

Catholic Social Services Australia  
and the ACBC Bishops  
Commission for Social Justice,  
Mission and Service (BCSJMS)

Senate Select Committee  
Intergenerational Housing  
Inequity Inquiry

FOR THE COMMON GOOD  
May 2026

Catholic Social Services Australia (CSSA) and the Australian Catholic Bishops Conference (ACBC) – Bishops Commission for Social Justice, Mission and Service (BCSJMS) thank the Senate Committee for the opportunity to contribute to the Inquiry on Intergenerational Housing Inequity.

## **ABOUT CATHOLIC SOCIAL SERVICES AUSTRALIA**

Catholic Social Services Australia (CSSA) advocates for the Church’s social service ministry and is the peak body for Catholic social service providers. We envision a just, inclusive and compassionate Australian society that reflects and supports the dignity, equality, and participation of all people.

Delivering **\$1.4 billion** of services on behalf of governments across the Federation, our **42 member agencies** provide a diverse range of services to approximately half a million people across Australia including: housing and homelessness services, emergency relief and financial counselling, children’s and family services, early childhood education and care, foster and out-of-home care, youth work, family and relationship support, specialist domestic and family violence services, aged care, NDIS and other disability services, support for survivors of modern slavery and refugee assistance.

Our network operates across more than **700** locations in Australia, employing over **10,000** staff, strengthened by the contribution of over **3,000** volunteers.

For over **70 years**, CSSA has been at the forefront of advocating for those experiencing disadvantage. Our network of member agencies ranks among the largest and longest-established social services providers in the nation, with a presence in every state and territory in Australia.

## **ABOUT THE AUSTRALIAN CATHOLIC BISHOPS CONFERENCE (ACBC) – BISHOPS COMMISSION FOR SOCIAL JUSTICE, MISSION AND SERVICE (BCSJMS)**

The Australian Catholic Bishops Conference (ACBC) is the permanent national body of the Catholic bishops in Australia, established in 1966 to coordinate, promote, and act on national issues. It facilitates collaboration among bishops, liaises with the Holy See and government, and sets policy for the Church’s mission on social, ethical, and pastoral matters.

The Bishops Commission for Social Justice, Mission and Service (BCSJMS) sets priorities in consultation with the ACBC, to plan and develop strategies at the national level to promote the life and mission of the Catholic Church in Australia in the areas of international aid and integral ecology, health and aged care, marginalised or disadvantaged people in Church life and Australian society, social services, people with disability, specialist pastoral ministries and Catholic Social Teaching, especially social justice.

## Acknowledgement

CSSA and the BCSJMS acknowledge the Traditional Custodians of the many lands and waters on which we live, work, and serve. We pay our deep respects to Elders past and present, and we recognise the continuing connection of Aboriginal and Torres Strait Islander peoples to Country, culture, and community. We honour their enduring spiritual relationship with the Creator which is woven through their stories of our sacred land, and tells of a relationship that has nurtured wisdom, belonging, and care for creation since time immemorial.

We commit ourselves to walk together in truth and justice - listening, learning, and standing in solidarity with First Nations peoples as we seek reconciliation and healing.



**Dr Jerry Nockles**  
Chief Executive Officer  
Catholic Social Services Australia



**Bishop Tim Harris**  
Bishop of Townsville  
Chair, Bishops Commission for  
Social Justice, Mission and Service



AUSTRALIAN  
CATHOLIC BISHOPS  
CONFERENCE

Bishops Commission for Social Justice,  
Mission and Service

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## **SUMMARY OF RECOMMENDATIONS**

### ***Recommendation 1***

Government to support the expansion of Housing First programs for the Australian context to support people with complex support needs into housing and assist them to sustain their tenancies in line with social and affordable housing initiatives and targets.

### ***Recommendation 2***

Government to support Recommendation 1 in the Economic Inclusion Advisory Committee's (EIAC) 2026 Report to Government to adequately address inadequate income support payments by prioritising targeted increases for those most in need, particularly those in receipt of JobSeeker, Youth Allowance, and Parenting Payment (Single).

### ***Recommendation 3***

Government to accommodate a national pool of 15,000 dedicated youth tenancies under national housing investment and funding frameworks, such as the National Housing Infrastructure Facility – Crisis and Transitional Housing (NHIF-CT).

### ***Recommendation 4***

Commit to Aboriginal and Torres Strait Islander-led solutions that recognise and support kinship structures and cultural safety in housing allocation and design frameworks. Oversight and advisory bodies such as the National Housing Supply and Affordability Council (NHSAC) and the Closing the Gap National Housing Policy Partnership can champion this work, including through place-based initiatives.

### ***Recommendation 5***

Government to deliver funding to state and territory governments for targeted, specialised and holistic programs of housing and support for people with multiple and complex needs. This could be done in conjunction with the expansion of Housing First Programs (Recommendation 1) and through expansion of mental health services within Specialist Homelessness Services (Recommendation 10).

### ***Recommendation 6***

Adapt and tailor the Victorian Maribyrnong Community Residential Facility (MCRF) model of transitional housing and support to meet the needs of priority cohorts transitioning out of custody including women exiting prison and young people aged 18 to 25.

***Recommendation 7***

Government to increase social housing levels over the next decade in line with NHSAC national targets and invest in joint research across governments that comprehensively measures the long-term economic and social benefits of increased funding for social housing.

***Recommendation 8***

Government to commission a comprehensive audit and ongoing tracking of Regulatory Burden on Home Buying and Building.

***Recommendation 9***

Government to fund the completion and publication of a whole-of-government review of Commonwealth-held land to determine whether parcels are surplus or underutilised and suitable for housing supply outcomes - including social and affordable housing.

***Recommendation 10***

Government to establish a Homelessness Prevention Fund which gives priority support to high-risk groups to prevent them from becoming homeless including when exiting institutions such as hospitals, mental health facilities, and correctional settings. Support the principle that no-one should be released into homelessness.

***Recommendation 11***

Government to finalise and implement the ten-year National Housing and Homelessness Plan.

## INTRODUCTION

CSSA and the Australian Catholic Bishops Commission (ACBC) - Bishops Commission for Social Justice, Mission and Service (BCSJMS) thank the Senate Select Committee for the opportunity to contribute a submission to the Intergenerational Housing Inequity Inquiry (the Inquiry).

While consideration of access to the housing market for young people is critical, the management of public debt in the aggregate also has profound intergenerational implications. The 2026-27 Federal Budget projects gross debt will reach over \$1.25 trillion by 2029-30, with annual interest payments of \$32 billion - exceeding the cost of the entire Pharmaceutical Benefits Scheme.

Catholic Social Teaching calls for responsible stewardship to ensure that decisions taken today do not impose undue burdens on future generations. Sustainable public finance must balance immediate housing needs with long-term economic stability, supporting the common good without compromising the wellbeing of those to come. Young Australians should not inherit both a housing affordability crisis and the debt burden incurred to address it.

### **Catholic Social Teaching and Intergenerational Housing Equity**

CSSA and BCSJMS advocate for a fairer, more inclusive Australian society that reflects and supports the dignity, equality, and participation of all people. Central to our vision and work is the principle of the Common Good - a foundational ethic rooted in Catholic Social Teaching<sup>1</sup>.

Catholic Social Teaching (CST) offers a profound and comprehensive moral and ethical framework that shapes our understanding of social issues such as intergenerational housing inequity. It guides our commitment to just and compassionate social policy grounded in the dignity of the human person and the pursuit of the common good.

Social justice, as articulated in CST, involves creating social conditions that allow every person to realise their potential and participate fully in community life. It demands that economic and social systems be structured to promote inclusion, dignity, and wellbeing, especially for those marginalised by poverty, discrimination, or systemic barriers.

Housing is a critical component of social justice. Stable, affordable and accessible housing enables individuals and families to engage meaningfully in society and nurtures the social bonds essential for a healthy community. The Church's commitment to the common good calls for housing policies that transcend market logic alone and affirm housing as essential social infrastructure that supports intergenerational equity and human flourishing.

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<sup>1</sup> Catholic Social Services Australia. (n.d.). *Catholic social teaching*. <https://cssa.org.au/resources/catholic-social-teaching/>

Further detail on viewing housing inequity through a CST lens is available at **Annexure 1**.

### **CSSA Members' Front-line Experiences of Housing Inequity**

Approximately 68 per cent of CSSA members provide housing and/or homelessness services including long term rental, supported accommodation, crisis and short-term accommodation, alongside other compassionate and responsive support services for the most vulnerable and at-risk in our communities. This submission highlights the frontline experiences from several CSSA member organisations providing critical housing and homelessness services every day across Australia, including in remote areas. Our service providers witness not only the economic disadvantages of housing inequity, but its deep social consequences including the fragmentation of family relationships, the weakening of community connections and increased social isolation.

While CSSA members offer differing perspectives shaped by their unique services, local contexts and advocacy positions, all are united in their commitment to a fairer and more equitable housing future across generations, and as a pre-condition to addressing other vulnerabilities.

As one CSSA member organisation observes:

*“Without housing as a stable platform, it is not possible for other issues like criminal justice involvement, mental ill health or substance use to be addressed, and it is more difficult for people to access employment and training.” – Jesuit Social Services*

CSSA and its member organisations, together with the BCSJMS remain committed to working constructively with government through ongoing dialogue, evidence-informed policy development, and collaborative solutions that support equitable housing outcomes to ensure ‘no-one is left behind and no-one is held back’.<sup>2</sup>

CSSA extends a particular thanks to CatholicCare Victoria, CatholicCare Tasmania and Jesuit Social Services for their contributions to this submission.

