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Select Committee on Intergenerational Housing Inequity
PO Box 6100
Parliament House
Canberra ACT 2600



By email: housinginequity.sen@aph.gov.au

Submission to the Select Committee on Intergenerational Housing Inequity

Dear Committee members,

Tenants Victoria is the peak body for Victoria's 2 million renters, and the rental law specialist community legal centre in Victoria. Our vision is for safe, secure and affordable homes for Victorian renters in a fair housing system. We aim to empower renters and make sure their voices are heard in our advocacy. We work in partnership with other community legal centres and housing sector organisations, and strategically with government to inform policy development and enhance service delivery.

Tenants Victoria welcomes the opportunity to make this submission to the Select Committee on Intergenerational Housing Inequity. This submission outlines how renters in Victoria currently experience intergenerational housing inequity and makes policy recommendations regarding changes the Federal Government needs to make to ensure renters are able to live with dignity in secure and affordable homes.

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

Close to 30% of Victorian households rent their homes, with nearly 90% renting in the competitive private rental market.¹ Renting is often viewed as a transitional step from the family home to home ownership, but as purchasing a home becomes increasingly unaffordable, people are renting for longer, and a growing proportion of Victorians will now rent for life.² Over the past few decades there has been a broad shift, in policy and in market and household behaviour, towards the treatment of housing an investment class rather than an essential service and a core human need. This shift has contributed to diminished housing affordability and increased housing inequity, particularly for renters.

It is well established that Australia is experiencing a housing crisis, with supply continually falling short of demand.³ This continues to affect Victoria's rental market. Vacancy rates remain low, meaning that if a renter has to vacate their home, they face the very real risk of being unable to secure a new one.⁴ Over the last few years, rent increases have consistently outpaced inflation and wage increases, and the social

¹ Australian Bureau of Statistics (ABS) (2021). 2021 Census All persons QuickStats. [Weblink](#).

² Commissioner for Residential Tenancies (2025). The rental sector. [Weblink](#).

³ Australian Government National Housing Supply and Affordability Council (2025). National Housing Supply and Affordability Council calls for reform, investment and innovation. [Weblink](#).

⁴ Victoria State Government Department of Families, Fairness and Housing (DFFH) (2026). Rental report. [Weblink](#).

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Safe, secure and affordable homes

housing waitlist continues to grow.⁵ As a result, many renters, especially those on low and moderate incomes, are facing housing insecurity and increased risks of homelessness.

So, while housing inequity is often discussed in terms of access to home ownership, it also plays out as a lack of access to long term rental security and stability. Despite the fact that more people are renting and for longer, renting can be insecure and precarious, with short term leases dominating the market. For example, as of February 2023, the most common lease length nationally was 12 months, and 88% of leases were for 12 months or less.⁶ Renters have little autonomy to determine the duration of their stay in their home, and this represents an inequity between renters and other tenures such as home-owners.

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

While age is central to the experience of housing inequity, this intergenerational inequity is compounded by factors such as income or socio-economic status, gender, disability, ethnicity and race. Housing inequity, affects certain population cohorts disproportionately, including single parents, First Nations households and people from culturally and linguistically diverse (CaLD) backgrounds, and this can manifest as experiences of discrimination and heightened housing insecurity.

Single Parents

Around 40% of single parent households in Victoria rent, and single parent households are almost 2.5 times more likely to experience rental stress than couple-family households.⁷ As of 2021 approximately 43% of single-parent households renting in Victoria were in rental stress.⁸ Many single parents feel they are disadvantaged in the private rental market due to the discriminatory attitudes among property professionals and landlords who may view them as less desirable candidates for properties when compared with dual income households.⁹ This is supported by research which highlighted that single parents experience ‘statistical discrimination’ in the rental market due to the perception that they have a lower capacity to pay rent.¹⁰ The high incidence of renting, high incidence of rent stress, and self-described perception of single parents as undesirable renters mean that single-parent renters face significant difficulties in the housing market. That these difficulties fall disproportionately on this predominantly younger group is a form of intergenerational housing inequity.

Tenants Victoria undertook research in 2025 and published the *report ‘Restricted, resilient and resourceful: legal help seeking among single parent renters’*. This study found that single parents feel:

- afraid to assert their rights as a renter

⁵ Australian Bureau of Statistics (2025). Consumer Price Index, Australia. [Weblink](#); Australian Bureau of Statistics (2025). Wage Price Index, Australia. [Weblink](#); Homes Victoria (2026). Applications on the Victorian Housing Register (VHR). [Weblink](#).

