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Select Committee on Intergenerational Housing Inequity in Australia

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The Queensland Family and Child Commission (the Commission) welcomes the opportunity to provide a submission to the Senate Select Committee on Intergenerational Housing Inequity.

While the Commission recognises the wide-ranging impacts of housing inequity across younger generations, this submission deliberately centres on children and young people, consistent with its statutory remit as Queensland's child safety oversight body.

The Commission is mandated to promote the safety, wellbeing, and rights of Queensland's children and young people. This inquiry provides a critical opportunity to examine how the current housing crisis is affecting children's developmental trajectories, safety, and long-term outcomes, particularly for those engaged with statutory systems.

Housing instability is increasingly not just a housing issue, but a structural driver of vulnerability across child protection, youth justice, education, and health systems.

1. The extent and nature of intergenerational housing inequity across tenure types

Housing as a material basic

Intergenerational housing inequity is increasingly evident in the declining accessibility, affordability, and stability across all housing tenure types, including home ownership, private rental, or social housing.

For children and young people, this inequity is not experienced as a future concern, but as an immediate and compounding disadvantage. The erosion of secure housing pathways is removing a foundational layer of Australia's social safety net.

The Nest Wellbeing Framework¹ (The Nest), developed by the Australian Research Alliance for Children and Youth (ARACY) is Australia's first evidence-based framework for child and youth wellbeing. The Nest defines 6 interconnected domains that children and young people need to thrive, including Material Basics.

Housing is central to this domain and underpins:

- participation in education
- physical and mental health
- safety and protection from harm
- stable relationships and caregiving.

Without stable housing, children are significantly more likely to experience disrupted schooling, family stress, and contact with statutory systems.

Housing inequity therefore reflects not only wealth disparity, but a structural shift in which younger generations—particularly those already vulnerable—are increasingly excluded from housing stability from early life.

Housing system pressures impacting children and families in Queensland

The Commission's 2024–25 Annual Report² highlights the scale and acceleration of housing system pressures in Queensland. The evidence compiled in Appendix One demonstrates systemic challenges across rental markets, social housing, and homelessness services.

¹ ARACY. 2013, *The Nest Wellbeing Framework* <https://www.aracy.org.au/the-nest-wellbeing-framework/>

² Queensland Family and Child Commission. 2025, *Performance of the Queensland Child Protection System Annual Report 2024-25* <https://www.qfcc.qld.gov.au/sites/default/files/annual-report-on-the-performance-of-the-queensland-child-protection-system-2024-25.pdf>

2. The effectiveness of laws, policies, and services in reducing inequity

Current laws, policies, and service responses are not effectively reducing housing inequity. Despite increased attention and targeted initiatives system settings remain misaligned with the scale and structural nature of need.

Fragmented policy settings

Housing policy in Queensland continues to operate largely in parallel with, rather than in integration with, child protection, family support, and social services systems. This fragmentation limits the capacity of existing laws and programs to intervene early or respond holistically to family need.

Housing instability is still largely treated as a crisis issue rather than a primary driver of vulnerability requiring upstream intervention. As a result, families are frequently cycling between homelessness services, child protection systems, and crisis accommodation without achieving sustained stability.

Recent evidence from the Queensland Council of Social Service's *Raising Queensland* report³ reinforces that current policy settings in Queensland are not consistently designed around the needs of families and children. Families are experiencing compounding financial stress across housing, food, transport, and healthcare, with fragmented service systems requiring navigation of multiple disconnected supports rather than receiving coordinated assistance around whole-of-family assistance.

The report further highlights the need for a whole-of-government family strategy, noting that policy responses are often developed in silos despite housing, education, health, transport, early childhood development and community safety are deeply interconnected in the lives of children. Where family wellbeing is not treated as a core organising principle of government decision-making, pressures in one domain, particularly housing stress, rapidly translates into poorer outcomes in others.

For the Commission, these findings reinforce that housing inequity cannot be addressed through housing policy alone. Families require integrated policy settings that place children's developmental needs, parenting capacity, and family stability at the centre of reform. Without this lens, systems will continue to respond to the symptoms of disadvantage while leaving the underlying drivers unresolved.

Reactive rather than preventative investment

Recent increases in funding for youth housing and homelessness services are acknowledged and welcome. However, these investments remain largely crisis-oriented and demand-driven, responding to visible need rather than addressing underlying structural drivers.

Queensland continues to have one of the lowest rates of investment in early intervention relative to total child protection expenditure. This creates an unbalanced system, where significant resources are directed toward high-cost, late-stage responses, such as residential care, while comparatively less is invested in stabilising families earlier through secure housing and integrated support.

While recent initiatives signal a stronger focus on early intervention, their effectiveness will be constrained if families remain unable to access stable and affordable housing. Without addressing this foundational need, early intervention efforts risk being undermined by ongoing instability in the home environment.

Gaps in program design and delivery

Targeted programs demonstrate promise but remain limited in scale and consistency.

For example, the expansion of Youth Foyers reflects a commitment to evidence-based, integrated models that combine housing with education and support. However, the pace and certainty of rollout do not yet match the level of need, particularly in regional areas.

More broadly, there is an absence of universally available, integrated service models that combine:

³ QCOSS. 2025, *Raising Queensland: Child and Youth Policy Priorities* <https://www.qcoss.org.au/wp-content/uploads/2025/11/Final-Report-RAISING-QUEENSLAND.pdf>

- stable housing
- family support
- culturally appropriate services
- long-term developmental pathways for children and young people.

