

**MISSION
AUSTRALIA**

Submission

Submission to the Consultation
on the Second Action Plan
(National Plan to End Violence
against Women and Children
2022-2032)

July 2026

Contents

Executive summary	3
Summary of recommendations	4
About Mission Australia	6
Introduction	6
Shifting systemic responses to homelessness from crisis to prevention is vital.....	7
Recommendations	10
Investment in effective FDV programs must be matched with investment in appropriate long-term housing options for women and children who wish to leave their home.....	10
Recommendations	16
Access to adequate income support is needed to escape violence, access housing and re-establish a life free from violence	17
Recommendations	19
References.....	20

Executive summary

Mission Australia welcomes the opportunity to provide a submission to the Consultation on the Second Action Plan (National Plan to End Violence against Women and Children 2022–2032). Our submission is based on strengthening the implementation of Action 10 of the National Plan (Improve access to short-term, medium and long-term housing for women and children experiencing violence, including those living in institutional settings, and support women to stay in their own homes when they choose to do so) and primarily responds to the questions posed under Priority Area 5 (System integration and workforce), although our responses may also be relevant to other priority areas. Our overarching message is that policy and practice across the housing, social housing, homelessness prevention, family and domestic violence (FDV), child and family and income support sectors must operate as a connected, integrated system to effectively support people who have experienced violence and achieve the goals of the National Plan.

The National Plan's and Consultation Paper's focus on prevention and early intervention to prevent FDV mirrors advocacy efforts in the housing and homelessness sector to shift from crisis-oriented to prevention-oriented responses. We believe this will have important flow-on effects to the FDV sector, given that FDV is a leading driver of homelessness and the central role that housing plays in a holistic and coordinated approach to addressing violence in all its forms. Our recommendations centre around supporting the creation of a Homelessness Prevention Transformation Fund that drives better resourcing towards targeted prevention programs for those most at risk and policy reforms that prevent homelessness for groups at high risk.

Alongside this is a concurrent need to improve pathways into long-term housing for those who need it. Decades of housing undersupply, and particularly underinvestment in social and affordable housing, has resulted in people who have experienced FDV unable to access safe, secure and stable homes when they most need them. The Second Action Plan should continue to strengthen housing-based support for people experiencing FDV, but begin to shift future investment from crisis and transitional accommodation towards the provision and expansion of suitable long-term housing options such as rapid rehousing models, programs that prioritise the allocation of private rentals to women and children who have experienced FDV, Safe at Home programs that provide a comprehensive package of support and accommodation options for men in addition to funding housing supports for women and children. Courageous cross-sector advocacy efforts are needed to push Australian governments to build more social and affordable housing and commission an official social housing needs analysis to understand the requisite scale of future funding commitments, in line with expert recommendations.

Lastly, access to adequate income support is needed to escape violence, access housing and re-establish a life free from violence. Social security payments are too low for people to secure safe, appropriate and long-term accommodation, particularly in the private rental market, or maintain a home without experiencing severe financial stress. This is because recent adjustments to the rates of many payments are not keeping pace with wage growth, rent increases or the increasing cost of living pressures. Similarly, wages are not increasing at the same rate as the cost of housing and essential services, and housing costs accelerate the disparity between cost of living and wage increases. The range of

constraints associated with a lack of income mean that people experiencing FDV can be forced to choose between homelessness and staying in, delaying leaving or returning to a violent relationship. This is not acceptable. Sufficient financial support should be made available and easily accessible for people who have experienced FDV to assist them to escape violence and provide stability to continue to live free from violence.

It is Mission Australia's strong belief that ending violence against women and children requires the provision of safe and appropriate long-term housing, ideally through uninterrupted pathways from crisis services and accommodation to affordable and secure housing options of the person's choice (with wraparound supports if required). This would be accompanied, where needed, by access to adequate income support so that people who have experienced violence can remain housed, rebuild their lives and, ultimately, thrive.

Summary of recommendations

Shift systemic responses from crisis to prevention

1. Work in partnership with governments and government agencies (e.g. Department of Health, Department of Social Services, The Treasury) to establish a Homelessness Prevention Transformation Fund to support a sector shift from crisis response to prevention and early intervention, while highlighting the benefits across sectors, including to specialist FDV services and broader efforts to end violence against women and children

Match investment in effective FDV programs with investment in appropriate long-term housing options

2. Ensure that pathways to long-term housing are well-coordinated and appropriately funded
3. Advocate for growing the number of social and affordable homes so they make up at least 6% of all homes in Australia in the medium term, and 10% over the longer term, to facilitate uninterrupted pathways from crisis accommodation to appropriate, safe and secure longer-term housing of the person's choice
4. Expand the use of rapid rehousing models to ensure that people escaping FDV can quickly access long-term housing
5. Scale up programs that prioritise the allocation of private rentals to women and children who have experienced FDV
6. Expand the implementation of Safe at Home programs that provide comprehensive packages of prompt, tailored and coordinated support for people who wish to remain in their homes
7. Provide more accommodation options for men in addition to the necessary housing supports required for women and children who have experienced FDV

8. Work in partnership with the Federal Treasury and across Australian governments to commission an official social housing needs analysis to understand the requisite scale of future funding commitments
9. Ensure the suitability of long-term housing options by co-designing policies, systems, housing and services with people with lived experience of FDV

Improve access to adequate income support

10. Work in partnership with the Department of Finance and Treasury to increase economic protective factors for women and children escaping FDV by:
 - a. Lifting JobSeeker, Youth Allowance, Parenting Payment and related income support payments to at least \$600 per week, and indexing payments to wages as well as prices
 - b. Increasing the maximum threshold for CRA by 60%
 - c. Reviewing the CRA program and state-based rental subsidy programs for people on low and moderate incomes struggling in private rentals
 - d. Developing and maintaining a national pool of 15,000 dedicated youth tenancies, plus integrated supports, for young people experiencing or at risk of homelessness across Australia each year
 - e. Addressing the rental gap to ensure viability for housing providers and landlords offering tenancies to young people who have been homeless
 - f. Increasing the Remote Area Allowance in line with its loss in value over time through inflation and applying ongoing indexation

About Mission Australia

Mission Australia is a national Christian charity that has been standing alongside Australians in need since 1859. In 2024-25, we supported 141,552 people through 494 programs and services across several areas including homelessness, housing, strengthening communities, children and families, youth, employment, disability, mental health and alcohol and other drugs. Of these, 4,888 people were supported through our 17 specialist family and domestic violence services in QLD, NSW, NT and WA. Together, we're building hope and possibility for all.