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<sup>2</sup> Clare Armstrong & Tom Crowley, “PM leaves door open to tax offset for workers as Coalition raises inflation concerns,” *ABC News*, May 5, 2026. <https://www.abc.net.au/news/2026-05-05/pm-leaves-door-open-for-workers-tax-offset-budget/106642706>

## RESPONSE TO THE INQUIRY TERMS OF REFERENCE

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

While intergenerational housing inequity is commonly understood as the growing gap between younger and older generations of Australians in their ability to access secure, affordable housing, including home ownership, we consider this inequity to be a symptom of a broader housing crisis facing Australians, which is shaped by a range of structural, financial and social factors.

Housing inequity and access are also being intensified by a convergence of economic pressures including rising interest rates, higher construction costs and ongoing inflation. These challenges are placing increased strain on vulnerable Australians, particularly as fuel costs rise and wages struggle to keep pace with the real cost of living for many Australians.

The cost of buying or renting a home has risen dramatically, with more than 1.2 million low-income households spending over 30 per cent of their disposable income on housing.<sup>3</sup> Secure and affordable housing is one of the most effective safeguards against poverty and disadvantage. Although much of the public policy discussion rightly focuses on increasing housing supply as the most critical solution, housing inequity cannot be resolved through supply alone. Australia requires the right mix of homes, in the right locations, that are genuinely affordable and prioritised for those facing the greatest barriers to housing security - including lower-income households, people experiencing, or at risk of homelessness, older Australians, and people with complex needs. This requires sustained investment in social and affordable housing, as well as strong regulatory and policy interventions that recognise housing as essential social infrastructure, not simply a market commodity.

#### Social Cohesion and Intergenerational Housing Inequality

In addressing intergenerational housing inequity, it is vital that government language and policy rhetoric do not foster division between generations by pitting younger generations against older Australians. Such framing risks undermining social cohesion and obscuring the shared challenges faced across age groups. Older Australians are among the most vulnerable with respect to housing insecurity.

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<sup>3</sup> Australian Institute of Health and Welfare. (2025). *Housing affordability, Australia's Welfare*. <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability?utm>. Australian Government, n.p.

Evidence shows that older single women, particularly those in their 50s and beyond, represent the fastest growing cohort experiencing homelessness in Australia.<sup>45</sup> This demographic faces unique and complex challenges driven by structural gender inequality, including lower lifetime earnings, interrupted workforce participation due to caring responsibilities, and significantly lower superannuation balances compared to men. Many older women have experienced stable housing throughout their lives but are propelled into housing insecurity by life shocks such as relationship breakdown, illness, or loss of employment.

Government discourse must recognise that housing insecurity is a shared societal challenge that affects people across generations, often in different but equally profound ways. Policies and language should promote solidarity and mutual support rather than division, reflecting the principle of the common good central to Catholic Social Teaching.

### Housing policy that supports families

CST recognises the family as the foundational unit of society and the primary context in which children are welcomed, nurtured and formed in dignity, responsibility, solidarity and love. In *Familiaris Consortio*, Pope John Paul II describes the family as “the first and vital cell of society” and affirms that the wellbeing of society is intimately connected to the wellbeing of the family. This teaching provides an important foundation for housing policy: if the family is essential to the common good, then public policy must support the social and economic conditions that enable families to form, flourish and fulfil their responsibilities.

This is not only a matter of private family life, but a matter of social justice. CST insists that the dignity of the human person requires access to the basic conditions necessary for human flourishing, including safe, stable and affordable housing. As previously stated, housing is not merely a market commodity, but essential social infrastructure that supports family stability, community cohesion and participation in social, economic and cultural life. As one CSSA member organisation emphasises:

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<sup>4</sup> Social Ventures Australia. (2019). *Improving the outcomes for older women at risk of homelessness* <https://www.socialventures.org.au/our-impact/improving-the-outcomes-for-older-women-at-risk-of-homelessness/>

<sup>5</sup> ABC Radio. (2022). *Older women the ‘fastest growing cohort of homelessness’* <https://www.abc.net.au/listen/programs/pm/older-women-the-fastest-growing-cohort-of-homelessness/13795646>

*“Respect for the dignity of the human person calls us to go beyond housing alone. We know that for people with complex needs, providing housing without funded casework support does not uphold that dignity in practice. Sustained, relational support is essential to enable connection to health, mental health and community services and this supports stability in housing, and supports the opportunity for each person to live and participate fully in community life.” – CatholicCare Victoria.*

Housing affordability is a core component of family policy. Pope John Paul II explicitly includes among the rights of the family “the right to housing suitable for living family life in a proper way” and teaches that public authorities should provide the economic, social and political supports families need to meet their responsibilities in a human way. He also notes that where poverty or unjust social and economic structures prevent young people from marrying, society and public authorities should favour marriage through practical social and political action, including housing fitting for family life, opportunities for work, and sufficient material support.

From this perspective, policies that improve housing affordability, reduce unnecessary barriers to first home ownership, increase the supply of appropriate family-sized homes, and provide secure rental pathways should be understood as pro-family measures. When young people are unable to access stable and affordable housing, including a realistic pathway to home ownership, marriage and family formation may be delayed, made more fragile, or placed under significant financial and emotional strain. This has consequences not only for individual households, but also for children, communities, social cohesion, demographic renewal and the common good.

Addressing housing inequality is therefore an economic, moral and social imperative central to supporting family stability, intergenerational justice and the common good. A just housing system should enable young couples and families to establish stable homes, raise children with dignity and security, participate in local communities, and contribute to the renewal of society across generations.

### Housing and Climate Risk

Consistent with CST’s understanding of human responsibility for environmental stewardship, housing policy must also be guided by a clear commitment to climate justice recognising the intersection of housing availability and affordability with climate risks. The vulnerability of housing stock to climate change is an increasingly critical equity issue in some parts of Australia.

CSSA recognises that climate impacts are already affecting homes and communities with projected further intensity and with risks and climate impacts that are not evenly distributed.<sup>6</sup> Communities already experiencing disadvantage, particularly remote and Aboriginal communities, are the most exposed and least resourced to adapt. Further details of the Northern Territory context are explained in section c).

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

A key outcome of the August 2025 Economic Reform Roundtable was broad agreement on the need for intergenerational fairness in tax and broader policy models, noting that ‘the tax system is under pressure from demographic and economic shifts, and its design is critical to productivity, budget sustainability and intergenerational equity.’<sup>7</sup>

Evidence from frontline services indicates that policy intent is undermined by lack of scale and integration, rather than absence of effective models, that further disadvantages those struggling to secure and maintain appropriate housing. Where progress has been observed, it is associated with:

- Appropriate resourcing across all community sector areas to address individual and social issues (including focus on early intervention and prevention services), health, education, employment, justice, crisis services and community engagement).
- Sustained investment in social and affordable housing supply.
- Integrated housing and support models (e.g. Housing First, post-violence rapid rehousing) where support is appropriately resourced so that it is able to be timely, practical and for the duration of need.
- Culturally safe and community-led approaches for Aboriginal households.
- Early intervention and transition pathways for young people.
- Practical support for families.
- Focus on wellbeing and social development for children.
- Timely and practical supports for those experiencing family violence.

These approaches are present in policy frameworks but are not appropriately resourced nor delivered at sufficient scale or coordination to materially shift intergenerational outcomes, limiting their effectiveness in practice.

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<sup>6</sup> Australian Government. (2025). *Australia’s National Climate Risk Assessment* (p. 44). Australian Climate Service, page 44.

[https://unfccc.int/sites/default/files/resource/Australia\\_National\\_Climate\\_Risk\\_Assessment\\_Report\\_2025.pdf](https://unfccc.int/sites/default/files/resource/Australia_National_Climate_Risk_Assessment_Report_2025.pdf)

<sup>7</sup> Australian Government. (2025). *Economic Reform Roundtable: Budget sustainability and tax reform*, <https://treasury.gov.au/sites/default/files/2025-08/budget-sustainability-overview.pdf>, page 6.

Experience from Australia and comparable countries indicates that the most effective approaches share a set of common policy and system features beyond individual program design. In particular, effectiveness is greatest where housing is treated as essential social infrastructure, with funding certainty that enables long-term planning, workforce stability and sustained delivery across electoral cycles. Jurisdictions that have achieved measurable reductions in long-term homelessness and housing insecurity have combined supply expansion with clear accountability mechanisms that link housing delivery to demonstrated need.

Evidence also shows that outcomes improve where income support, housing and social services are deliberately aligned. Where income adequacy supports people to meet minimum housing costs, services report reduced crisis presentation, improved engagement and greater capacity to focus on early intervention rather than containment.<sup>8</sup> Temporary increases in income supports, including during the COVID-19 period<sup>9</sup>, demonstrated the stabilising effect of adequate income on housing security, family wellbeing and demand for acute services, reinforcing the role of income policy as a housing policy lever.

Culturally grounded and community-led housing approaches are also a consistent feature of effective international practice, particularly for Indigenous and minority populations. Where housing systems recognise extended family living, cultural obligations and community connection as strengths rather than risks, households are more likely to sustain tenancies and avoid repeated system contact.

Across these contexts, the common enabling factors are policy coherence, delivery at scale, long-term funding certainty and an explicit focus on prevention. Where these elements are present, housing systems reduce intergenerational disadvantage rather than reproducing it through repeated crisis response.

### International Experience

International experience indicates that the most effective responses to intergenerational housing inequity are those that treat housing as a universal, preventative system rather than a residual safety net. Jurisdictions that have achieved the strongest outcomes have combined long-term investment in social and affordable housing with clear rights-based access, ensuring households can secure stable, appropriate housing before crisis occurs, rather than only after acute failure.

Countries that have successfully reduced homelessness and long-term housing insecurity have implemented Housing First and similar models at scale, with housing provided unconditionally and support offered flexibly according to need.

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<sup>8</sup> Australian Housing and Urban Research Institute (AHURI). (2020). *Final Report No. 347 Ending homelessness in Australia: A redesigned homelessness service system*. <https://www.ahuri.edu.au/research/final-reports/347>. page 48.

