDA is one of the key sources with its 2025 report showing that:

- Single-parent families stand out strongly as the demographic with the highest prevalence of disadvantage, and that disadvantage manifests in different ways.
- **Not every single-parent family is doing badly but about a third of single-parent families are doing very badly with diverse and devastating consequences.**
- Single-parent families have the highest rates of housing stress - 22 per cent - compared to couples with dependent children at 6.9 per cent.
- These families also experience higher levels of material deprivation than other demographics – this means they don’t have and can’t afford to buy items or undertake activities that society believes everyone should have. This includes the ability to get medical treatment

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when needed, have sufficient warm clothes and use of heating and cooling, be able to participate in social activities and, most critically, have a decent and secure home.

- **The HILDA Survey found single-parent families had the highest rates of material deprivation of all family types, at more than three times the rate experienced by the rest of the Australian community.**
- The data also shows that material deprivation was more persistent over time for single-parent families.^{xv}

It is from research like that of HILDA, in addition to our work with almost 3000 callers annually to our Support Line, that we are so acutely aware of the growing intergenerational housing inequity, and the growing intergenerational disadvantage generally for young people growing up in single mother households.

In 2025, CSMC published a report on children and young people growing up in single mother households. This involved a survey with seventy young people which was then used as the basis for focus groups with fifty-four on various aspects of their lives. The voices of these 124 young people are a first step into better understanding of intergenerational housing inequity. The young people suggested strategies to alleviate poverty and improvements to housing that will make positive differences in their immediate lives.

Other factors strongly impacting increasing intergenerational housing inequity include:

- Decreasing affordability of housing in rural and regional areas following COVID and with the continuing impacts from extreme weather events
- The increasing and nation-wide problem of family violence in which women and children are usually the victim survivors. Emergency housing for those women and children leaving a situation of violence is almost not available in many areas now, throwing the newly forming family into situations of extreme disadvantage and distress from the outset, or causing victim-survivors to remain in dangerous living circumstances.
- Housing insecurity post separation (both ordinary separation and when leaving violence) continues, with single mothers particularly finding it difficult to rebuild a stable base. There are various reasons for this including:
 - Inability to sustain the mortgage if they remain in the family home after separation, when hardship provisions for example are inflexible and do not meet their needs, and when these women have to work less to meet the increased care needs of children under separation stress and anxiety.
 - Extended periods, sometimes years, of being stuck in the family court awaiting property outcome decisions and unable to move forward.
 - Having insufficient money to meet the increasing housing prices to purchase another home following the division of the assets.
 - Being ineligible for first homeowner grants when they have, as part of a couple, purchased housing.
 - Dealing with continuing family violence/financial abuse and the lack of safety for them if they participate in pursuing shared assets, which a former partner is hiding.
- Reliance on income support when they are unable to work forces them into the private rental market if they can't secure social housing. These may be women with a disability or whose child has a disability; are unskilled workers or new migrants with barriers to work; are living rurally where there is no work; are unable to move due to parenting orders from the family court that fix their residence within a limited area; or a combination of the above.

The causes of intergenerational housing inequity, including nature and rates of construction, rental policies and practices, tax settings, homelessness policies, lending rules, and public and social housing practices and investment.

The policy of successive Commonwealth governments to keep working age recipients of social security recipients on an income well below the poverty line, is a primary contributor to intergenerational housing inequity.

Commonwealth Rent Assistance is well below market rental. With so much less income than the rest of the population, those on social security tend to become dependent on poor quality housing that is only affordable because it does not meet minimum standards and is thus not desirable to most prospective tenants. This, along with the other disadvantages listed by HILDA, undermines the attributes that enable people to improve their lot from a position of deep disadvantage. Instead of confidence, young people tell us they are leaving home worried about their mother and siblings and with no financial support from their fathers. They already feel disadvantaged by the struggles to live in two households or with mothers who are time and resource poor, having needed to take paid employment while still at school. For young people coming from First Nations families, have a disability or struggling with their sexuality, these burdens are increased. They frequently lack the networks and confidence that come from being able to afford to play team sports or participate in cultural activities available to their peers.

In conjunction with the below poverty level social security support, government restricts the amount of earnings allowable before cutting Parenting Payment Single and JobSeeker. Allowable earnings on PPS are approximately \$225 per fortnight if you have one child, with an additional sum - approximately \$25 per additional child - before payments reduce at the rate of forty cents per additional dollar earned.^{xvi} This policy in turn limits savings for a deposit.

Another federal government practice provides states and territories with lower public housing financial supports than they receive for those for community housing. Tenants in community housing pay 30% of their income plus their whole Commonwealth Rental Assistance entitlement compared to 25% of income paid in public housing. While as strain on states and territory, this also inhibits individuals saving.