Introduction

Mission Australia welcomes the opportunity to provide a submission to the Consultation on the Second Action Plan (National Plan to End Violence against Women and Children 2022–2032).¹ The Second Action Plan is an important next step in delivering the National Plan to End Violence against Women and Children 2022–2032² that will enable Australia to build on the successes of the First Action Plan³ and strengthen areas of the National Plan that have received limited attention to date.

Family and domestic violence (FDV) is a leading driver of homelessness. 27% of people who accessed specialist homelessness services (SHSs) in 2024-25 cited FDV as their main reason for seeking assistance and of people seeking support for FDV, 44% were experiencing homelessness when they first accessed services.⁴ It is our strong belief that ending violence against women and children requires the provision of safe and appropriate long-term housing, ideally through uninterrupted pathways from crisis services and accommodation to affordable and secure housing options of the person's choice (with wraparound supports if required). This would be accompanied, where needed, by access to adequate income support so that people who have experienced violence can remain housed, rebuild their lives and, ultimately, thrive.

Our submission is based on strengthening the implementation of Action 10 of the National Plan (Improve access to short-term, medium and long-term housing for women and children experiencing violence, including those living in institutional settings, and support women to stay in their own homes when they choose to do so) and primarily responds to the questions posed under Priority Area 5 (System integration and workforce) in the Consultation Paper:

- What supports do specialist and universal services need to provide inclusive, accessible and responsive services?
- What evidence, workforce or system gaps should the Second Action Plan prioritise to strengthen implementation and improve outcomes over time?

The information in this submission may also be relevant to questions asked under other Priority Areas. The key message is that policy and practice across the housing, social housing, homelessness prevention, FDV, child and family and income support sectors must operate as a connected, integrated system, rather than as separate responses, to effectively support people who have experienced violence and achieve the goals of the National Plan.

As an overarching comment, Mission Australia encourages the Second Action Plan to strengthen recognition of children and young people as victim-survivors of family, domestic and sexual violence in their own right. Responses to violence should be child-centred, trauma-informed and rights-based, ensuring that children's safety, voices, recovery and long-term wellbeing are considered alongside the needs of non-offending parents and caregivers. Consistent with Safe and Supported: The National Framework for Protecting Australia's Children 2021 to 2031⁵ and the National Principles for Child Safe Organisations,⁶ children should be supported to participate in decisions affecting them and have access to services designed specifically for their developmental and safety needs. Mechanisms for meaningful, ongoing participation of all victim-survivors, and particularly children and young people, with lived experience of FDV, homelessness and housing instability, over the lifetime of the Second Action Plan and beyond, will advance the changes that are needed to finally end violence against women and children in Australia.

Shifting systemic responses to homelessness from crisis to prevention is vital

The National Plan's and Consultation Paper's focus on prevention and early intervention to prevent FDV mirrors efforts across a range of human services sectors to move towards systems grounded in strengths-based approaches intended to prevent the occurrence of crisis and respond earlier and more proactively to warning signs of distress or disruption. Mission Australia is one of many advocates for such a transformation in the housing and homelessness sector, based on evidence that investment in prevention and early intervention:

- Avoids unnecessary human misery⁷
- Promotes flourishing^{8,9}
- Saves money within the sector by limiting cycles of homelessness and housing instability¹⁰
- Can reduce costs in other sectors over time, including health, justice and welfare,^{11,12} and thereby save governments money

Given the strong links between FDV and homelessness and the central role that housing plays in a holistic and coordinated approach to addressing violence in all its forms, prevention and early intervention efforts in the housing and homelessness sector are likely to intersect with, and positively impact on, the effectiveness of systemic efforts to end violence against women and children.

To shift the current homelessness service system to a more efficient footing, Mission Australia recommends that the centrepiece of reform be a Homelessness Prevention Transformation Fund, which could include a Federal/State matching component. The Fund's main objective would be to catalyse the transition from crisis to prevention by funding policy, program and practice changes and investing in evidence-based housing and support models. It would direct resources towards:

- Targeted prevention programs for those most at risk:
 - Women and children experiencing FDV

- Unaccompanied children who experience homelessness, largely due to FDV in the family home
- Young people experiencing family violence or conflict that may lead them to leave home
- Older women experiencing FDV or elder abuse
- Policy reforms that prevent homelessness for groups at high risk, with particular attention given to young people transitioning from out-of-home care, youth justice and institutional settings. These cohorts are particularly vulnerable to homelessness⁴ and can face heightened risks of exploitation and violence when stable housing, supportive relationships and coordinated supports are absent. Prevention funding that accompanies policy changes should prioritise housing pathways and integrated transition supports for these groups
- Supporting measures needed to shift to a prevention approach such as workforce training

The Prevention Fund's secondary objective would be to free up portions of investment in housing and homelessness over the longer term as the need for cost-intensive crisis interventions diminishes. These objectives are aligned with the findings of the *Delivering quality care more efficiently Inquiry Report*, in which the Productivity Commission recommended the establishment of a National Prevention and Early Intervention Framework to guide strategic investment in programs designed to avoid or arrest the progress of illness, difficulty or disadvantage.¹⁶ Multiple sectors implementing prevention and early intervention approaches that overlap and interact with each other are likely to strengthen all systems-level responses to disadvantage, difficulty and risk, and produce significant benefits that accrue across individuals, families, communities and governments over time. For example, early intervention initiatives that prevent family violence, keep children engaged in education, strengthen family functioning and sustain housing can collectively reduce demand on homelessness, child protection, justice and health systems over time.