<sup>9</sup> Davidson, P., (2022). *A tale of two pandemics: COVID, inequality and poverty in 2020 and 2021* ACOSS/UNSW Sydney Poverty and Inequality Partnership, Build Back Fairer Series, Report No. 3, pp.8-9.

Critically, these models are most effective where they are embedded within mainstream housing systems, rather than delivered as time-limited programs, and where support is available for as long as it is required.

International evidence also shows better intergenerational outcomes where housing policy is integrated with income policy and social protection systems. Jurisdictions with stronger income safety nets, predictable rent settings and close alignment between welfare, housing and family systems report lower rates of housing-related child protection intervention, reduced reliance on emergency services and improved long-term wellbeing outcomes.<sup>10</sup>

#### Finland – housing as the starting point, not a reward

Finland is the clearest international example of a national, system-wide Housing First approach embedded in housing and welfare policy. Since adopting Housing First as national policy in 2008, Finland has:

- Replaced shelters with permanent, supported housing
- Treated housing as a basic right and foundation for wellbeing
- Integrated housing supply, income supports and services
- Achieved sustained reductions in homelessness, including long-term homelessness over more than a decade.

Finland is notably the only EU country to consistently reduce homelessness over this period, demonstrating the impact of scale, integration and long-term commitment rather than pilot programs or short-term funding approaches. Here, the approach is to respond to the core issue, not the symptom.

Australia's approach has been to introduce adapted housing first delivery models<sup>11</sup> which have not seen the shift experienced in other countries that adopt national housing first approaches such as Finland or within Scotland where legal and policy frameworks include a strong 'right to housing' orientation and rapid rehousing pathways. A significant cultural and community shift to commit to immediate access to housing for priority groups is required, namely for people who have experienced long term or recurring homelessness and who have significant support needs, including serious physical or mental health concerns.

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<sup>10</sup> OECD. (2021). *Brick by Brick: Building Better Housing Policies*. <https://doi.org/10.1787/b453b043-ent>.

<sup>11</sup> Roggenbuck, C. (2022). *Housing First: An evidence review of implementation, effectiveness and outcomes*, report prepared by AHURI, Australian Housing and Urban Research Institute, page 16. <https://www.ahuri.edu.au/sites/default/files/documents/2022-08/AHURI-Prof-Services-Housing-First-An-evidence-review-of-implementation-effectiveness-and-outcomes.pdf>

### **Recommendation 1**

Government to support the expansion of Housing First programs for the Australian context to support people with complex support needs into housing and assist them to sustain their tenancies in line with social and affordable housing initiatives and targets.

## **c. Experiences of intergenerational housing inequity on different populations**

### **Renters on low incomes**

As the recently released *Anglicare Rental Affordability Snapshot 2026* highlights, rental affordability in Australia remains under severe pressure, with the private rental market continuing to operate under conditions of chronic undersupply. This means that for many low-income households, 'affordability has remained at or near zero'...where 'even households in full-time work on the minimum wage now face limited access to affordable housing.'<sup>12</sup> Private rental in the regions remains particularly less affordable than capital cities, especially in New South Wales and Queensland.<sup>13</sup>

Young renters on lower-incomes are increasingly concentrated in the private rental market, characterised by high rents, insecurity and short lease terms, with limited pathways into ownership or stable social housing. Recent research (2024) highlights that while a large majority (78 per cent) of private rental tenants aspired to own their own home, only three out of five (59 per cent) private renters think they will ever be able to afford to buy a home of their own.<sup>14</sup>

The result is a widening gap between home-owning cohorts with accumulated housing wealth and younger generations who face lifelong rental insecurity and housing stress, both for those in regional and low-income communities, and among those finding it increasingly difficult to find affordable rental properties near employment in major urban areas.

The inadequacy of income support is a further structural driver of housing inequity. The *Anglicare Snapshot Report* confirmed, many households reliant on income payments especially JobSeeker, Youth Allowance, Parenting Payment Single and Disability Support Pension have little to no access to affordable and appropriate housing in the private rental market (between 0-0.1 per cent)<sup>15</sup>, reinforcing the need for these payments to be increased to ensure basic housing security and dignity.

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<sup>12</sup> Anglicare Australia. (2026). *Rental affordability snapshot 2026*, page 6.

<https://www.anglicare.asn.au/publications/2026-rental-affordability-snapshot/?utm>

<sup>13</sup> National Housing Supply and Affordability Council. (2026). *State of the Housing System 2026*. page. 55.

<https://nhsac.gov.au/sites/nhsac.gov.au/files/2026-04/ar-state-housing-system-2026.pdf>

<sup>14</sup> Baker, E., Beer, A., Leishman, C., Vij, A., Stone, W., Morey, C., Veeroja, P., Indraratna, K., Dunn, J., and Pomeroy, S. (2024). *Planning for a two-tenure future, AHURI Final Report No. 431*, Australian Housing and Urban Research Institute. <http://www.ahuri.edu.au/research/final-reports/431>, doi: 10.18408/ahuri3130901

<sup>15</sup> Anglicare Australia. (2026). *Rental affordability snapshot 2026*, page 2.

<https://www.anglicare.asn.au/publications/2026-rental-affordability-snapshot/?utm>

CSSA member CatholicCare Tasmania highlights the impact of inadequate income on housing insecurity:

*“During the COVID-19 period, when income supports were temporarily increased, we observed decreased demand for crisis services and improvements in wellbeing, stability and engagement across multiple program areas. This experience reinforces that housing insecurity is not solely a supply issue, but is also driven by inadequate income settings that prevent households from maintaining secure housing, thereby entrenching intergenerational disadvantage.” - CatholicCare Tasmania*

The 2026 Economic Inclusion Advisory Committee (IEAC) Report to Government has placed housing and housing affordability at the centre of economic inclusion policy, recognising insecure and unaffordable housing is both a driver and consequence of poverty and exclusion. The IEAC continues to call for increases in the rate of JobSeeker and related working age payments as its top priority, including outlining how this can be achieved in a fiscally responsible way over four years.<sup>16</sup>

### **Recommendation 2**

Government to support Recommendation 1 in the Economic Inclusion Advisory Committee’s (EIAC) 2026 Report to Government to adequately address inadequate income support payments by prioritising targeted increases for those most in need, particularly those in receipt of JobSeeker, Youth Allowance, and Parenting Payment (Single).

### **Women and children escaping family and domestic violence**

Domestic and family violence is the leading cause of homelessness.<sup>17</sup> In 2023-24, nearly 40 per cent of clients of specialist homelessness services had experienced violence, with a disproportionate impact on Aboriginal and Torres Strait Islander women and children.<sup>18</sup>

CSSA member services increasingly see intergenerational housing inequity manifesting in increased contact with family violence, child protection and justice systems, reinforcing intergenerational inequity through prolonged housing instability and system interaction rather than individual behaviour. Following separation from violence, particularly mothers with children are frequently unable to secure safe, affordable housing and remain in refuge or temporary accommodation for extended periods due to a lack of suitable exit options. These prolonged stays are driven by housing scarcity rather than a lack of readiness or parenting capacity.

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<sup>16</sup> Australian Government. (2026). *Economic Inclusion Advisory Committee 2026 report to government*. Department of Social Services. <https://www.dss.gov.au/committees-and-panels/resource/economic-inclusion-advisory-committee-2026-report>, page 9.

<sup>17</sup> Australian Institute of Health and Welfare. (2025). *Specialist homelessness services annual report 2024–25, Clients, services and outcomes*. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes>, n.p.

<sup>18</sup> Ibid.

In practice, housing instability is often re-interpreted within family law and child safety systems as evidence of instability or parental failure, despite being directly linked to protective decisions taken to ensure safety rather than neglect or incapacity. This position enables continued coercive control post-separation, as perpetrators use legal and housing insecurity to maintain influence, forcing women into an impossible but all too frequent choice between remaining in unsafe housing or experiencing homelessness due to limited safe exit options.

Housing insecurity is therefore operating as a pathway into child removal, compounding trauma and disrupting family structures across generations. Children experience repeated disruption to schooling, care arrangements and recovery from trauma, while families cycle between crisis services, temporary accommodation and system assessments. Without timely access to appropriately sized, secure housing and integrated support, housing insecurity becomes entrenched and carried forward, reinforcing intergenerational disadvantage rather than interrupting it.

Long waits for appropriately sized social housing prolong stays in refuge and temporary accommodation, increasing instability for families. Families often cycle between crisis services because there are few sustainable housing pathways once immediate safety needs are addressed.

For women and children experiencing family violence, small community contexts present acute risks. Safe housing options are often unavailable locally and anonymity is difficult to maintain. In practice, women and children frequently have no option but to relocate away from their community to ensure safety, resulting in disconnection from family, culture, schooling and support networks. Over time, repeated displacement and service disruption reinforces housing instability and embeds intergenerational disadvantage rather than resolving it.

Housing availability for those who have experienced family violence cannot meet demand, even where housing for this cohort has been prioritised. There are also new emerging cohorts of vulnerability. More older people, mainly older women, are no longer able to afford their homes due to changes in their circumstances including family violence, separation or not having enough superannuation or pension to support themselves.

### **Case Study: Family Violence, Housing and Family Law**

A mother and her two children remained in refuge accommodation for an extended period due to the absence of safe housing options. In subsequent family law proceedings, the ongoing housing instability - directly linked to safety needs - was used to question the mother's parenting capacity. This enabled continued coercive control by the perpetrator through legal processes and contributed to significant mental health impacts for the non-offending parent and children.

The Australian Government's \$1 billion investment in crisis and transitional housing through the Housing Australia National Housing Infrastructure Facility – Crisis and

Transitional Housing (NHIF-CT), the \$100 million Crisis and Transitional Accommodation Program under the Housing Australia Future Fund, and \$175.1 million provided under the Safe Places Emergency Accommodation Program are welcome and necessary investments to expand crisis, transitional and social housing pathways for families escaping violence recognising the importance of safety and stability as a foundation for longer-term housing outcomes.

