

# **Submission to the Inquiry on Intergenerational Housing Inequity**

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# About the Justice and Equity Centre

The Justice and Equity Centre is a leading, independent law and policy centre. Established in 1982 as the Public Interest Advocacy Centre (PIAC), we work with people and communities who are experiencing marginalisation or disadvantage.

The Centre tackles injustice and inequality through:

- legal advice and representation, specialising in test cases and strategic casework;
- research, analysis and policy development; and
- advocacy for systems change to deliver social justice.

We actively collaborate and partner in our work and focus on finding practical solutions. We work across five focus areas:

**Disability rights:** challenging discrimination and making the NDIS fairer to ensure people with disability can participate equally in economic, social, cultural and political life.

**Justice for First Nations people:** challenging the systems that are causing ongoing harm to First Nations people, including through reforming the child protection system, tackling discriminatory policing and supporting truth-telling.

**Homelessness:** reducing homelessness and defending the rights of people experiencing homelessness through the Homeless Persons' Legal Service and StreetCare's lived experience advocacy.

**Civil rights:** defending the rights of people in prisons and detention, including asylum seekers, modernising legal protection against discrimination, raising the age of criminal responsibility to 14, advancing LGBTIQ+ equality and advocating for open and accountable government.

**Energy and water justice:** working for affordable and sustainable energy and water and promoting a just transition to a zero-carbon energy system.

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The Justice and Equity Centre office is located on the land of the Gadigal of the Eora Nation.

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# Recommendations

## ***Recommendation 1***

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*The Federal Government should work with State and Territory Governments to ensure a significant, continued increase in social housing with a target of at least 10% of housing stock as social housing.*

## ***Recommendation 2***

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*The Federal Government should develop a National Housing and Homelessness Plan which includes increased funding for homelessness services.*

## ***Recommendation 3***

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*The Federal Government should develop a dedicated First Nations Housing and Homelessness Plan which includes increased funding for First Nations organisations to deliver housing and homelessness supports.*

## ***Recommendation 4***

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*The Federal Government should consider how best to enshrine the human right to adequate housing into Australian legislation.*

# 1. Introduction

The Justice and Equity Centre (JEC) welcomes the opportunity to make a submission to the Select Committee Inquiry on Intergenerational Housing Inequity.

The JEC runs the Homeless Persons' Legal Service (HPLS) which provides legal assistance to people experiencing or at risk of homelessness.

We also support two lived experience advisory groups – StreetCare and the Lived Experience Committee (LEC) for the *Housing and Mental Health Agreement 2022*. Members of these groups have lived experiences of homelessness, being social housing tenants and living with mental health conditions.

Our submission summarises the reflections and recommendations shared by StreetCare and LEC advocates in a consultation, supported by relevant research and evidence.

## 2. The state of housing inequity in Australia

Access to housing in Australia is deeply inequitable. For many people, securing an affordable, fit for purpose and secure home is 'challenging, if not impossible.'<sup>1</sup>

The lack of affordable housing options is placing people in significant rental stress, with an estimated 1.26 million low-income households in financial housing stress in 2024–25.<sup>2</sup> Many people are forced to forego essentials simply to keep a roof over their heads.<sup>3</sup>

Housing inequity is most evident in rising rates of homelessness across Australia. 122,494 people were experiencing homelessness in 2021 – an increase of 5.2% since 2016.<sup>4</sup> It is also estimated that in 2022, there were between 2.7 million and 3.2 million Australians at risk of homelessness – where one negative shock could result in them losing their home. This is an increase of 63% compared to 2016.<sup>5</sup>

As the lived experience advocates highlight:

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- <sup>1</sup> Australian Government, National Housing Supply and Affordability Council, *State of the Housing System 2025* (Report, 2025) vii <<https://nhsac.gov.au/sites/nhsac.gov.au/files/2025-05/ar-state-housing-system-2025.pdf>> ('*State of the Housing System 2025*')
  - <sup>2</sup> Australian Institute of Health and Welfare, 'Housing affordability' (Web article, 16 October 2025) <<https://www.aihw.gov.au/reports/australias-welfare/housing-affordability#:~:text=Housing%20costs%20relative%20to%20income,their%20disposable%20income%20on%20housing>>.
  - <sup>3</sup> *State of the Housing System 2025* (n 1) 82.
  - <sup>4</sup> Australian Bureau of Statistics, *Estimating Homelessness: Census* (Web page, 22 March 2023) <<https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release#cite-window1>>.
  - <sup>5</sup> Impact Economics and Policy, *Call Unanswered: Unmet Demand for Specialist Homelessness Services* (Report, November 2024) 5 <<https://homelessnessaustralia.org.au/wp-content/uploads/2024/11/Impact-Economics-Call-Unanswered.pdf>> ('*Call Unanswered*').