Spotlight on prevention and early intervention programs: Reconnect

People who first experience homelessness at a young age are more likely to experience persistent homelessness¹³ and housing instability¹⁴ over time. Around 40,000 unaccompanied children and young people access Australia's SHSs each year, often seeking support for housing crisis, FDV and/or a relationship or family breakdown.⁴

Reconnect is a place-based prevention and early intervention program that aims to address the factors in young people's lives that precipitate homelessness. There are two types of Reconnect services: generalist services that deliver the core model, and specialist services that tailor support to specific groups of children and young people in their local context.

Young people aged 12-18 referred to Reconnect (by, e.g. schools, health services, social workers, youth justice, Centrelink, youth refuges or self-referral) first undergo a needs assessment. If Reconnect is appropriate for them, their needs are matched with existing program supports, which can include individual case management, counselling, group work, mediation, practical support and referrals to other support services. Rather than providing housing, Reconnect services work with

children, young people, their families and support people to keep a young person in their home when it is safe to do so.

Reconnect plays an important role in preventing and responding to FDV among children and young people. Through its early intervention model, Reconnect supports:

- Early identification of FDV risk, enabling timely referrals to specialist services and safety supports
- Improved safety planning, particularly when remaining at home is viable and in the best interests of the young person
- Safe family relationships, including working with families to address conflict and reduce escalation where it is appropriate and safe to do so
- Recovery from violence, including counselling, emotional support, and rebuilding trust and connection

Over the 2025-26 financial year, data collected from Mission Australia's Reconnect services showed that:

- 37% of young people were identified as experiencing FDV when accessing support from Reconnect
- 15% of young people were experiencing homelessness and 79% were at risk of homelessness
- 22% of young people sought support for family functioning and 20% sought support for housing

At exit:

- 96% of young people had secure and stable housing
- 50% reported improvements in their personal safety, with 79% scoring within or above the Australian normative range
- 70% reported improvements in their overall wellbeing

These data complement an independent whole-of-program evaluation of Reconnect conducted in 2024, which found that:¹⁵

- Reconnect assisted children and young people to achieve a range of short-term outcomes, including timely engagement with supports, increased resilience and wellbeing, and improvements to their housing situation
- It led to reductions in the number of young people entering homelessness and better relationships with family which enable young people to remain at home, although better data is needed to understand longer-term impacts
- Reconnect costs \$2,175 per person, making it relatively cost-efficient compared to other youth-focused early intervention and prevention programs. The median cost of delivering Reconnect is \$429 per session

- Reconnect’s place-based approach gives services the flexibility to deliver highly specialised support (e.g. working with children of mothers that are in prison) and build effective networks that can meet the specific needs of young people (e.g. local mental health services, or housing providers)

Reconnect is one of the very few homelessness programs that is suitable and available for children under 15 years of age and is therefore a vital lifeline for children and young people in need of stable housing and support to address risk factors for FDV and homelessness. Reconnect is also a critical component of the broader domestic, family and sexual violence system, complementing specialist services while providing an accessible, community-based entry point for children and young people who may not otherwise engage with formal FDV supports. Given its promising evaluation findings and status as the only large-scale youth homelessness prevention and early intervention program in Australia, it is a strong candidate for further investment and scaling up to ensure it can meet widespread and growing need, and effectively complement services in intersecting systems.

Recommendations

1. Work in partnership with governments and government agencies (e.g. Department of Health, Department of Social Services, The Treasury) to establish a Homelessness Prevention Transformation Fund to support a sector shift from crisis response to prevention and early intervention, while highlighting the benefits across sectors, including to specialist FDV services and broader efforts to end violence against women and children

Investment in effective FDV programs must be matched with investment in appropriate long-term housing options for women and children who wish to leave their home

Housing is central to a holistic approach to ending violence against women and children.² Mission Australia commends Federal, State and Territory efforts to progress Action 10 of the National Plan (Improve access to short-term, medium and long-term housing for women and children experiencing violence, including those living in institutional settings, and support women to stay in their own homes when they choose to do so) through direct policies, programs and funding such as:

- Improved access to emergency accommodation through the Safe Places program¹⁷

- Upgrading and expanding the capacity of crisis and transitional accommodation facilities and domestic violence shelters^{17,18}
- Tasmania's expansion of the Family Violence Rapid Rehousing program¹⁷
- Dedicating 4,000 social homes to women and children impacted by FDV and older women at risk of homelessness through the Housing Australia Future Fund (HAFF)¹⁸

Indirect efforts that may also improve the availability of longer-term housing for women and children escaping FDV include expanded access to the 5% Deposit Scheme for first homebuyers and the Help to Buy scheme.¹⁸

The bulk of the abovementioned investments are directed towards the provision of crisis and transitional accommodation. In a crisis-focused system, this is a necessary way to prevent homelessness and provide short-term stability for women and children who have escaped FDV. However, it does little to address the fact that the pathway from emergency accommodation to crisis/transitional accommodation to long-term housing is currently and critically blocked by a lack of appropriate and affordable long-term housing options.¹⁹ Decades of housing undersupply, and particularly underinvestment in social and affordable housing,²⁰ has resulted in people unable to access safe, secure and stable homes when they most need them. This means that they end up either:

- Stuck in refuges, shelters, emergency accommodation or crisis and transitional accommodation, which are often only available for a set period of time, or unsuitable for longer-term stays or particular cohorts. For example, young people have described refuge accommodation that is unsanitary, unsafe or does not allow visits from support workers,²¹ while boys over the age of 12 can be excluded from some shelters and family pets can be excluded from some shelters and transitional accommodation¹⁹
- Unable to access any accommodation provided by the FDV sector because it is at capacity. This can often occur in regional, rural and remote areas with limited services. In these instances, people can become trapped in a revolving door between crisis and transitional services, homelessness (which can involve temporary stays with family or friends) and returning to an unsafe home.²² Aboriginal and Torres Strait Islander women living in remote areas may be at particularly high risk of these outcomes