However, while these initiatives are critical, they must be complemented by broader structural reforms addressed elsewhere in this submission that address the underlying drivers of housing inequality, including housing supply, affordability, and income adequacy. Without sustained and coordinated action across these areas, many families continue to face barriers to accessing secure and affordable housing.

### Children and Young People

Our member services see many young people enter housing insecurity early in life following exposure to family and domestic violence and family conflict, and time in out-of-home care. For some, housing instability begins in childhood and continues through adolescence, becoming a persistent feature of their life course rather than a short-term crisis. Every year, there are almost 40,000 children and young people experiencing homelessness, with approximately 9,500 being 15-17 year olds.<sup>19</sup>

Children are at heightened risk of child safety intervention where families cannot secure stable housing, including when living in refuge or temporary settings. Repeated housing undermines children's wellbeing during key developmental stages and disrupts education, employment and recovery from trauma, reinforcing intergenerational housing inequity.

Access to effective prevention and transition pathways is limited. Young people often exit care, crisis accommodation or family settings without secure housing options, resulting in repeated or unsafe moves, extended stays in temporary arrangements or early reliance on homelessness services.<sup>20</sup> These experiences disrupt education, employment and wellbeing, and place young people at increased risk of ongoing disadvantage.

Over time, housing instability becomes normalised with few timely pathways to stable housing once instability begins. Young people learn to manage insecurity rather than expect stability, shaping their relationships, help-seeking behaviour and confidence in achieving long-term housing outcomes. Without timely, well-resourced transition and prevention responses, early housing insecurity is reinforced and carried forward into adulthood, contributing to intergenerational housing inequity.

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<sup>19</sup> HomeTime. (2026). n.p. <https://www.hometime.org.au/background>

<sup>20</sup> Australian Institute of Health and Welfare. (2025). *Specialist homelessness services annual report 2024–25*. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes>

We welcome the announcement in the Budget of \$60 million in funding for the Youth Housing Supplement that will support an estimated 4,000 young people overcome social housing rental gaps. The Supplement could be complemented by the development and maintenance of a national pool of 15,000 dedicated youth tenancies for 16-24-year-olds.

***Recommendation 3***

Government to accommodate a national pool of 15,000 dedicated youth tenancies under national housing investment and funding frameworks, such as the National Housing Infrastructure Facility – Crisis and Transitional Housing (NHIF-CT).

***Climate affected communities, especially in remote areas***

Climate risk is reshaping housing affordability. Climate impacts are already affecting homes and communities across Australia with risks and impacts projected to intensify in both frequency and severity. Many younger people now experience a double-bind of higher housing costs and less secure rent and simultaneous climate-related risks such as higher house insurance premiums and lower property values for flood or fire prone areas or relocation expenses if areas are no longer liveable.

Critically, these impacts are not evenly distributed with communities already experiencing disadvantage, particularly remote and Aboriginal communities, the most exposed and least resourced to adapt to climate threats.

Example: the Northern Territory

The National Climate Risk Assessment (NCRA) identifies the deepening of existing inequalities as one of the most significant climate risks facing the NT, with the level of risk posed by climate change to residential buildings in the Northern Territory the highest of any Australian jurisdiction.<sup>21</sup> Housing in remote communities is commonly assessed as low-quality infrastructure significantly increasing vulnerability to climate hazards and posing an existential threat to homes and communities in locations across the Top End, from Darwin to East Arnhem Land and beyond.

Adaptation is therefore not optional; it is urgent and essential infrastructure. The development of a whole-of-system NT Housing Strategy from 2026 provides an opportunity for climate resilience grounded in climate justice principles to be included as core pillar of the new Strategy. Site selection for new housing must take current and projected climate risk seriously, and in some cases, relocation is already necessary. Communities such as Kalkarindji, Daguragu and Njitpurru have long advocated for relocation following repeated and severe flooding events.

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<sup>21</sup> Australian Government. (2025). *Australia's National Climate Risk Assessment*. Australian Climate Service, page 54.  
[https://unfccc.int/sites/default/files/resource/Australia\\_National\\_Climate\\_Risk\\_Assessment\\_Report\\_2025.pdf](https://unfccc.int/sites/default/files/resource/Australia_National_Climate_Risk_Assessment_Report_2025.pdf)

Failure to act entrenches avoidable harm and shifts responsibility onto communities already bearing the brunt of climate impacts.

Housing adaptation must also include stronger risk-reduction measures, improved building standards, and investment in community-led resilience. Without a focused, adequately funded adaptation effort, many of the impacts will worsen over time.

Housing availability and affordability pressures intersect with these climate risks in uneven ways across the Territory. Alice Springs and Darwin face distinct market dynamics, while Katherine experiences some of the highest rates of homelessness in the nation. The NT has the highest proportion of renters in Australia, yet one of the least affordable rental markets with regional NT experiencing the strongest rental price growth nationally last year.<sup>22</sup> These pressures compound vulnerability to climate impacts, particularly for renters who have limited control over housing quality and location.

In the absence of sufficient private investment, the NT Government should take a more active role in delivering new housing supply. While upfront costs are substantial, such a large increase in housing availability would result in considerable savings in other ways – for example, people experiencing chronic homelessness require over \$60 000 of support annually<sup>23</sup> but that providing housing for people experiencing homelessness results in reduced spending on health, justice, and policing. Housing shortages also undermine workforce attraction and retention in Alice Springs, compounding broader service delivery challenges.

### ***Regional and place-based communities***

Our member services working in regional and place-based communities consistently see intergenerational housing inequity driven by severe rental market constraints and a limited local housing supply. In many communities, there are few, if any, appropriate housing options available, resulting in long wait times, overcrowding or reliance on unsafe and unstable arrangements. These pressures are compounded by reduced service capacity and limited mobility options, particularly where public transport is minimal or non-existent.

Housing insecurity in regional areas is compounded by distance from essential services, including health, disability, family violence and specialist supports making it harder for people to address emerging disadvantage before it escalates. Transport barriers limit people's ability to address disadvantage when it arises and increases dependence on local, informal supports. Where housing options are unavailable locally, families are often forced to separate, reducing the ability of adult children to support ageing parents or for parents to assist with the care of grandchildren,

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<sup>22</sup> Northern Territory Council of Social Services (NTCOSS). (2025). *Cost of Housing in the Northern Territory*. [https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10\\_COL\\_Housing\\_FINAL.pdf](https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10_COL_Housing_FINAL.pdf)

<sup>23</sup> Parsell, C., Sharma, N., & Kuskoff, E. (2023). *Ending homelessness through permanent supportive housing: A cost offset update* (Life Course Centre Working Paper Series 2023–27), n.p. <https://doi.org/10.14264/31b3388>

undermining intergenerational caregiving roles that are vital in regional communities. These experiences compound across generations, embedding disadvantage rather than resolving it.

### ***Aboriginal families and communities***

For Aboriginal families and communities, intergenerational housing inequity is shaped by historical dispossession, ongoing structural disadvantage and housing systems that do not reflect Aboriginal cultural, family and community realities. Mainstream housing policies and tenancy rules, based on Western nuclear-family models, do not accommodate fluid and multigenerational living arrangements. This mismatch places Aboriginal families at increased risk of tenancy stress, eviction and repeated engagement with homelessness services, even where housing is functioning as intended within cultural norms.

For example, Aboriginal families experience tenure exclusion through housing definitions and allocation frameworks that do not recognise kinship structures. Overcrowding in Aboriginal households is most often driven by kinship obligations and caregiving responsibilities, rather than household mismanagement. Housing inequity is therefore not only about affordability or supply, but about respect for kinship structures, Country and cultural ways of living.

Housing insecurity frequently requires relocation away from Country, kin and community supports, disrupting caregiving networks and access to culturally safe services. Over time, these system interactions contribute to mistrust, disengagement from services and repeated cycles of housing instability for Aboriginal families. These impacts are particularly significant for children and Elders. Housing stress experienced by one generation is strongly linked to poorer outcomes for the next, with Aboriginal children over-represented among families accessing homelessness services.<sup>24</sup> These patterns reflect structural inequity rather than individual or family failure.

While discretion exists within housing systems, cultural considerations are not consistently embedded in formal guidance, resulting in uneven outcomes. Aboriginal community-controlled services are often required to compensate for system design failures while operating with limited housing supply and authority.

This means that community and Aboriginal services are increasingly left to do the under-resourced 'heavy lifting' as de facto system integrators, navigating housing, homelessness, disability, family and domestic violence and youth systems, and without formal authority or resourcing.

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<sup>24</sup> Australian Institute of Health and Welfare. (2026). *Homelessness services – First Nations Clients*. n.p. <https://www.aihw.gov.au/reports-data/health-welfare-services/homelessness-services/shs-client-groups/first-nations-clients?>

These factors demonstrate that intergenerational housing inequity is not only a housing issue, but a system-wide risk with long-term consequences for health, justice, education, child protection and workforce sustainability. Without structural reform, service systems will continue to absorb the downstream impacts of housing policy failure, entrenching disadvantage across generations.

### **Case Study: Aboriginal Housing and Kinship**

An Aboriginal Elder seeking additional bedrooms to support kinship care was unable to access appropriate housing due to rigid bedroom allocation rules. There was no clear mechanism within the Housing system to recognise cultural obligations, resulting in ongoing housing stress and risk of family fragmentation across generations.

### **Recommendation 4**

Commit to Aboriginal and Torres Strait Islander-led solutions that recognise and support kinship structures and cultural safety in housing allocation and design frameworks. Oversight and advisory bodies such as the National Housing Supply and Affordability Council (NHSAC) and the Closing the Gap National Housing Policy Partnership can champion this work, including through place-based initiatives.