*“The way housing is now, where it's so exorbitant, it's not working. It's not working for people. It's out of reach for so many people.”*

*“Houses [have become] very expensive. It's a problem... There's workers living in cars, it's not getting easier.”*

Younger generations face a much more precarious housing future compared to older generations.<sup>6</sup> Even so, housing inequities are experienced across multiple generations and measures to resolve inequities should be targeted based on level of need.

## **2.1 How intergenerational wealth shapes housing access**

Housing is a key area where wealth is transferred between generations.<sup>7</sup> With a severe lack of affordable housing options, access to stable housing is increasingly determined by whether or not a person benefits from intergenerational wealth:<sup>8</sup>

*“It's about property inequity. If you're a property owner, or if your parents are a property owner, or if your grandparents are a property owner, you immediately have an entry into a far greater amount of wealth [and] money... that generational wealth is passed down when people pass away – they leave the house to the kids, or they leave the super to the kids.”*

*“50 or 60 years ago family homes were given to the next generation. Then in the 80s they became an investment. Then the situation got worse, as if you didn't have family support you had no family home.”*

*“I was in public housing, and the only way I was able to move out of public housing was because I inherited some money, and I was able to buy... I'd still be in public housing today had I not inherited that money, because my financial situation is not much better.”*

People who own property are accumulating increasing wealth, but those who do not are facing rising precarity.<sup>9</sup> As highlighted by lived experience advocates:

*“People are getting wealthier and wealthier off these rental properties... But the rents aren't affordable.”*

*“You've got a whole population that spends a lot of money on housing. Rents have become a major issue for anyone to afford... It's a division that really needs to be looked at.”*

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<sup>6</sup> Rachel Ong Viforj, 'Australia's Housing System and Intergenerational Sustainability' in Andrew Podger, Jane Hall and Mike Woods (ed), *More Than Fiscal: The Intergenerational Report, Sustainability and Public Policy in Australia* (ANU Press, May 2023) 111, 125.

<sup>7</sup> Cody Hochstenbach et al, 'Housing as an engine of inequality and the role of policy (2025) 25(1) *International Journal of Housing Policy* 1, 2.

<sup>8</sup> Elaine Grace, *Housing in Australia: Financial Journeys Through Affordability, Retirement and Climate Challenges* (Report, 2025) 4 <<https://content.actuaries.asn.au/resources/resource-ce6vyqn64sx3-2093352434-60163?>>.

<sup>9</sup> Cody Hochstenbach et al (n 7) 1.

## 2.2 Experiences of homelessness across generations

While some households benefit from this intergenerational wealth transfer, others ‘*can’t rely on the bank of mum and dad*’. They are often faced with inequalities that have been experienced across generations, and which increase their risk of homelessness.

Almost half of people that experience homelessness had parents who also experienced homelessness.<sup>10</sup> This is an individual risk factor which is exacerbated by structural determinants of homelessness, particularly the lack of affordable housing. As one advocate explained:

*“My dad was homeless, and then I was homeless, and I was having a conversation with my son the other night. [He said] “I’m okay with being homeless if things haven’t worked out within 10 years.” Now, you know, he’s a 20-year-old... I’m not saying that he will become homeless, I don’t believe that will be his journey, but when that stuff is part of a family...it has some relevance.”*

As people with experiences of homelessness, advocates expressed concern about how the inequities they experienced may also be faced by future generations, including their children, because they are unable to pass on intergenerational wealth:

*“Unfortunately, people like myself, if I was to pass away tomorrow, I’ve got nothing to pass on to anybody.”*

*“Now, my mum lives in a nursing home. When she dies, they keep the house and I’m left with her debt, and when I die my children are left with debt and no home.”*

*“If I was to die tomorrow, not only would I not leave my son any money, but he’d be in debt, because he’d have to pay for my funeral...I don’t have any super, I’ve got nothing.”*

As the main cause of homelessness for women and children in Australia,<sup>11</sup> domestic and family violence is also a driver of intergenerational housing inequity. Advocates spoke about the ripple effects of domestic violence, which causes housing instability across multiple generations:

*“There was domestic violence in the home, and I found it hard to deal with ...I blame myself for a lot of things over a lot of years...we know these things can cause problems for [the children] in the future. Because at the moment, my oldest son [is] homeless, he’s living in a car.”*

*“My experience in my family is that my mum worked, and she bought property, she bought land, she built a house. Then there was domestic violence and because of that, she was forced to leave that property, leave that house. Her decision-making was really impaired, and she sold out of that property really cheaply just to get away from a psychopath. And then she became... a single parent, with 3 children, and working... So domestic violence*

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<sup>10</sup> Paul Flatau et al, *Lifetime and intergenerational experiences of homelessness in Australia* (AHURI Final Report No. 200, 21 February 2013) 2 <<https://www.ahuri.edu.au/research/final-reports/200>>.

<sup>11</sup> Homelessness Australia, *Homelessness and domestic and family violence: State of the Response Report 2024* (Report, 2024) 1 <<https://homelessnessaustralia.org.au/wp-content/uploads/2024/03/IWD-2024-3.pdf#:~:text=Domestic%20and%20family%20violence%20is%20the%20leading,in%20enabling%2C%20or%20preventing%2C%20women%20achieving%20safety>>.

*is a massive reason for women – why they might own property, be a homeowner, and then their circumstances are irrevocably changed.”*

Advocates also highlighted the intergenerational housing inequities among First Nations people in Australia since colonisation – perpetuated through Government laws and policies.<sup>12</sup> This has led to ongoing housing disadvantage.<sup>13</sup> First Nations people are half as likely to own their own homes (with or without a mortgage) than non-Indigenous Australians,<sup>14</sup> and are nine times more likely to be experiencing homelessness than non-Indigenous Australians.<sup>15</sup>

## 2.3 The impacts of homelessness

Housing inequality can have a ‘domino’ effect – leading to inequalities in other areas such as health and employment.<sup>16</sup> Advocates spoke about how experiences of homelessness have impacted their children:

*“I think in the span of, 10 or 20 years, we lived in, like, 30 different types of accommodation. My children would ring me up from school and say, where are we going this week?”*

*[Now] they’re older, they have severe mental health, PTSD even, to a degree... Their education is lacking, they’ve got no resumes...because of the way everything started.”*

Advocates shared how these experiences have made the young people in their lives feel they do not belong in the community. This extends to disengagement from support services, both government and non-government, due to a lack of faith that their needs will be met:

*“You can have a bad experience with someone in [housing] client services, and you don’t get the assistance [you need]. And then this is what the children are seeing. In future, when they get older, [my children] feel they don’t belong in the community, or the community’s not a safe place, and they don’t access those needs for housing, where they actually do really need it.”*

This points to the growing sense of division in the community between those who have intergenerational housing wealth, and those who do not:

*“If you’re a homeowner, you’ve got power in the community in a lot of ways. You can make complaints against people in [social] housing.”*

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<sup>12</sup> For more information on the impact of laws and policies on housing for First Nations people see Justice and Equity Centre and Indigenous Law Centre, ‘Towards Truth’, *Housing* (Web Page) <<https://www.towardstruth.org.au/themes/people/housing>>.

<sup>13</sup> Homelessness Australia, *Raising the alarm: Australia’s family homelessness emergency* (Report, August 2025) 13 <<https://homelessnessaustralia.org.au/wp-content/uploads/2025/08/HA-Raising-the-alarm-Australias-family-homelessness-emergency-v03.pdf>>.

<sup>14</sup> *State of the Housing System 2025* (n 1) 111.

<sup>15</sup> Homelessness Australia (n 13) 13.

<sup>16</sup> Cody Hochstenbach et al (n 7) 6.

*“[homelessness] causes a great divide from the children’s point of view on what community is.”*

With people struggling to secure permanent housing and often having to move in an attempt to find it, the sense of a fractured community is amplified:

*“If [you’re in] transitional housing or temporary accommodation, you’re not going to put down roots. You may not even unpack your stuff. Sometimes people’s stuff doesn’t get unpacked for years, because they have that feeling that: “is this going to be taken away from me?” So that plays out, not with just not unpacking your stuff, but with your engagement with that community as well, with your community ties, if you don’t have that sense of continuity...”*

*Once people become able to own property, they can become a lot more engaged with their community, because they have that sense of ownership, and they feel that sense of belonging.*

*And so, it generally benefits everybody, if that’s available to people: to put down roots.”*

### **3. Preventing and responding to homelessness and housing inequity**

Without action, housing inequities will continue to deepen, with the potential for lasting societal impacts beyond just housing outcomes.<sup>17</sup> Homelessness is increasing in Australia – with devastating impacts for the individual which, without adequate supports, can extend into future generations.