The unintended consequences of limited and bottlenecked housing pathways can be very severe and include further experiences of FDV, compromised health and wellbeing (e.g. through retraumatisation or interrupted recovery), homelessness, loss of trust in and contact with services, and interactions with child protection services resulting in the removal of children or delayed family reunification (if stable long-term housing cannot be secured within a certain timeframe).^{19,22}

These consequences are avoidable when pathways to long-term housing are well-coordinated, appropriately funded and uninterrupted by supply issues. Mission Australia believes the Second Action Plan should continue to strengthen housing-based support for people experiencing FDV, but begin to shift future investment from crisis and transitional accommodation towards long-term housing options to facilitate safety, recovery, healing and reductions in future service use. Options for achieving this could include:

- Expanding the use of rapid rehousing models, particularly in jurisdictions that have increased their proportion of social housing stock, such as Queensland, Tasmania and Victoria²⁰
- Scaling up programs that prioritise the allocation of private rentals to women and children who have experienced FDV. Mission Australia and The Salvation Army, in collaboration with local real estate agencies and housing and/or FDV services, have piloted The Priority Project in Southeast Queensland and Western Sydney, with evaluations finding that the combination of deep relationships and partnerships between all stakeholders, the provision of person-led case management before and during tenancies, and strategies to address the mismatch between the pace of the rental market and The Priority Project rental applications was key to housing 55 women and 111 children in safe, secure and affordable homes. Further details, including estimated cost savings, can be found in the Spotlight box below
- Expanding the implementation of Safe at Home programs across all states and territories, especially in areas with limited emergency, crisis and transitional accommodation options such as rural and remote areas. All Safe at Home programs should use non-restrictive eligibility practices²³ and provide a comprehensive package of support that includes immediate and longer-term safety risk assessments and security upgrades, supporting the removal of a violent person from the home, case management services and integrated, coordinated support with other agencies and service providers (e.g. justice/legal, counselling, financial and cultural services). This would enable people experiencing violence to receive prompt, tailored and coordinated support. The Staying Home Leaving Violence program in NSW, which effectively contributes to the long-term safety and housing stability of women and children who have left a violent and abusive relationship,²⁴ could provide the basis for similar models in other states and territories, as could the Safe at Home model currently being trialled in Victoria if it is found to be effective²⁵
- Providing more accommodation options for men, which may reduce the burden on women and children to leave the family home when violence occurs and enable men to engage with services to address their issues and reduce the risk of future offending. However, this should only be considered in addition to the necessary housing supports required for women and children escaping FDV and not through any transfer of funds from much-needed women's services

Spotlight on pathways to a home: The Priority Project

The Priority Project (TPP) is an innovative program that was jointly created by Mission Australia and The Salvation Army in 2021 through a co-design process with women. It supports women and children whose primary goal is safe and secure housing (with additional supports as required), which reduces the risk of cycling in and out of refuges and crisis accommodation and reduces additional harm to families. TPP works with the real estate sector to prioritise private rentals for woman-led families who have experienced FDV. Landlords are asked to prioritise rentals to women whose applications may otherwise be overlooked (e.g. because of poor rental history due to FDV), and property managers facilitate early or prioritised access to properties for women in TPP. FDV services

refer women to the program and support them with a range of tasks, including preparing an application, assisting with technology and language barriers, advocacy, applying for rental subsidies and case management support before and during tenancies.

TPP was piloted and independently evaluated in Southeast Queensland and Western Sydney between 2023 and 2025. During the pilot periods, 124 properties were sourced for the program, 194 women with histories of FDV were found to be eligible for the program, 76 tenancy applications were submitted, 55 women and 111 children were housed and 53 women had sustained their housing by the end of the evaluation. In Western Sydney, the average time from TPP intake to successful application was 20 days and 91% of TPP participants were housed in the open market (i.e. not offered the property exclusively). In Southeast Queensland, TPP participants were more successful when property managers offered the property exclusively to them (50% compared to 15%). This provided more time for the application process and advocacy about the barriers women who have experienced FDV face when applying for rentals.

TPP provided an important entry into the private rental market for eligible women, who expressed gratitude for the program and felt strongly that they would not have been able to get into the private rental market without it. Women housed through TPP reported meaningful and significant improvements in their wellbeing scores from intake to follow-up, in particular feelings of safety, future security and standard of living. Women shared that they were no longer scared to come home and had a “peace of mind” they had not felt before. Many emphasised the importance of this stability for both themselves and their children. Two women spoke about starting a new job, and two had already had their leases renewed.

“They really knuckled down for me...we found something within that first week and I was approved...and within the next week I was basically moving out.” – Woman housed by TPP

“I can see that my kids are happy, and I can see I'm getting control of my life, the freedom, the independence.” – Woman housed by TPP

Collaborators spoke positively about the program. Case managers reported that TPP was a valuable way to support women needing housing, noting that TPP freed up places in refuges and other crisis accommodation services for women who would not be able to afford to enter the private rental market. Property managers valued giving back to the community and were likely to recommend TPP to other property managers.

“We don't necessarily have time to run round and try and forge those relationships with real estates...it's a really invaluable service and we truly appreciate having that. It means that our time and resources can be better spent.” – Case manager

An economic evaluation estimated that housing 72 women and children in Southeast Queensland during the evaluation resulted in an estimated total annual savings of \$612,873 across housing, healthcare and outcomes for children, while in Western Sydney, housing 94 women and children