⁶ Australian Bureau of Statistics (ABS) (2022). Housing Mobility and Conditions. [Weblink](#); Australian Bureau of Statistics (ABS) (2023). New insights into the rental market. [Weblink](#).

⁷ Rental stress is defined as spending more than 30% of your gross household income on rent. Australian Institute of Health and Welfare (AIHW) (2025). Housing affordability. [Weblink](#).

⁸ Tenants Victoria. (2025). Restricted, resilient, resourceful: Legal help-seeking among single-parent renters. [Weblink](#).

⁹ Tenants Victoria. (2025). Restricted, resilient, resourceful: Legal help-seeking among single-parent renters. [Weblink](#).

¹⁰ Maalsen, S., Wolifson, P., Rogers, D., Nelson, J. and Buckle, C (2021). Understanding discrimination effects in private rental housing. AHURI Final Report No. 363, Australian Housing and Urban Research Institute. [Weblink](#).

- disadvantaged in the rental application process due to concerns that property managers and residential rental providers (landlords) may view them and their families as less desirable tenants
- under immense pressure to present as ideal tenants to secure housing in the competitive market
- compelled to accept homes with serious maintenance issues due to limited options; and
- restricted in seeking cheaper housing options as they need to stay close to schools, support networks, and public transport.¹¹

Rental Racism

Another factor that can contribute to and exacerbate experiences of housing inequity is racism and discrimination. Discrimination occurs in the private rental market due to various factors including age, race, country of birth and gender.¹² Housing discrimination based on race, or ‘rental racism’, has been evidenced in Australia and Victoria.¹³

The University of Melbourne recently completed a study on rental racism in partnership with Tenants Victoria and published the report *‘Shelter is a dignity’: Towards antiracism practices in rental housing*. This study found that:

- Racism occurs at all stages of renting – accessing, living in, and exiting tenancies – and takes interpersonal, institutional, structural, and cultural forms.
- 69% of study participants had direct experiences of rental racism.
- Renters disclosed that experiences of rental racism negatively impacted their employment, relationships, and sense of community connection.
- Renters faced structural barriers to pursuing their legal rights or reporting rental racism due to fears of rental provider retaliation and increasing their risk of housing insecurity and/or homelessness.¹⁴

These two studies made detailed recommendations about tackling the root causes of these forms of housing inequality, improving housing access for these groups, and how support services can better respond to the needs of these groups. In considering intergenerational housing inequity, the Select Committee should consider the specific needs of these groups and how they are uniquely affected by housing inequity. As a starting point, to make the current experience of renting less unfair for these cohorts, Governments should increase funding to multidisciplinary renter support services.

Recommendation 1: Governments must increase funding for multidisciplinary renter support services to meet the needs of renters struggling to navigate issues with their homes, including single parent renters and renters from culturally and linguistically diverse backgrounds.

¹¹ Tenants Victoria. (2025). Restricted, resilient, resourceful: Legal help-seeking among single-parent renters. [Weblink](#).

¹² Maalsen, S., Wolifson, P., Rogers, D., Nelson, J. and Buckle, C (2021). Understanding discrimination effects in private rental housing. AHURI Final Report No. 363, Australian Housing and Urban Research Institute. [Weblink](#).

¹³ O’Donnell, J., Guan, Q, & Prentice, T. (2024). Mapping Social Cohesion. [Weblink](#). ; Martino, E., Li, A., Athian, A., Loow, A., Wiesel, I., Kamaloni, S., & Bentley, R. (2025). ‘Shelter is a dignity’: Towards antiracism practices in rental housing. Melbourne School of Population and Global Health, University of Melbourne. [Weblink](#).

¹⁴ Martino, E., Li, A., Athian, A., Loow, A., Wiesel, I., Kamaloni, S., & Bentley, R. (2025). ‘Shelter is a dignity’: Towards antiracism practices in rental housing. Melbourne School of Population and Global Health, University of Melbourne. [Weblink](#).

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

Intergenerational housing inequity is a complex and multi-faceted issue caused by many policies and choices made over many years. Considering the context of the rental market specifically, we will briefly discuss a number of factors contributing to the drastic and sustained rises in housing costs, specifically rents seen over the past 10 years.

Inadequate public and community housing stock

Over several decades now, investment in public and community housing nation-wide has failed to keep pace with increases in demand, resulting in increasing numbers of people who are eligible for social housing, but unable to be allocated a home.¹⁵ Nationally, social housing stock has declined from 5.2% of all housing in 1997 to 3.9% by 2023.¹⁶ This consistent stock shortage is exposing more people to housing insecurity and leaving more vulnerable and low-income people reliant on the private rental market which for many cannot provide the stability or affordability that they need to secure and maintain tenancies. This trend also has the effect of escalating demands on the private rental market, making it more competitive and volatile for renters generally.