#### **3.1 Increased social housing supply**

Social housing is a crucial service which ensures that people who cannot access the private housing market can have a safe and secure home. As recognised in the State of the Housing System Report in 2024, housing is a protective factor which can alleviate intergenerational disadvantage.<sup>18</sup>

One advocate shared the role social housing played at different points in his life:

*“I had two brothers, two sisters, two stepsisters, and a stepbrother, and we all grew up in fibro public housing. We all went on to subsequently buying homes and made that transition out of public housing. But because later in life, I went down this path of dysfunction, I’m the only one that’s gone back into public housing. Which is not a problem. I’m housed now after transitioning out of homelessness, so that’s a good thing.”*

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<sup>17</sup> Elaine Grace (n 8) 4.

<sup>18</sup> Australian Government, National Housing Supply and Affordability Council, *State of the Housing System 2024* (Report, 2024) 145 <<https://nhsac.gov.au/sites/nhsac.gov.au/files/2024-05/state-of-the-housing-system-2024.pdf>>.

While there has been increased investment in social housing by both federal and state and territory governments, this growth is insufficient to meet demand.<sup>19</sup>

UNSW City Futures Research Centre estimates that there are 640,000 households with an unmet need for social and affordable housing in Australia.<sup>20</sup> These are households facing significant financial stress and insecurity.

Social housing waitlists across Australia continue to grow. As of June 2024, there were 169,000 households waiting to be allocated public housing – up from 155,000 in June 2014.<sup>21</sup> Within this increase, there are higher numbers of people in ‘greatest need’ for housing: from 23% of all households on the waitlist in June 2014, to 43% of all households on the waitlist in June 2024.<sup>22</sup> This demonstrates that more and more people have an urgent need to be housed, including because they are currently homeless.<sup>23</sup>

Advocates expressed deep concern about how access to social housing is only getting harder:

*“It’s a hell of lot more difficult to access public housing. When I accessed public housing 25 years ago, it was reasonably easy – I got on the priority list very quickly, and was housed pretty quickly once my application was in. It is much more difficult these days.”*

*“With the number of people that need to get help, you get lost in the system.”*

The significant strain on the social housing systems not only means that many people are unable to access it, but it can also result in poorer service delivery.

For example, the limited supply of social housing results in fewer allocation options for social housing tenants. This increases the likelihood that a tenant will be offered, and pressured to accept, housing that is inadequate or does not meet their needs – putting them at risk of tenancy failure and future periods of homelessness. As one advocate explains:

*“3 years ago, I had to take custody of my three oldest grandchildren, because both their parents had severe drug issues...[But we got placed in] complexes where there’s a lot of drug taking...And you don’t get a choice, even though you know that’s not the right accommodation for your children.”*

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<sup>19</sup> Hal Pawson and Chris Martin, *The revival of social housing construction in Australia 2020-2030* (Working Paper, February 2026) 4-5 <<https://www.unsw.edu.au/content/dam/pdfs/ada/city-futures/2026-2-the-revival-of-social-housing-construction-in-australia-2020-2030.pdf>>; Hal Pawson et al, *Australian Homelessness Monitor* (Report, December 2024) 8 <[https://homelessnessaustralia.org.au/wp-content/uploads/2024/12/AHM\\_final.pdf](https://homelessnessaustralia.org.au/wp-content/uploads/2024/12/AHM_final.pdf)>.

<sup>20</sup> Ryan van den Nouwelant, Laurence Troy and Balamurugan Soundararaj, *Quantifying Australia’s unmet housing need: A national snapshot* (November 2022) <<https://www.unsw.edu.au/content/dam/pdfs/ada/city-futures/CHIA-housing-need-national-snapshot-v1.0.pdf>>.

<sup>21</sup> Australian Institute of Health and Welfare, ‘Housing assistance in Australia’ (Web article, 24 June 2025) <<https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists>>. This figure does not include people on the waitlist for community housing, Indigenous community housing, or state-owned and managed Indigenous housing.

<sup>22</sup> Ibid.

<sup>23</sup> Ibid.

A significant, long-term increase in social housing is needed to redress housing inequities for current and future generations. Australia should aim for a target of at least 10% of all housing stock to be social housing.