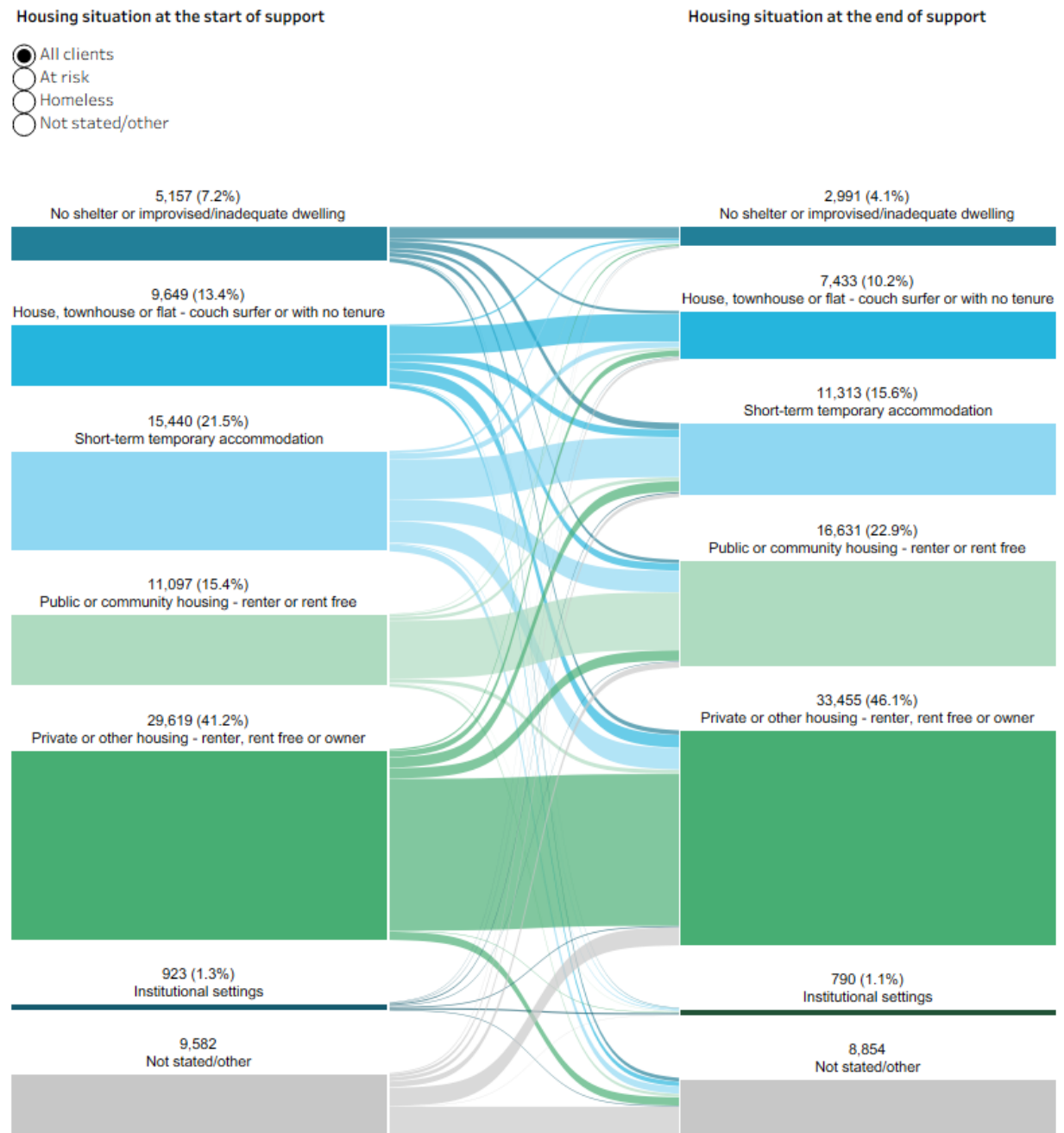
resulted in an estimated total annual savings of \$1,071,215. TPP continues to run in both locations and make a meaningful difference in the lives of women and children who have experienced FDV.

It is worth emphasising that children who experience violence need stable environments that support their recovery, development, education and connection to family, culture and community. Housing responses for women and children escaping violence should include child-focused safety planning that considers each child's individual risks and needs, including staying connected to school, community and support networks. Children should also have opportunities to be heard and involved in decisions that affect them where appropriate. Recognising children as victim-survivors in their own right can help ensure housing responses support both immediate safety and longer-term wellbeing and recovery.

In addition, courageous cross-sector advocacy efforts from the housing and homelessness, FDV, disability, mental health, justice, employment and children, family and community sectors are needed to push Australian governments to extend recent social and affordable housing investment programs (such as the HAFF) well beyond 2030, and commission an official social housing needs analysis to understand the requisite scale of future funding commitments, in line with expert recommendations.²⁰ Pawson and Martin note that existing government commitments to increase social housing stock will result in an additional 55,000 homes by 2030. This net gain of 13% is equivalent to projected national household growth to 2030,²⁰ which is “only enough to stop the share of social housing in Australia shrinking further,”²⁶ and is not enough to meet demand.

As an example of the level of demand in just one cohort, Figure 1 shows the housing situation at the start and end of SHS support for the 81,467 people who had experienced FDV with closed cases at the end of 2024-25.⁴ Although the number of people who ended their support period in stable housing (public or community housing, private or other housing, or institutional settings) increased by around 12%, 14.3% (n = 10,424 people) ended their support period with no shelter, couch surfing or with no tenure and 15.6% (n = 11,313 people) ended their support period in short-term temporary accommodation. Housing situations at the end of support for unaccompanied children and young people accessing SHSs in 2024-25 showed a similar increase in the number of people in stable housing, but 27.8% (n = 7,077 people) ended their support period with no shelter, couch surfing or with no tenure and 16.2% (n = 4,111 people) ended their support period in short-term temporary accommodation.⁴ Modelling from Australian Community Housing estimates that Australia needs at least 510,000 more social and affordable homes by 2050, which can be achieved by building an additional 23,000 homes per year between 2030 and 2050.²⁷ Reinvesting housing tax reform revenue into social and affordable housing could boost housing stock to 6% of all housing by 2050, and 10% of all housing in the longer term.²⁷

Figure 1. Housing situation at the start and end of SHS support for people who had experienced FDV with closed cases at the end of 2024-25.