### ***People with complex needs***

Targeted housing and support programs can help to address people's interconnected challenges like mental health, substance use and potential justice system involvement, by enabling people to maintain their tenancy and consistently engage with local services. Without stable housing, it is difficult for people (and the services that support them) to make progress in these other areas.

There is a particular need for designated housing places for young people with complex needs, including those exiting out of home care, and people existing custody. This should be coupled with high quality, practical tenancy and other support for renters who are likely to be managing multiple, complex issues to build independent living skills, address health and other issues and maintain their tenancies. Greater consistency and transparency in the exercise of discretion within housing systems is needed, particularly where there are cultural, disability or safety considerations.

### **Case Study: Complex Needs, Mental Health and Homelessness**

A man with chronic mental illness lived in a tent for over 12 months despite active engagement with mental health and outreach services. Without housing, effective treatment was impossible. Once stable housing was secured through a coordinated response, his health stabilised and tenancy was maintained, demonstrating that housing was the prerequisite for recovery rather than the reward.

## People with disability

Member services consistently see intergenerational housing inequity for people with disability driven by a chronic shortage of accessible, affordable and appropriate housing. Clients often wait extended periods for housing that meets physical, cognitive or psychosocial needs, remaining in unsuitable accommodation, institutional settings or homelessness while waiting for appropriate options.

System gaps between housing, the NDIS, health and homelessness services significantly undermine housing stability. Supports are often fragmented, time-limited or misaligned, with housing providers expecting disability supports to manage tenancy sustainment, and disability systems assuming housing stability that does not exist creating systemic stand-off and repeated service failure. This disconnect results in people cycling between hospital, institutional care, temporary accommodation and homelessness in the absence of coordinated, long-term, stable housing pathways.

People with psychosocial disability, cognitive impairments and complex needs are among the fastest-growing groups of users of homelessness services. Major reviews indicate there are more than 100,000 people with psychosocial disability (8 per cent of NDIS participants) who have unmet housing or support needs. Meanwhile there are more than 20,000 people with multiple and complex needs experiencing persistent homelessness with more than 2,000 in institutional care due to a lack of other options, while many are living in “unsuitable accommodation”.<sup>25</sup>

Housing insecurity frequently intersects with disability-related behaviours, including hoarding and squalor, particularly where people have experienced trauma, cognitive impairment or limited daily living supports. Without early intervention and sustained, coordinated tenancy support, these issues escalate, increasing the risk of tenancy breakdown and eviction.

In practice, where housing and support are not delivered together or for the duration required, housing instability becomes an ongoing pattern rather than a one-off episode. Children and family members may be drawn into caregiving roles or housing stress, embedding instability across generations. Our member experience shows that without accessible housing, flexible support and long-term system coordination, people with disability remain at heightened risk of repeated housing failure and disengagement from services, reinforcing intergenerational inequity rather than interrupting it.

Innovative, alternative models of housing and support are needed for people whose complex needs include disability support, to promote their independence and stability, and reduce costly longer-term service interactions.

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<sup>25</sup> Homelessness Australia. (2026). *Urgent expansion of services needed for people with psychosocial disabilities at risk of homelessness – Homelessness Australia*. <https://homelessnessaustralia.org.au/urgent-expansion-of-services-needed-for-people-with-psychosocial-disabilities-at-risk-of-homelessness/>

Yet, the current categories of NDIS supported housing inhibit such innovation and do not meet the needs of all Scheme participants.

### **Case Study: Disability, Squalor and Tenancy Sustainment**

A mother with disability and her adult son were at imminent risk of eviction after living in squalor conditions. Intensive, trauma-informed tenancy sustainment enabled the property to be brought back to standard and the tenancy secured. The case highlights system gaps for people with hoarding behaviours, disability and limited access to specialist support, and the intergenerational risk of housing loss without intervention.

### **Recommendation 5**

Government to deliver funding to state and territory governments for targeted, specialised and holistic programs of housing and support for people with multiple and complex needs. This could be done in conjunction with the expansion of Housing First Programs (Recommendation 1) and through expansion of mental health services within Specialist Homelessness Services (Recommendation 10).

### **People exiting prison**

Limited support is available for adults and young people exiting prison. This means they are at higher risk of reoffending, cycling through the justice system again and again. For example, around 40 per cent of prisoners released in Victoria in 2020-21 returned to prison within two years, which climbs to 47 per cent when accounting for all returns to correctional services.<sup>26</sup>

CSSA member agency, Jesuit Social Services (JSS) has significant experience providing residential programs for young people and adults exiting prison, and with other complex needs and understands the value of residential support. Residential programs offer an opportunity for healing and recovery, and the support and stability people with complex and intersecting needs require to stabilise, address the issues that contributed to their offending and build a new and flourishing life.

### **Case Study: The Maribyrnong Community Residential Facility (MCRF) (Victoria)**

The Maribyrnong Community Residential Facility (MCRF) operates as a partnership between Corrections Victoria and Jesuit Social Services, with G4S providing security and facility services management. It demonstrates the impact of transitional housing and support for adult men exiting prison.

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<sup>26</sup> Sentencing Advisory Council. (2025). *Released Prisoners Returning to Prison*, n.p. <https://www.sentencingcouncil.vic.gov.au/sentencing-statistics/released-prisoners-returning-to-prison>

Since opening in 2020 as a proof-of-concept project, more than 300 men have used MCRF - which provides temporary accommodation and support for men exiting prison - to transition into long-term housing and employment. A 2022 evaluation by the Department of Justice and Community Safety found MCRF residents were 30 per cent less likely to return to prison compared with those leaving prison without similar housing and support. The housing stability provided by the MCRF serves as a solid foundation for residents to support their progress in the other critical domains for reintegration.

### ***Recommendation 6***

The MCRF model could be adapted and tailored to meet the needs of other cohorts transitioning out of custody including:

- Women, whose contact with the criminal justice system is almost universally driven by experiences of trauma and victimisation. Women are also disproportionately harmed by their separation from community, children and service supports while incarcerated.<sup>1</sup>
- Young people aged 18 to 25. This cohort has a specific set of needs that is best met in a specialised transitional program that does not place them together with older adults.

### ***Culturally and Linguistically Diverse communities and humanitarian entrants***

Settlement pathways assume housing availability that does not exist, shifting risk onto families at the earliest point of arrival. More funding is needed to ensure people from newly arrived backgrounds (who often have complex trauma and a range of intersecting needs) have access to safe and secure housing - alongside services that support their overall health, wellbeing and community connection. These foundations are critical to positive settlement outcomes.

Families from CALD backgrounds, including humanitarian entrants, experience acute housing inequity at the point of settlement. Severe shortages of affordable and appropriate housing particularly for large families and those requiring accessibility results in prolonged stays in temporary accommodation, frequent relocations and, in some cases, eviction from settlement-linked housing which further disrupts children's education and long-term settlement outcomes. Unclear or inconsistent eligibility for housing support across visa types also undermines early stability. Housing insecurity disrupts education, employment, language acquisition and community connection, embedding disadvantage early and undermining long-term settlement outcomes.

### **Case Study: Humanitarian Settlement and Early Housing Failure**

A humanitarian entrant family with six dependent children remained in temporary accommodation for over six months due to lack of suitable housing. When the temporary lease expired, no housing options were available within the family's capacity. Eviction proceedings were initiated, resulting in ongoing housing instability, disrupted education for children and long-term impacts on settlement, wellbeing and economic participation.

#### **d. 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**

##### ***Capital Gains Tax Reform and Housing Affordability***

Reform to the Capital Gains Tax (CGT) regime has emerged as a significant feature of the 2026-27 Federal Budget's broader response to intergenerational housing inequity in Australia. Drawing on findings from the Senate Select Committee on the Operation of the Capital Gains Tax Discount (March 2026), the majority report concluded that the CGT discount, in combination with negative gearing, has contributed to distortions within the housing market.<sup>27</sup> The Government has supported a return to aspects of the pre-1999 taxation framework. Proposed reforms to CGT arrangements, negative gearing settings and family trust taxation are also expected to generate additional revenue, part of which has been earmarked to support income tax relief measures for wage and salary earners, including the proposed Working Australians Tax Offset (WATO).

It is important to note, however, that the dissenting report offers a contrasting analysis. The dissenting members emphasise that the housing crisis is fundamentally driven by a persistent shortfall in housing supply, rather than taxation settings alone. They caution that changes to the CGT discount may have limited impact on affordability and could risk unintended consequences such as reduced rental supply and increased rents. This perspective highlights the complexity of the housing challenge and the need for a comprehensive approach that goes beyond tax reform.

Given the central role these reforms are intended to play in addressing housing affordability and intergenerational inequity, it is important that their likely impacts are carefully considered through the lens of Catholic Social Teaching, particularly the principles of human dignity, solidarity, the common good and the preferential option for the poor.

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<sup>27</sup> Australian Senate Select Committee on the Operation of the Capital Gains Tax Discount. (2026). *Report on the Operation of the Capital Gains Tax Discount*, page vii. [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Operation\\_of\\_the\\_Capital\\_Gains\\_Tax\\_Discout/CapitalGainsTaxDiscount/Report](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Operation_of_the_Capital_Gains_Tax_Discout/CapitalGainsTaxDiscount/Report)

### ***Considerations Regarding Housing Affordability Outcomes***

While tax reform may contribute to moderating speculative investment activity within the housing market, evidence suggests its direct impact on housing affordability may be limited in isolation. For example, analysis by the Grattan Institute has estimated that changes to CGT settings may reduce housing prices by approximately 1-2 per cent.<sup>28</sup> Such reductions, while potentially beneficial at the margins, are unlikely on their own to substantially improve housing access for low-income households, renters or many first-home buyers facing entrenched affordability pressures.