### **Recommendation 1**

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*The Federal Government should work with State and Territory Governments to ensure a significant, continued increase in social housing with a target of at least 10% of housing stock as social housing.*

## **3.2 Homelessness prevention and support**

Australia does not have an overarching national plan to address homelessness. While the Federal Government has committed to deliver a 10-year national housing and homelessness plan, this has not been released.

A coordinated approach is needed to ensure that all levels of government are working together to prevent homelessness – the most severe consequence of our inequitable housing system. Clear targets, timelines and accountability are essential to delivering an effective strategy.

A national strategy must include significant investment in homelessness support services to address surging demand. In 2024, research found at least 123,000 people aren't getting the help they need to avoid or escape from homelessness.<sup>24</sup> Responding to intergenerational housing inequity requires increased supports for people experiencing homelessness.

### **Recommendation 2**

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*The Federal Government should develop a National Housing and Homelessness Plan which includes a significant increase in funding for homelessness services.*

Given the significant intergenerational housing inequities experienced by First Nations people, there must also be a more strategic and coordinated approach across government agencies to ensure First Nations people can access appropriate housing and homelessness supports.

We support the call from the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) and Homelessness Australia for the Federal government to develop a dedicated First Nations National Housing and Homelessness Plan.<sup>25</sup> This must include increased resourcing for First Nations organisations.

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<sup>24</sup> *Call Unanswered* (n 5) cited in Homelessness Australia, *Three Critical Actions: Fixing the Homelessness Emergency* (July 2025) 3 <<https://homelessnessaustralia.org.au/wp-content/uploads/2025/07/Three-point-agenda-6.pdf>>.

<sup>25</sup> Homelessness Australia and National Aboriginal and Torres Strait Islander Housing Association, 'The housing gap for Indigenous Australians that keeps widening: new analysis' (Media release, 1 August 2025) <<https://homelessnessaustralia.org.au/wp-content/uploads/2025/08/Homelessness-Australia-First-Nations-draft-media-release-1.pdf>>.

### **Recommendation 3**

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*The Federal Government should develop a dedicated First Nations Housing and Homelessness Plan, including increased funding for First Nations organisations to deliver housing and homelessness supports.*

### **3.3 Towards a legislated right to housing**

The Australian Human Rights Commission has emphasised that access to safe, secure housing is a fundamental human right,<sup>26</sup> and that people experiencing homelessness face 'violations of a wide range of human rights'.<sup>27</sup>

As a party to the International Covenant on Economic, Social and Cultural Rights, Australia has a legal obligation to progressively implement the right to adequate housing.<sup>28</sup> Yet, as this submission has demonstrated, for many people this right has not been realised. In comments which still resonate today, the United Nations Special Rapporteur noted in 2006:

*Special Rapporteur has come to the conclusion that Australia has failed to implement its international legal obligation to progressively realize the human right to adequate housing to the maximum of its available resources, particularly in view of its possibilities as a rich and prosperous country.*<sup>29</sup>

While housing policy reform will obviously remain necessary, and legislative changes can only go so far in addressing homelessness, we urge the Federal Government to consider domestic legislation evolving towards an enforceable right to housing in order to implement Australia's international legal obligation.

### **Recommendation 4**

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*The Federal Government should consider how best to enshrine the human right to adequate housing into Australian legislation.*

We welcome the opportunity for further consultation and engagement with our lived experience advocates in this inquiry and encourage the Committee to hear directly from them.

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<sup>26</sup> As recognised in several international human right treaties including *International Covenant on Economic, Social and Cultural Rights*, opened for signature 16 December 1966, 993 UNTS 3 (entered into force 3 January 1976) art 11; *Convention on the Rights of the Child*, opened for signature 20 November 1989, 1577 UNTS 3 (entered into force 2 September 1990) art 27; *International Convention on the Elimination of All Forms of Racial Discrimination*, opened for signature 21 December 1965, 660 UNTS 1 (entered into force 4 January 1969) art 5(e)).

<sup>27</sup> Australian Human Rights Commission, *Homelessness is a Human Rights Issue* (Report, 2008) <<https://humanrights.gov.au/resource-hub/by-resource-type/publications/uncategorised/homelessness-human-rights-issue>>.

<sup>28</sup> UN CESCR, General Comment No 4: (1991) E/1992/23 explains that the right to adequate housing comprises seven elements: 1) legal security of tenure; 2) availability of services, materials, facilities and infrastructure; 3) affordability; 4) habitability; 5) accessibility; 6) location; 7) cultural adequacy. Each of these elements must be present for housing to be adequate.

<sup>29</sup> Ibid.