Source: Australian Institute of Health and Welfare (2025).⁴

It is also critical to ensure that long-term housing is suitable for women, children and young people. For example, housing options should:^{22,28,29}

- Include appropriate privacy, safety and security measures
- Be closely located or connected to employment and education opportunities, childcare and schools, transport, health and community services, community centres and other necessary amenities
- Account for the size of the household
- Account for disability and mobility requirements
- Be safe for children and pets where applicable
- Be age- and culturally appropriate

People with lived experience should be included in the design of FDV-related policies, systems, housing and services.

Recommendations

2. Ensure that pathways to long-term housing are well-coordinated and appropriately funded
3. Advocate for growing the number of social and affordable homes so they make up at least 6% of all homes in Australia in the medium term, and 10% over the longer term, to facilitate uninterrupted pathways from crisis accommodation to appropriate, safe and secure longer-term housing of the person's choice
4. Expand the use of rapid rehousing models to ensure that people escaping FDV can quickly access long-term housing
5. Scale up programs that prioritise the allocation of private rentals to women and children who have experienced FDV
6. Expand the implementation of Safe at Home programs that provide comprehensive packages of prompt, tailored and coordinated support for people who wish to remain in their homes
7. Provide more accommodation options for men in addition to the necessary housing supports required for women and children who have experienced FDV
8. Work in partnership with the Federal Treasury and across Australian governments to commission an official social housing needs analysis to understand the requisite scale of future funding commitments
9. Ensure the suitability of long-term housing options by co-designing policies, systems, housing and services with people with lived experience of FDV

Access to adequate income support is needed to escape violence, access housing and re-establish a life free from violence

Most of the people Mission Australia works with rely on income support payments while many others are in low-paid work or are underemployed. Nationally, most people will either receive income support or live in a household that receives income support at some point in their lives, including up to 45% of people who have previously experienced FDV.³⁰ They should have confidence that this support will be available when they need it, straightforward to access and sufficient to meet their needs. The current social security system fails to deliver on these measures, with serious consequences for vulnerable people.

Economic insecurity can function as a mechanism of coercive control and is a significant barrier to leaving violence safely. Adequate income support payments are therefore an important part of addressing FDV because they act as both a violence-prevention measure and a practical support that enables women, children and young people to leave violent relationships, re-establish themselves and rebuild their lives.³¹ However, people whose main source of income is social security payments and who have experienced FDV are more financially vulnerable than victim survivors who earn salary or wages and all government payment recipients.³⁰ They may be more likely than other victim-survivors to experience difficulties when leaving a violent relationship, particularly those related to a lack of money, and are somewhat more likely to return to a violent relationship. Although emergency financial support payments can improve immediate housing outcomes, people who receive government income payments tend to experience insecure housing arrangements over time.³⁰ This is because income support is often too low for people to secure safe, appropriate and long-term accommodation, particularly in the private rental market,³² or maintain a home without experiencing severe financial stress. Reasons for this include:

- The current rates of many social security payments, such as Jobseeker, Youth Allowance, single parent payments and Commonwealth Rent Assistance (CRA), are too low to cover the basic needs of life. These payments are adjusted every six to 12 months in line with the Consumer Price Index and their rates are not keeping pace with wage growth, rent increases or the cost of living.³³ Single parents, young people and people who are unemployed are therefore at high risk of experiencing poverty³⁴
- Although the cost of housing and essential services is increasing, wages are not increasing at the same rate, so there is a widening gap between what things cost and what people can pay for. In 2025, a full-time minimum wage worker had \$33 left after paying for rent, food and transport, while a single parent on the minimum wage had just \$1 left, even with government assistance, and a family with two full-time workers and two children had only \$5 remaining each week³⁵
- Housing costs accelerate the disparity between cost of living and wage increases. The national median rent was \$681 per week in the December 2025 quarter, up \$204 per week since

December 2020.³⁶ Overall, 26% of Australian households experience rental or mortgage stress,³⁷ as they spend more than 30% of their disposable income on housing related costs, and 43% of low-income renters experience rental stress despite receiving CRA,³⁸ because budgets for people on lower incomes are disproportionately affected by rising rental costs

Available and affordable homes for people on low or very low incomes are almost non-existent. Social housing waitlists are oversubscribed, with 254,571 applicants currently waiting to be allocated a home.³⁸ National wait time data from 2024-25 indicates that 43% of newly allocated households in public housing received housing within one year, 43% waited one to five years and 14% waited five years or more.³⁹ For newly allocated households in state-owned and managed Indigenous housing, 46% received housing in less than one year, 39% waited one to five years and 15% waited five or more years.³⁹ Critically low vacancy rates in the private rental market remain^{36,40} and there are essentially no private rentals available to people who rely on income support payments for their main source of income, as shown in Table 1.

Table 1. Affordability of private rentals for people on income support payments.

Household type	Number of national rentals available in March 2026	Percentage of national rentals available in March 2026 (n = 48,776)
Single person on Youth Allowance	0	0.0%
Single person on JobSeeker	1	0.0%
Single person aged over 21 on the Disability Support Pension	17	0.0%
Single person on the Age Pension	88	0.2%
Single parent with one child aged under 5 years on Parenting Payment Single	21	0.0%
Single parent with two children, one aged under 5 years and one aged under 10 years on Parenting Payment Single	26	0.1%

Adapted from Anglicare (2026).⁴⁰

Some groups affected by FDV may be particularly impacted by a combination of these and other factors. For example:

- Young people's earnings (both income support and wages) are typically lower than those of adults, so they can be locked out of both the private rental market and social housing system.⁴¹ They also face specific systemic barriers related to eligibility and access, such as longer wait times, the risk of aging out of services or accommodation once they turn 18, 21 or 25, and complex service navigation (particularly for 16-18 year olds,^{21,29} and when transitioning from

child to adult services).⁴² These can affect the availability of appropriate and safe long-term housing options and in turn compromise the ability of young people with histories of FDV to achieve stability, control and independence

- People living in remote areas, including Aboriginal and Torres Strait Islander peoples, have very little opportunity to obtain paid work and experience living costs that are on average 40% higher than those in urban areas.⁴³ They are therefore more severely affected by low vacancy rates, social housing shortages and high rents. Although many people in remote areas are eligible for Remote Area Allowance, a supplementary income support payment paid by the Federal Government to people receiving an income support payment and live in a remote area, the payment has only been increased twice since its introduction, and only provides an additional 1.5% – 2.7% in income support, depending on the base payment received⁴³

The range of constraints associated with a lack of income mean that people experiencing FDV can be forced to choose between homelessness and staying in, delaying leaving or returning to a violent relationship.⁴⁴ This is not acceptable. The Federal Government must ensure sufficient financial support is available and easily accessible for people who have experienced FDV to assist them to escape violence and provide stability to continue to live free from violence.