The dissenting report underscores that housing supply remains the critical factor. It notes that Australia's housing construction has declined in recent years despite population growth, and that tax changes which discourage investment risk further reducing housing supply. The report also highlights concerns that reducing the CGT discount could diminish incentive for "mum-and-dad" investors who provide a significant share of rental housing, potentially exacerbating rental market pressures.

There also remains ongoing debate regarding the extent to which changes to investor tax settings may influence rental markets. Some stakeholders have expressed concern that reduced investor participation could contribute to upward pressure on rents in already constrained markets, potentially placing additional strain on households with limited financial resilience. Renters, particularly those on low incomes or reliant on income support payments, remain among the groups most vulnerable to housing insecurity and housing stress.

Accordingly, any reform to housing taxation arrangements should be assessed not only on its fiscal or market impacts, but also on its capacity to advance equity, social justice and improved housing outcomes for those experiencing the greatest disadvantage. Consideration could therefore be given to directing a proportion of any additional revenue generated through CGT reform toward expanding social and affordable housing supply, strengthening homelessness prevention measures and improving support for households facing persistent housing insecurity.

It is also important to recognise, as the dissenting report highlights, that many property investors are everyday Australians such as nurses, teachers, and tradespeople, rather than wealthy investors or institutional landlords. This underscores the need for balanced policy that considers both fiscal and social justice impacts, consistent with Catholic Social Teaching principles of human dignity, solidarity, and the preferential option for the poor.

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<sup>28</sup> Grattan Institute. (2023). *Housing affordability: re-imagining the Australian dream*, page 97. <https://grattan.edu.au/report/housing-affordability-re-imagining-the-australian-dream/>

Housing supply is the first and fundamental driver of affordability and access. In this context, a comprehensive housing response requires not only taxation reform, but also targeted measures to increase housing supply, alongside sustained investment in social infrastructure, income adequacy, and long-term housing security measures that uphold the dignity and wellbeing of all Australians, particularly those most at risk of exclusion from safe and affordable housing.

#### **e. Factors that promote or impede action on significant housing reform**

Factors that **impede** action on significant housing reform include:

##### Over-reliance on the private rental market

Over-reliance on the private rental market remains the default pathway for low-income households, despite demonstrated structural market failure. Income support settings do not reflect real housing costs, increasing the likelihood of rental stress, arrears and tenancy failure for low-income households. The private market is expected to provide a crisis response through short-term brokerage and exit pathways out of homelessness but is often ill-equipped to do so.

This is further compounded by an increasing reliance on brokered accommodation as a primary response to emergency housing need as a response to insufficient emergency or short stay homelessness accommodation provider beds. The purchasing of short-term 'bed nights' in privately run motels and hotels does not represent an appropriate or sustainable response to the needs of those experiencing homelessness. This approach creates an expectation that the private market can respond to individuals and families in crisis, including those with complex needs, despite lacking the capacity, capability and workforce skills to do so.

In particular, private providers, whether private rental market or private short stay accommodation providers, face limitations in reliable availability and are not equipped to respond to complex support needs. As a result of negative experiences, providers (private landlords, real estate agents, hotel and motels) have become increasingly reluctant to accommodate this client group and those on low to moderate incomes, leading to higher refusal rates and reinforcing negative stigma toward people experiencing homelessness and those on low to moderate incomes.

Market rental tenancies also come with rigid eligibility and assessment criteria that fails to reflect lived realities, particularly for Aboriginal families, multigenerational households and people with complex needs.

### Shifting government and policy cycles

A range of structural and systemic factors continue to impede meaningful housing reform in Australia. One of the most significant barriers is the influence of political cycles and shifting government agendas on long-term policy development and implementation. Housing reform is frequently shaped by short-term electoral priorities rather than sustained, intergenerational planning. This has contributed to an overreliance on limited-term funding arrangements and pilot-based initiatives that are unable to deliver enduring system-wide change. The absence of robust accountability mechanisms focused on long-term housing equity further weakens reform efforts and limits governments' capacity to measure whether policies are improving outcomes across generations and communities.

### Fragmented and misaligned service systems

Progress is also constrained by fragmentation across interconnected service systems, including housing, family violence, child protection, health and mental health, justice and settlement services. Responsibility for housing outcomes is often dispersed across multiple agencies without clear ownership or accountability when systems fail. As a result, frontline practitioners are frequently placed in positions where they are expected to manage escalating risks and crises without the authority, resources or systemic support required to address the underlying causes of housing insecurity. This fragmentation can leave individuals and families cycling between systems that are poorly coordinated and unable to provide integrated, long-term solutions.

Integrated services would recognise housing as a pre-condition for effective engagement with therapeutic, mental health, justice and family systems, not as an outcome contingent on "readiness".

### Workforce Issues

Frontline workers often encounter situations where housing systems are misaligned with family law, child protection and justice responses, forcing them to manage complex risks without meaningful pathways to resolve the housing instability driving those risks. Prolonged exposure to these ethical and operational pressures can undermine workforce wellbeing, retention and long-term sector sustainability.

Current policy settings also continue to prioritise short-term responses over structural reform. Many frameworks rely heavily on temporary accommodation, crisis responses or short-term brokerage support without providing sustainable exit pathways into secure and affordable housing. In many cases, broader policy approaches remain heavily oriented toward market-based solutions, despite growing evidence that market mechanisms alone are insufficient to address entrenched housing inequity or meet the needs of low-income and vulnerable households.

These systemic pressures contribute significantly to workforce moral distress and sustainability challenges across the community and social services sector. Practitioners are increasingly required to make safety-critical decisions in environments characterised by severe housing shortages and limited support options.

#### Lack of localised, community-led decision making

Decision-making processes are often removed from the realities experienced within local communities. Centralised policy approaches can fail to adequately account for regional differences, cultural contexts and place-based needs, particularly in rural, remote and Aboriginal and Torres Strait Islander communities where overcrowding definitions and bedroom allocation models reflect nuclear household assumptions, disadvantaging Aboriginal families, kinship carers and multigenerational households. This disconnect can reduce the responsiveness and effectiveness of policy interventions while increasing reliance on community service organisations to absorb unmet demand and respond to gaps left by broader systems.

#### Scarcity of housing options and supports in regional and remote areas

Regional housing market pressures, including limited stock, transport barriers and lack of local services, compounding disadvantage for people unable to relocate safely or sustainably. In the absence of housing options and supports, systems rely on families, informal networks and community services absorb the consequences of housing failure, effectively shifting structural risk onto individuals and communities. Regional and place-based service gaps, including limited transport and specialist supports, amplify housing exclusion and require families to relocate away from community, support networks and services.

#### Capacity to respond to increasingly complexity of need

Compounding these challenges is the increasing complexity of client need, which has intensified without a corresponding increase in housing supply, specialist supports or sector capacity. Many individuals and families experiencing housing insecurity are also navigating intersecting challenges such as mental ill-health, disability, family violence, trauma, financial hardship and social exclusion. Despite this growing complexity, system responses often remain focused on crisis management, throughput and short-term resolution rather than prevention, stability and long-term wellbeing outcomes. Without sustained investment in both housing supply and integrated support systems, the underlying drivers of housing insecurity and homelessness are likely to persist.

Factors that would **promote** reform include:

### Adequate Social and Affordable Housing Targets

We recognise the Government's commitment to addressing housing security and affordability in targets to build 55,000 social and affordable homes by 2030, including more than 21,000 new homes under Round 3 of Housing Australia Future Fund (HAFF), including a dedicated funding stream to improve First Nations housing outcomes. Despite this significant investment, current social and affordable housing targets continue to fall short in addressing unmet housing need. Indeed, there is no common definition of common of 'affordable housing' across governments, policy frameworks, the housing sector and advocacy groups.

The Australian Housing and Urban Research Institute (AHURI) found that over the next 20 years, 727,300 additional social housing dwellings will be required across Australia.<sup>29</sup> To address homelessness and housing stress immediately, it is estimated that an additional 430,000 social housing dwellings are needed.

We therefore call for greater ambition to meet required social housing levels and combat the long-run decline in social housing as a share of the total housing stock. This includes specific and binding social housing targets linked to population growth and assessed demand. One member emphasises promotion of targets for public housing in particular as this form of public housing is more affordable and has been proven to act as a strong protective factor against homelessness.<sup>30</sup>

The National Housing Supply and Affordability Council (NHSAC) seeks the proportion of social housing restored to 6 per cent of the housing stock over the medium term.<sup>31</sup> To reach this target, Australia must build more than 36,000 additional social houses every year for the next decade.<sup>32</sup> Noting that HAFF Round 3 funding will cease from 2029, a longer-term, ongoing funding commitment for social housing as part of the Government's social and affordable housing pipeline, is needed.

In the interim, a systematic plan to fully understand and measure the economic (and social) benefits of increased investment in social housing should be developed given the private housing market, including rental market is largely inaccessible for households on low incomes.

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<sup>29</sup> Lawson, J., Denham, T., Dodson, D., Flanagan, K., Jacobs, K., Martin, C., Van den Nouwelant, R., Pawson, H. and Troy, L. (2019). *Social housing as infrastructure: rationale, prioritisation and investment pathway*, AHURI Final Report No. 315. <http://www.ahuri.edu.au/research/final-reports/315>.

<sup>30</sup> Johnson G. et al (2019). *How Do Housing and Labour Markets Affect Individual Homelessness?*, Housing Studies 34:7. <https://www.tandfonline.com/doi/full/10.1080/02673037.2018.1520819>

<sup>31</sup> National Housing Supply and Affordability Council. (2025). *State of the Housing System 2025*. page. 19. <https://nhsac.gov.au/sites/nhsac.gov.au/files/2026-04/ar-state-housing-system-2026.pdf>

<sup>32</sup> Everybody's Home. (2025). *Housing crisis reaches breaking point as rents surge over decade*. [Everybody's Home](#). Everybody's Home [Media Release]. n.p.