Attempts to address or reverse intergenerational housing inequity must include clear targets to significantly and continuously increase community and public housing stock in line with need, and must recognise that social housing is essential infrastructure.

Recommendation 2: The Federal Government should work with State and Territory Governments to set targets for public and community housing and provide funding to contribute to meeting the target, including at least 80,000 new public and community housing properties in Victoria over the next ten years, as recommended by the Victorian Housing Peaks Alliance.¹⁷

Rent Increases

Over the last decade, and particularly intensely since the COVID-19 pandemic began in 2020, Australia has been facing a crisis in the private rental sector, with capital city rents jumping 57% since 2015.¹⁸ In Victoria specifically, since 2020 median rents rose 3.4 times faster than average incomes in Melbourne and 3.2 times faster than average incomes in regional Victoria.¹⁹

At the same time, the number of years needed to save a home deposit has increased from 9 years on average in 2015 to 11.2 years in 2025 – and this change has been driven by rising housing costs.²⁰ Renters have been facing relentless and high rent increases, with no market adjustment or return to ‘normal’. As rents take up larger proportions of renters’ incomes, it gets harder for renters to save money, keeping them

¹⁵ Australian Institute of Health and Welfare (AIHW) (2025). Housing assistance in Australia. [Weblink](#).

¹⁶ Lawson, J., Davies, L., Hayward, D., Troy, L., Werner, G. Dodson, J. (2026) Australia’s multi-provider housing system: contest or growth? AHURI Final Report No. 452, Australian Housing and Urban Research Institute. [Weblink](#).

¹⁷ SGS Economics & Planning (2025). Growing Social Housing: Data, insights and targets. Prepared for Victorian Housing Peaks Alliance. [Weblink](#).

¹⁸ Azize, M. (2025). Out of Reach: Australia’s Rental Crisis and the Decline of Social Housing. Everybody’s Home. [Weblink](#).

¹⁹ SGS Economics & Planning (2024). Rental Affordability Index November 2024. [Weblink](#).

²⁰ Australian Government National Housing Supply and Affordability Council. (2026) State of the Housing System 2026. [Weblink](#).

stuck in the private market for longer even when they would prefer to purchase a home. This situation further entrenches intergenerational inequity and risks people's ability to find a safe and affordable place to call home.

Renters in Victoria specifically have identified better regulation of rent increases as their number one policy priority.²¹ Rent increases can make people feel stressed and uncertain about their housing security, and they now affect the majority of Victorian renters. In the most recent reporting period, 58% of rental households in Victoria received a notice of rent increase that year, up from 29.8% of households the year before.²²

It has never been more important to make sure that the size of a rent increase is fair. But while Victoria's rental laws provide renters with many protections, they are relatively silent on what constitutes a fair rent increase. This applies nationally as well. Some progress has been made recently in Victoria towards improving security of tenure, with no-fault evictions ending in November 2025, and the Consumer Price Index being introduced as an additional factor for consideration in investigations into potentially excessive rent increases.²³ However, protection against excessive rent increases remains difficult to navigate and without adequate rent regulation, excessive rent increases can represent a threat to security of tenure. More protections are needed to ensure excessive rent increases do not become the new 'de facto evictions', and making these protections nation-wide would be worth considering.²⁴

Recommendation 3: The Federal Government should work with States and Territories to update the 'Better Deal for Renters' to include 'Stronger protections and fair limits on rent increases', consistent with the [National 9 Principles for Strengthening Renters' Rights](#).

Renters should be able to experience stability, participate in employment and education, receive fair treatment and have ready access to support when they need it. For some renters this is the case, but for others renting can be difficult, stressful and unfair – particularly for people on low incomes. For renters, housing inequity is playing out as an inequity in access to dignity and security. Ensuring that renting can be a secure, long-term housing pathway for those who require it is an essential part of protecting housing security and equity across generations.

Yours sincerely,



Cameron Bloye,
Acting Chief Executive Officer

²¹ Consumer Policy Research Centre (2025). Renting in Reality – Insights from Victorian renters. [Weblink](#).

²² Commissioner for Residential Tenancies and SGS Economics & Planning (2024). Renting in Victoria: 2024 Snapshot. [Weblink](#).

²³ Consumer Affairs Victoria (2026). New changes to the rental laws. [Weblink](#).

²⁴ Sisson, A. & Bowyer-Pont, P. (2023). Regulating rents: international examples & experience. Sydney: Shelter NSW & Tenants Union of NSW. [Weblink](#).