Recommendations

10. Work in partnership with the Department of Finance and Treasury to increase economic protective factors for women and children escaping FDV by:
 - a. Lifting JobSeeker, Youth Allowance, Parenting Payment and related income support payments to at least \$600 per week, and indexing payments to wages as well as prices⁴⁵
 - b. Increasing the maximum threshold for CRA by 60%⁴⁶
 - c. Reviewing the CRA program and state-based rental subsidy programs for people on low and moderate incomes struggling in private rentals
 - d. Developing and maintaining a national pool of 15,000 dedicated youth tenancies, plus integrated supports, for young people experiencing or at risk of homelessness across Australia each year
 - e. Addressing the rental gap to ensure viability for housing providers and landlords offering tenancies to young people who have been homeless
 - f. Increasing the Remote Area Allowance in line with its loss in value over time through inflation and applying ongoing indexation⁴³

References

1. Department of Social Services (2026). Consultation on the Second Action Plan (National Plan to End Violence against Women and Children 2022–2032). Retrieved 15 July 2026 from <https://engage.dss.gov.au/second-action-plan/>.
2. Department of Social Services (2022). The National Plan to End Violence against Women and Children 2022–2032. Retrieved 15 July 2026 from <https://www.dss.gov.au/national-plan-end-violence-against-women-and-children/resource/national-plan-end-violence-against-women-and-children-2022-2032>.
3. Department of Social Services (2023). First Action Plan 2023–2027. Retrieved 15 July 2026 from <https://www.dss.gov.au/national-plan-end-violence-against-women-and-children/resource/first-action-plan-2023-2027>.
4. Australian Institute of Health and Welfare (2025). Specialist homelessness services annual report 2024–25. Retrieved 15 July 2026 from <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/about>.
5. Department of Social Services (2021). Safe and Supported: The National Framework for Protecting Australia’s Children 2021 to 2031. Retrieved 15 July 2026 from <https://www.dss.gov.au/child-protection/resource/national-framework-protecting-australias-children-2021-2031>.
6. Australian Human Rights Commission (2018). National principles for child safe organisations. Retrieved 15 July 2026 from <https://www.childsafety.gov.au/resources/national-principles-child-safe-organisations>.
7. Australian Housing and Urban Research Institute (2022). How supporting people at risk of homelessness helps reduce other costs. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/analysis/brief/how-supporting-people-risk-homelessness-helps-reduce-other-costs>.
8. Mission Australia (2023). A safe place to call home: Homelessness impact report 2023. Retrieved 15 July 2026 from <https://www.missionaustralia.com.au/what-we-do/evidence-impact-and-advocacy/research/reports/a-safe-place-to-call-home-homelessness-impact-report-2023/>.
9. Mission Australia (2025). Tenancy support impact summary 2025. Retrieved 15 July 2026 from <https://www.missionaustralia.com.au/what-we-do/evidence-impact-and-advocacy/research/reports/tenancy-support-impact-summary-2025/>.
10. Deloitte (2024). Brisbane Common Ground case for change paper. Retrieved 15 July 2026 from <https://www.deloitte.com/au/en/services/economics/analysis/brisbane-common-ground-case-change-paper.html>.
11. Taylor Fry on behalf of the NSW Department of Communities and Justice (2021). Pathways to homelessness: Final report. Retrieved 15 July 2026 from <https://www.nsw.gov.au/departments-and-agencies/homes-nsw/social-housing-resources/pathways-to-homelessness>.

12. Zaretsky, K. and Flatau, P. (2013). The cost of homelessness and the net benefit of homelessness programs: A national study. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/research/final-reports/218>.
13. Scutella, R., et al. (2012). Journeys Home research report no. 1. Retrieved 15 July 2026 from https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0007/2202838/Scutella_et_al_Journeys_Home_Research_Report_W1.pdf.
14. Chigavazira, A., et al. (2013). Journeys Home research report no. 2: Findings from waves 1 and 2. Retrieved 15 July 2026 from https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0006/2202846/Chigavazira_et_al_Journeys_Home_Research_Report_W2.pdf.
15. Nous Group (2024). Review of the Reconnect program – final report. Retrieved 15 July 2026 from <https://treasury.gov.au/sites/default/files/2025-07/review-reconnect-program-final-report.pdf>.
16. Productivity Commission (2025). Delivering quality care more efficiently Inquiry Report. Retrieved 15 July 2026 from <https://www.pc.gov.au/inquiries-and-research/quality-care/report/>.
17. Department of Social Services (2025). 2025 highlights - National Plan to End Violence against Women and Children 2022–2032. Retrieved 15 July 2026 from <http://www.dss.gov.au/node/4153>.
18. Australian Treasury (2026). Homes for Australia: A national plan. Retrieved 15 July 2026 from <https://treasury.gov.au/sites/default/files/2026-06/p2026-773858.pdf>.
19. Valentine, K., et al. (2020). Inquiry into integrated housing support for vulnerable families. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/research/final-reports/339>.
20. Pawson, H., and Martin, C. (2026). The revival of social housing construction in Australia 2020-2030. Retrieved 15 July 2026 from <https://www.unsw.edu.au/content/dam/pdfs/ada/city-futures/2026-2-the-revival-of-social-housing-construction-in-australia-2020-2030.pdf>.
21. Australian Government Domestic, Family and Sexual Violence Commission and ANROWS (2025). Children and young people roundtable summary report. Retrieved 15 July 2026 from <https://www.dfsvc.gov.au/children-and-young-people-roundtable-summary-report>.
22. Cripps, K., and Habibis, D. (2019). Improving housing and service responses to domestic and family violence for Indigenous individuals and families. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/research/final-reports/320>.
23. Australian Housing and Urban Research Institute (2022). Brief: Domestic and family violence. Staying home, leaving violence programs. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/analysis/brief/domestic-and-family-violence-staying-home-leaving-violence-programs>.
24. Breckenridge, J., et al. (2022). Staying Home Leaving Violence evaluation: Final report. Retrieved 15 July 2026 from <https://dcj.nsw.gov.au/service-providers/supporting-family-domestic-sexual-violence-services/dfv-programs-funding/staying-home-leaving-violence.html>.