Building a stronger economic and social case for increased social housing should be a joint effort between the Federal, State and Territory governments to inform social and affordable funding levels in the long-term.

***Recommendation 7***

Increase social housing levels over the next decade in line with NHSAC national targets and invest in joint research across governments that comprehensively measures the long-term economic and social benefits of increased funding for social housing.

**Regulatory Burden of Supply-Side Solutions**

Increasing the supply of affordable, secure, and appropriate housing is fundamental to shifting the needle on housing affordability and accessibility across generations.

Without adequate supply, efforts to improve income support, tenancy protections, or social services will be constrained by the simple reality of scarcity. Supply-side solutions must therefore be pursued vigorously and in tandem with demand-side policies, ensuring that new housing meets the needs of diverse populations, including low-income households, young people, Indigenous communities, and those with complex needs.

Investment in social and affordable housing, alongside reforms to streamline and incentivise private sector contributions, is essential to create a housing market that supports intergenerational equity and social inclusion.

A critical and often underappreciated barrier to housing affordability is the cumulative regulatory burden imposed by all levels of government on the process of buying or building a home. These burdens include, but are not limited to:

- Planning and zoning restrictions
- Development application processes and associated delays
- Infrastructure charges and levies
- Stamp duties and transfer taxes
- Compliance costs related to building codes and environmental regulations
- Other fees and charges impacting construction and acquisition costs.

Commissioning of a comprehensive, whole-of-government audit of the entire regulatory and financial burden faced by prospective homebuyers and builders would:

- Quantify the direct and indirect costs imposed by federal, state, territory, and local government regulations and charges.
- Identify duplications, inefficiencies, and unnecessary barriers that inflate costs and delay supply.

- Assess the cumulative impact of these burdens on housing affordability, particularly for first-home buyers and low-to-moderate income households.
- Establish a baseline against which future reforms can be measured.
- Create a transparent, publicly accessible tracking mechanism to monitor changes in regulatory burdens over time, ensuring accountability and continuous improvement.

Such an audit would be unique in its scope and importance. It would recognise that housing affordability is not solely a matter of market dynamics or income support but is significantly shaped by the policy and regulatory environment. By identifying and addressing these systemic barriers, governments can unlock supply more effectively, reduce costs, and improve access to housing for current and future generations.

### ***Recommendation 8***

Australian Government commission a comprehensive audit and ongoing tracking of Regulatory Burden on Home Buying and Building.

### Unlocking Government land

In line with previous commitments under the National Housing Accord (the Accord), CSSA urges completion of a whole-of-government process to identify surplus or underutilised Commonwealth-held land that could be used to support more social and affordable housing. Just as the Catholic Church has demonstrated through projects like *Yes, In Faith's Backyard*, that its land can be repurposed for housing, both Federal and state Governments have the opportunity to use their land assets to do the same.

Releasing land at realistic valuations rather than being retained solely as a government asset would incentivise developers and community housing providers to establish credible partnerships and bankable dwellings that Australians desperately need.

Such a commitment is also in line with the National Planning Reform Blueprint which encourages 'the importance of using government land efficiently to support housing' (Measure 10)<sup>33</sup> and relevant work under the 2025 MYEFO that 'commits to partnering with states and territories and industry to locate land that is vacant or under-utilised through the First Home Supply Program'.<sup>34</sup> Under the Accord, the Federal Government should report on the review findings to the Council on Federal Financial Relations.

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<sup>33</sup> Australian Government. (2024). *National Planning Reform Blueprint – Commonwealth Progress Report*. Page 4. [National Planning Reform Blueprint – Commonwealth progress report – March 2024](#).

<sup>34</sup> Australian Government. (2025). *2025–26 Mid-Year Economic and Fiscal Outlook*, page 12. <https://www.treasury.gov.au>

## **Recommendation 9**

Government to fund the completion and publication of a whole-of-government review of Commonwealth-held land to determine whether parcels are surplus or underutilised and suitable for housing supply outcomes - including social and affordable housing.

### More tailored funding for Specialist Homelessness Services

SHS provided assistance to around 289,000 people in 2024-25.<sup>35</sup> Latest figures from the Australian Institute of Health and Welfare (AIHW) (December 2025) highlight urgent government action recognising that Specialist Homelessness Services (SHS) are at breaking point.

Those who had experienced family and domestic violence continue to be the largest cohort of SHS clients (40 per cent of all SHS clients). Three in 10 clients were aged under 18 (27 per cent of all SHS clients) and around one in 3 clients (or approximately 88,800) had a current mental health issue, with this group growing over time.<sup>36</sup>

While evidence shows that homelessness services can avoid people becoming homeless, with research estimating that every avoided eviction saves around \$12,000,<sup>37</sup> Specialist Homelessness Services remain overwhelmed.

Too often people are seeking help too late when they have already lost stable housing and coordination systems functioning as a long-term holding systems addressing unmet demand, rather than supporting permanent pathways to stable housing. Exclusion from shelters or emergency accommodation due to pets, being a man with children, or having older male children creates pathways directly into homelessness.

As advocated by Homelessness Australia, a dedicated Homelessness Prevention Fund<sup>38</sup> would allow organisations to step in early with tailored financial assistance and support pathways for clients before they become homeless.

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<sup>35</sup> Australian Institute of Health and Welfare (AIHW). (2025). *Specialist Homelessness Services Annual Report 2024-25*. [Specialist homelessness services annual report 2024–25, Clients, services and outcomes - Australian Institute of Health and Welfare](#). Australian Government, n.p.

<sup>36</sup> Ibid.

<sup>37</sup> Impact Economics and Policy. (2024). *Call Unanswered: Unmet demand for specialist homelessness services*. Homelessness Australia, page 6. Using figures from AHURI (2015). *The cost effectiveness of Australian tenancy support programs for formerly homeless people*. <https://www.ahuri.edu.au/research/final-reports/252> (updated to September 2024 dollars).

<sup>38</sup> Homelessness Australia. (2025, December 4). *AIHW data reveals help coming too late as more people arrive with nowhere to sleep*. [AIHW data reveals help coming too late as more people arrive with nowhere to sleep – Homelessness Australia](#) [Media Release], n.p.

CSSA member organisations support some of the highest priority users of SHS including those with complex needs and with mental ill-health or psychosocial disability. A critical priority for CSSA is advocating to prevent people from becoming homeless when they exit institutions such as hospitals, mental health facilities, and correctional settings. Our mission is that no one should be released into homelessness.

We support the creation of a Homelessness Prevention Fund that brings together mental health supports, specialist homelessness services, and broader health care responses, with further targeted wrap-around support for women and children fleeing family violence- and for First Nations women and children who are disproportionately affected by homelessness. The Fund should also provide support for people with psychosocial disability or other complex needs who experience repeat or persistent homelessness to sustain housing and participate in their communities.

### ***Recommendation 10***

Establish a Homelessness Prevention Fund which gives priority support to high-risk groups to prevent them from becoming homeless including when exiting institutions such as hospitals, mental health facilities, and correctional settings. Support the principle that no-one should be released into homelessness.

### **The need for a National Housing and Homelessness Plan**

CSSA understands the Government's priority attention on supply-side housing solutions and crisis-focused responses to homelessness, however we see the finalisation and release of the ten-year National Housing and Homelessness Plan (NHHP) as 'unfinished business' in setting a clear, national 'long-term vision for the future of housing and homelessness policy in Australia'.<sup>39</sup>

Despite significant efforts in consulting on the development of a National Plan, it has been almost 18 months since the Senate Economics Legislation Committee released its final report on the NHHP Bill 2024 (No. 2) (November 2024).

Housing and homelessness are national, multi-dimensional issues that call for a unifying framework capable of addressing the deep and wide-ranging structural drivers of homelessness and housing affordability that other funding agreements, policies, and programs across Federal, State and Territory Governments and their departments cannot comprehensively address alone.

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<sup>39</sup> Commonwealth of Australia. *National Housing and Homelessness Plan Bill 2024 (No. 2)* (Cth) (introduced 24 Jun. 2024). Parliament of Australia, Bill no. r7207.

The Government's various housing policy initiatives including the National Housing Accord, the HAFF and Build to Rent Housing Tax Concessions are notable, but as the complexity of the issue is further constrained by powers and responsibilities fragmented across jurisdictions, departments and levels of government, it is vital that policies and programs have a unifying mechanism to come together in an integrated and co-ordinated way.

While housing matters largely fall within the remit of the states and territories, a NHHP would be an important coordination mechanism for addressing the scale and complexity of Australia's housing challenge. As the Senate Economics Legislation Committee NHHP final report noted, 'in so many other areas of public policy we set targets and measures of progress...why not a legislated housing target or at least some agreed objectives, like ending homelessness?'<sup>40</sup>

In lieu of further consideration of a NHHP, CSSA urges the Committee to consider intergenerational housing inequity on a state-by-state basis as part of this Inquiry noting that states carry most responsibility for housing service delivery and social housing management, with policies that are sometimes inconsistent and that may undermine housing investment (ie. increased holding costs, land tax changes, tighter tenancy regulations).

A NHHP, led and owned by the Australian Government with overarching governance and accountability mechanisms is the best approach to comprehensively addressing Australia's housing and homelessness crisis.

This is particularly important to ensure that groups particularly vulnerable to housing stress and insecurity and homelessness are prioritised. This includes low-income households, single parents, young people, single pensioners, those fleeing domestic or family violence, people with disability, and First Nations Australians, refugees and asylum-seekers, migrants, children including those interacting with state-based care, older Australians, and elderly people.<sup>41</sup>

Accordingly, a NHHP should commit to:

- Clear intergenerational equity indicators and objectives embedded in housing strategies.
- Explicit recognition of housing as foundational social infrastructure, not a discretionary or residual service.
- Agreement to shared outcomes and performance measures across housing, health, justice and social systems within and between levels of government.
- Meaningful involvement of community-controlled and lived experience-led organisations in housing system design and governance.