The national housing stress definition based on not having to pay more than 30% of income on rent, is being weaponised to effectively lock those on social security payments out of all rentals. Anglicare fear this means the housing crisis is becoming a permanent feature of the housing system.^{xvii} Along with the lack of public housing, this means many low income single mothers are raising their children in overcrowded housing, garages, spare rooms, caravans, tents and cars.

All these issues are well known to policy makers, politicians and researchers. The fact that they continue to pursue policies advantaging commercial developers, providing tax concessions for investors, demolishing public housing and more, is almost the final nail in the coffin of intergenerational housing equity. Many people who face difficulties and disadvantages and come through these, thank those who helped them materially, and critically, those who gave them hope. Generations now being locked out of housing purchase and any form of equitable, long tenure rental, feel targeted, discriminated against, and bereft of hope. Too many children will carry that burden into their adulthood.

Increasingly, the widespread use of rent-tech and the automatic and opaque conclusions of algorithms, pits single mothers in competition with double income applicants for family-sized rental properties. Callers tell us about applying for 30, 60, or 90 rentals and their distress at only being able to secure what no one else wants, often due to black mould, insecure foundations, no

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heating, cooling or security. They talk about their fears of the impact of these factors on their own and their children's health, their shame when they see their children's unhappiness, and the impacts of successive moves on their children's schooling.

Lending rules continue to disadvantage single mothers who are unable to secure loans even when they have a deposit.

- Many are locked out of First Home Owners schemes if they owned a house in previous relationship, triggering the first generation of housing inequity.
- Even a moderately good income, if single, and if there is no rental history or if that rental history is not included in servicing, can be insufficient to qualify for a mortgage.

Single parents are eligible for the government's 2% home deposit scheme, yet **to be eligible you need to be divorced**. The website makes it explicit: *To be eligible, you need to be single (no spouse or de facto partner – if you're separated but not divorced, you're not considered single).*^{xviii} **Curiously, this appears to legitimates discrimination on the grounds of marital status.** The reality is that just as some defacto couples preference housing over the cost of a wedding, many newly single mothers prioritise housing over the cost of divorce.^{xix}

Australia does not have a practice of long-term rental policies such as in Europe where it is normal to be a long-term renter and policies are in place to support this.

The factors that promote or impede action on significant housing reform.

Factors that impede action

While there are excellent suggestions for improving all facets of the Australian housing situation, there appears little will to put these in action. For a long time, there have been assumptions that all is well, with investors and owners happy with the rising prices. Suggestions that housing needs to be considered a human right and an essential service have been brushed aside.

Successive governments have been unwilling to consider the needs, wellbeing and dignity of Australia's most vulnerable, with the result that decisions to advantage housing speculation have continued to be embedded into the system.

In addition, the negative rhetoric of successive governments in relation to welfare dependence and mutual obligation have significantly lessened tolerance for economic diversity and the protections promised in our commitment to the International Covenant on Economic, Social and Cultural Rights, among others.^{xx}

Factors that might promote action

Removing the taxes that benefit investors and multiple owners has long been suggested as a key strategy to improve housing options. With publicity on the inequity of these benefits, more Australians are coming to realise the imbalance.^{xxi}

The housing crisis has extended to the point that the 'Bank of Mum & Dad' is one of the top 10 mortgage brokers in the country. Growing awareness of this may translate into pressure for change.

The existence of this Committee is an important, albeit incremental, step toward better decision-making. The Treasurer has spoken seriously about his concerns regarding intergenerational equity and the need for change, so hopefully he and others will take seriously the report.

Policy, legislative and other options for tackling intergenerational housing inequity and evening the playing field for current and future generations

An approach to co-designing with people who are tenants and early owners could provide opportunities to vastly improve decision making in this area. This could include:

- Harnessing relevant work in the past two-three years such as Everybody's Home Peoples Commission.^{xxii}
- Identifying clearly the groups most at risk of intergenerational housing inequity and providing forums so that Treasury, Housing, Social Security, Transport & other govt departmental heads and policy staff can witness, listen and collaborate with those affected
- Listen to those generally marginalised in policy conversations including children and young people from across the community spectrum with heavier weighting for First Nations, those with a disability, those from single mother low income families, to heed their experiences and ideas
- Recognising that reform can't be siloed, and that housing inequality is related to wealth inequality. Earlier work on social inequalities, such as Richard Wilkinson's research in [The Spirit Level](#), shows that **high inequality harms society** by decreasing health, reducing trust, and increasing violence, mental illness, and obesity across the population. It creates heightened anxiety, intense status competition, and poorer social relationships because of larger material differences, affecting everyone, not just the poor. With this in mind, we need all levels of government included, the broader community engaged, and planners, developers, builders and owners involved with those whose lives they affect.
- Finally, we say that people need solutions NOW as well as long term planning. We encourage innovative thinking including and not limited to:
 - Temporary houses
 - Modular and 3D printed houses which claim significant benefits in terms of time, cost, labour, and environmental impact
 - Access to unused government land
 - An end to land banking.

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