25. Safe At Home (2026). The trial. Retrieved 15 July 2026 from <https://www.safeathome.org.au/about-safe-at-home/the-trial/>.
26. Pawson, H. (2026). 55,000 extra social housing homes are being built. But a new study shows that boom still falls short. Retrieved 15 July 2026 from <https://theconversation.com/55-000-extra-social-housing-homes-are-being-built-but-a-new-study-shows-that-boom-still-falls-short-275925>.
27. Australian Community Housing (2026). Turning housing tax reforms into homes. Retrieved 15 July 2026 from https://australiancommunityhousing.org.au/wp-content/uploads/2026/05/ACH_BudgetResponse.v2.pdf.
28. YWCA Australia (2026). Housing that pays back: Why investing in housing for women and families delivers measurable economic returns. Retrieved 15 July 2026 from <https://www.ywca.org.au/advocacy/research/housing-that-pays-back/>.
29. Robinson, C., et al. (2026). Better futures: Supported accommodation for unaccompanied children and young people experiencing homelessness. Retrieved 15 July 2026 from <https://www.ahuri.edu.au/research/final-reports/459>.
30. Social Ventures Australia and Russell, R. (2025). Impact of government payments on victim survivors escaping family and domestic violence: Report for the Economic Inclusion Advisory Committee. Retrieved 15 July 2026 from <https://www.socialventures.org.au/our-impact/sva-research-interrogates-effect-of-government-payments-on-victim-survivors-of-family-and-domestic-violence/>.
31. National Social Security Rights Network (2018). How well does Australia's social security system support victims of family and domestic violence? Report summary. Retrieved 15 July 2026 from https://www.ejaustralia.org.au/wp-content/uploads/2018/10/Report-summary_-NSSRN-social-security-domestic-violence_Digital.pdf.
32. Isobe, J., et al. (2024). Safe at Home: Experiences, Barriers, and Access (The SHEBA Project) research report. Retrieved 15 July 2026 from <https://vawc.com.au/wp-content/uploads/2025/02/SHEBA-Research-Report.pdf>.
33. ACOSS and UNSW Sydney (2026). Poverty in Australia: Causes and solutions. Retrieved 15 July 2026 from <https://povertyandinequality.acoss.org.au/causes-and-solutions/>.
34. ACOSS and UNSW Sydney (2026). Poverty in Australia. Retrieved 15 July 2026 from <https://povertyandinequality.acoss.org.au/poverty/#what-is-poverty>.
35. Anglicare Australia (2025). Cost of living index: minimum wage, 2025. Retrieved 15 July 2026 from <https://www.anglicare.asn.au/publications/cost-of-living-index-minimum-wage-2025/>.
36. Cotality (2026). Rental growth accelerates as vacancy rates tighten. Retrieved 15 July 2026 from <https://www.cotality.com/au/insights/articles/rental-growth-accelerates-as-vacancy-rates-tighten>.
37. Australian Institute of Health and Welfare (2025). Housing affordability. Retrieved 15 July 2026 from <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>.

38. Productivity Commission (2026). Report on Government Services 2026: Housing and homelessness. Retrieved 15 July 2026 from <https://www.pc.gov.au/ongoing/report-on-government-services/housing-homelessness/housing/>.
39. Australian Institute of Health and Welfare (2026). Housing assistance in Australia. Retrieved 15 July 2026 from <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2026/contents/entries-exits-and-transfers>.
40. Anglicare (2026). Rental affordability snapshot: National report 2026, 17th edition. Retrieved 15 July 2026 from <https://www.anglicare.asn.au/publications/2026-rental-affordability-snapshot/>.
41. Homelessness Australia and Equity Economics (2026). Economic benefits of removing the Youth Housing Penalty. Retrieved 15 July 2026 from <https://homelessnessaustralia.org.au/wp-content/uploads/2026/04/HA-Economic-benefits-of-removing-the-Youth-Housing-Penalty-v02-1.pdf>.
42. Klassman, K., et al. (2024). A rapid evidence assessment of barriers and strategies in service engagement when working with young people with complex needs. Children and Youth Services Review, 156, 107292. Retrieved 15 July 2026 from <https://doi.org/10.1016/j.chidyouth.2023.107292>.
43. ACOSS (2026). Briefing note: Why the Remote Area Allowance needs to increase. Retrieved 15 July 2026 from <https://www.acoss.org.au/wp-content/uploads/2026/04/Why-the-Remote-Area-Allowance-needs-to-increase.pdf>.
44. The Salvation Army (2026). The Red Shield report 2026. Retrieved 15 July 2026 from <https://www.salvationarmy.org.au/about-us/news-and-stories/publications-and-resources/the-red-shield-report-2026/>.
45. ACOSS (2026). Why JobSeeker, Youth Allowance, Parenting Payment and related payments need to increase. Retrieved 15 July 2026 from https://assets.nationbuilder.com/acoss/pages/207/attachments/original/1783399309/Raise_the_Rate_July2026.pdf?1783399309.
46. ACOSS (2026). Budget priorities statement 2026-27: Submission to the Treasurer. Retrieved 15 July 2026 from https://www.acoss.org.au/wp-content/uploads/2026/04/ACOSS_Budget-Priorities-Statement-2026-27.pdf.