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<sup>40</sup> Ibid, pg. 49.

<sup>41</sup> Ibid.

***Recommendation 11***

Finalise and implement the ten-year National Housing and Homelessness Plan.

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

Addressed in above sections.

**g. Related matters**

Addressed in above sections.

## CONCLUSION

CSSA and the BCSJMS thank the Committee for the opportunity to contribute to this Inquiry. CSSA particularly thanks contributing member organisation for their contributions including CatholicCare Victoria, CatholicCare Tasmania and Jesuit Social Services.

CSSA and its members alongside the BCSJMS welcome the opportunity to discuss the content of this submission should any further information be of assistance.

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### Housing Inequity through a Catholic Social Teaching Lens

At its heart, Catholic Social Teaching is rooted in the conviction that every person is created in the image and likeness of God, imbuing each individual with inherent and inalienable dignity. This dignity is the foundation of all ethical reflection and social action. It demands that society ensures access to the fundamental conditions necessary for human flourishing, including the ability to live in safe, stable, and affordable housing. Housing is not merely a market commodity or a private good; it is an essential component of social infrastructure that supports family stability, nurtures community cohesion, and enables individuals to participate fully in social, economic, and cultural life.

It is important to note that Catholic Social Teaching frames housing as a vital social good integral to human dignity and the common good. Housing provides the foundation for family life, community participation, and personal development, underscoring its essential role in social justice.

Housing functions both upstream and downstream in relation to addressing disadvantage and enabling human flourishing:

- **Upstream**, housing provides the essential foundation that supports families in creating stable environments where children can grow, learn, and develop their potential. Without secure housing, families face stressors that undermine parenting capacity, disrupt education, and limit access to health and social services. In this way, housing acts as a preventative measure that can reduce the risk of future disadvantage.
- **Downstream**, housing is also a critical factor in responding to existing disadvantage. For families already experiencing hardship, access to safe and affordable housing is a necessary condition for recovery and resilience. It enables families to stabilise their circumstances, access support services effectively, and rebuild social and economic participation.

Recognising housing's dual role underscores the importance of integrated policies that both prevent disadvantage through early housing support and provide sustained assistance to those in crisis. Supporting families and communities through secure housing is therefore central to breaking intergenerational cycles of poverty and fostering social cohesion.

### Understanding Justice and Injustice in Catholic Social Teaching

CST provides important guidance on the distinction between inequality and injustice. Not all differences or unequal outcomes constitute an injustice. Justice, rightly understood, concerns the proper ordering of relationships and social structures to uphold human dignity and the rights due to each person.

The Compendium of the Social Doctrine of the Church explains that justice is “the moral virtue that consists in the constant and firm will to give their due to God and

neighbour.”<sup>42</sup> It further clarifies that “not every inequality is an injustice”<sup>43</sup>, recognising that justice must consider the reasons behind differences and whether they arise from legitimate processes and respect for rights.

Pope John Paul II, in *Sollicitudo Rei Socialis*, emphasises that social justice involves the defence and promotion of the dignity and rights of individuals and groups, and requires the right ordering of social structures to prevent unjust exclusion or oppression.<sup>44</sup> This teaching highlights the importance of the common good and the preferential option for the poor, focusing on correcting unjust disadvantages.

Similarly, Pope Benedict XVI in *Caritas in Veritate* describes justice as a virtue requiring the recognition of others’ rights and the correct ordering of society.<sup>45</sup> He notes that inequalities must be evaluated in light of their causes and effects on human dignity, reinforcing that justice is about respecting the due place and rights of persons rather than identical treatment.

The classical Thomistic understanding, as articulated by St. Thomas Aquinas, defines justice as giving each person their due, distinguishing between commutative justice (right relations between individuals) and distributive justice (right allocation by the community).<sup>46</sup> This underscores that justice is about proper order and respect for persons, not uniformity or identical outcomes.

Applied to housing and intergenerational equity, this means that justice demands attention to systemic unjust disadvantages – where some groups are excluded or harmed due to structural barriers – rather than simply focusing on differences in outcomes. Corrective action is required to restore right relations and enable all people to flourish with dignity.

### **Distributive and Social Justice**

Justice, as understood within CST, encompasses multiple dimensions, with distributive justice and social justice being particularly relevant to housing policy. Distributive justice concerns the equitable sharing of resources and goods necessary for human flourishing. It recognises that while private property is a legitimate social institution, it is not an absolute right detached from its social purpose. The principle of the universal destination of goods insists that the earth’s resources are meant to serve the wellbeing of all people, especially those most vulnerable and marginalised.<sup>47</sup>

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<sup>42</sup> Pontifical Council for Justice and Peace, *Compendium of the Social Doctrine of the Church* (2004), pp. 171–174.

<sup>43</sup> Ibid.

<sup>44</sup> Pope John Paul II, *Sollicitudo Rei Socialis* (1987), pp. 38–39.

<sup>45</sup> Pope Benedict XVI, *Caritas in Veritate* (2009), pp. 57–59.

<sup>46</sup> Pope John Paul II, *Centesimus Annus* (1991), pp. 33–34.

<sup>47</sup> Pontifical Council for Justice and Peace, *Compendium of the Social Doctrine of the Church* (2004), pp. 171–174.

Social justice focuses on the social structures, institutions, and relationships that enable or hinder equitable access and participation. It demands that those who face the greatest barriers – such as low-income households, families escaping violence, people with disabilities, and Indigenous communities – receive equitable support and priority in accessing housing. This comprehensive vision recognises housing as a foundational support for human dignity and social participation, not a privilege reserved for a few.

In practical terms, distributive and social justice call for policies that go beyond increasing housing supply alone. They require a deliberate and sustained commitment to ensuring that housing is affordable, secure, and culturally appropriate, reflecting the diverse needs of communities. Justice demands that housing systems be designed to interrupt cycles of disadvantage and promote intergenerational equity, recognising the profound social and economic consequences of housing instability.

### **Solidarity and Subsidiarity: Complementary Principles**

Beyond justice, CST emphasises the principles of solidarity and subsidiarity, which are essential for a holistic approach to housing equity.

**Solidarity** calls for a firm and persevering commitment to the common good, recognising that we are all responsible for one another. It urges society to stand with and support those experiencing housing insecurity, fostering a sense of shared responsibility across generations and communities.<sup>48</sup> Solidarity challenges individualism and market excess by affirming that housing is not only a personal concern but a social good that binds us together.

**Subsidiarity** insists that decisions and actions should be taken at the most local level possible, empowering families, communities, and local organisations to participate actively in housing solutions.<sup>49</sup> It cautions against over-centralisation and encourages support for community-led and culturally appropriate housing initiatives, which are particularly vital for Indigenous peoples and other marginalised groups.

Together, solidarity and subsidiarity ensure that housing policies are both socially responsible and responsive to local needs, fostering inclusive and sustainable outcomes.

### **Private Property and the Universal Destination of Goods**

The Church affirms the right to private property as a legitimate and important social institution that supports personal responsibility, freedom, and family life. However, this right is always held in tension with the principle of the universal destination of

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<sup>48</sup> Pope John Paul II, *Sollicitudo Rei Socialis* (1987), pp. 38–39.

<sup>49</sup> Pope Benedict XVI, *Caritas in Veritate* (2009), pp. 57–59.

goods. This principle emphasises that the goods of creation are intended for the benefit of all humanity and that private ownership carries with it a social function.<sup>50</sup>

This balance challenges economic and social arrangements that concentrate wealth or restrict access to basic human needs such as housing. CST calls for stewardship and solidarity, urging that private ownership be exercised with a sense of social responsibility. This means that housing, while legitimately owned privately, must be made accessible and affordable in ways that serve the broader community's wellbeing and contribute to the common good.

This teaching also critiques systems that treat housing solely as a speculative asset or a source of wealth accumulation at the expense of social inclusion. It calls for policies that ensure housing serves its fundamental purpose: providing a stable and dignified home where individuals and families can thrive.

### Historical and Theological Foundations

The principles outlined here are deeply rooted in the magisterial tradition of the Catholic Church, which forms the entire body of Catholic Social Thought. This tradition begins with the Gospel's call to love, justice, and care for the neighbour, and is further developed through the teachings of the Church Fathers and the scholastic tradition, notably the work of Thomas Aquinas and the late Scholastics.

The modern articulation of CST began with Pope Leo XIII's *Rerum Novarum* (1891), a landmark encyclical that addressed the social and economic upheavals of the Industrial Revolution. *Rerum Novarum* affirmed the dignity of work, the importance of just social order, and the responsibilities tied to private property, insisting that ownership must serve the common good and the universal destination of goods.<sup>51</sup>

Subsequent encyclicals have expanded and deepened this teaching. *Quadragesimo Anno* (1931) elaborated on the principles of social justice and subsidiarity, emphasising the role of the state in fostering a just society. *Populorum Progressio* (1967) highlighted the preferential option for the poor and the imperative of integral human development. *Centesimus Annus* (1991) reaffirmed these principles in the context of modern economic challenges, calling for solidarity, subsidiarity, and a renewed commitment to human dignity.

More recent teachings, including those of Pope Francis, have continued to develop CST's response to contemporary issues, emphasising care for the vulnerable, ecological justice, and the need for a "culture of encounter."<sup>52</sup>

Together, these teachings provide a coherent and enduring framework for addressing complex social challenges such as intergenerational housing inequity.

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<sup>50</sup> Pope John Paul II, *Centesimus Annus* (1991), pp. 33–34.

<sup>51</sup> Pope Leo XIII, *Rerum Novarum* (1891), pp. 2–5.

<sup>52</sup> Pope Francis, *Laudato Si'* (2015), pp. 139–162; *Fratelli Tutti* (2020), pp. 66–70.