This gap is particularly evident for cohorts with complex and intersecting needs, including children in or at risk of entering the child protection system.

Service Provider: South Burnett CTC⁴

South Burnett CTC provides a strong example of integrated, place-based practice in regional Queensland. Through a single community organisation, children, young people and families can access connected supports spanning homelessness prevention, housing assistance, family support, education engagement, employment pathways, and transition support for young people leaving care.

Programs such as *Reconnect*, *Sustaining Tenancies*, *Family and Child Connect*, school wellbeing supports, and post-care assistance demonstrate how housing instability can be addressed alongside the broader drivers of vulnerability.

This model is significant because it recognises that housing inequity is rarely a standalone issue. Stable housing is closely linked to school attendance, family functioning, mental wellbeing, and long-term economic participation. Community-led models such as South Burnett CTC reduce service fragmentation, strengthen early intervention, and help prevent escalation into child protection, youth justice, and homelessness systems.

System consequences

From a child protection perspective, current policy settings represent a systemic failure of prevention.

Where housing is insecure or unavailable:

- family stress escalates
- exposure to risks, including domestic and family violence, increases
- children are more likely to come into contact with statutory systems.

As a result, child protection and youth justice systems are increasingly responding to issues fundamentally driven by housing instability and poverty. This places unsustainable pressure on these systems, contributes to poorer long-term outcomes for children and significantly higher public expenditure over time.

The Commission considers that incremental or isolated policy responses will not be sufficient to reduce intergenerational housing inequity. A fundamental shift is required, recognising housing as core social infrastructure and a non-negotiable component of child safety and wellbeing.

Without this shift, current laws, policies, and services will continue to operate in a reactive mode, and the objective of ensuring “safety where children live” will remain aspirational rather than realised.

3. The experience of intergenerational housing inequity on different population cohorts

Housing inequity is not experienced equally. Children and young people already facing structural disadvantage are disproportionately impacted.

Children and young people leaving care

Young people transitioning from out-of-home care face some of the most severe housing challenges. Thirty-nine per cent of young people exiting care at age 18 rely on housing support and evidence shows that extending care and housing support to age 21 delivers a \$5.90 return for every \$1 invested, when long-term wellbeing costs are included.

⁴ South Burnett CTC: <https://sbctc.com.au/services/youth-services/>

Without extended support, many young people are effectively transitioned directly into housing instability or homelessness.

Aboriginal and Torres Strait Islander children and families

Aboriginal and Torres Strait Islander families are 10 times more likely to present to Specialist Homelessness Services. They experience the longest social housing wait times, exceeding six years (76.4 months) in some remote communities such as Hope Vale.

These disparities reflect both historical and ongoing structural inequities, including underinvestment in community-controlled and culturally appropriate housing.

Queer and gender diverse young people

Research indicates that 66 per cent of trans and gender diverse young people experience unstable housing, compared to 50.6 per cent of sexuality-diverse peers. This cohort faces intersecting risks including family rejection, discrimination, and limited access to safe housing options.

Unaccompanied children and young people

In 2024–25, 40,500 children and young people presented alone to Specialist Homelessness Services and 43 per cent were already homeless at the start of support.

These figures highlight a cohort of children navigating housing instability without consistent adult support.

A tragic example of this was examined in the *Child Death Review Board Annual Report 2023-24*⁵:

Case example: How does a system build connection, show love and address trauma

The Queensland Child Death Review Board reviewed the case of a boy who entered residential care in early adolescence after the death of his only parent. He had experienced significant adversity and trauma across his lifetime including exposure to domestic and family violence, parental substance misuse, parental mental health issues, homelessness, alleged neglect, physical and emotional abuse. He had a mild intellectual disability, language disorders and complex behavioural, developmental and mental health needs.

There were early indicators that the residential model of care was not meeting his need for connection, love, support, consistency and care. His behaviours escalated and he was threatening, violent and intimidating towards other young people and care staff. It was believed a lot of his behaviours were aimed at scaring, intimidating or impressing others. Records state: "*Care workers...described him as angry but relate this anger directly with his grief and believe if he is supported to work through his grief and loss he will present in a very different way.*"

The boy was moved to a short-term placement that was a shelter model for young people with independent living skills, which required out-of-hours placement between 9am and 4pm daily. The boy did not have an opportunity to engage with staff during these times and there was no plan in place for him. He was not attending school and youth worker support was limited to 15 hours per week. This meant he spent hours of the day unsupervised, unsupported and without planned activities. He often returned to the placement in the early hours of the morning affected by substances. During this period his offending behaviours increased, and he had his first overnight stay in a watchhouse and appearance in court.

Despite Child Safety identifying the boy's need for a stable home and to be supported with managing his grief and loss, evidence shows these needs remained unmet. In the year prior to his death, he experienced four different primary placements, spent 12 nights in a watchhouse, nine nights in youth detention and had two long-term episodes of self-placing, four contingency placements and one temporary unit placement. The boy would stay with adult acquaintances; many of whom were not safe or stable and had their own complex issues including drug use,

⁵ Child Death Review Board. 2024, *Annual Report 2023-24* <https://www.qfcc.qld.gov.au/sites/default/files/annual-report-child-death-review-board-annual-report-2023-24.pdf>

mental health issues, suicidal ideation, and domestic and family violence in their households. Adults would at times exploit the boy, providing him with drugs in exchange for undertaking criminal acts. In an email to Child Safety, a health worker trying to engage with the boy said: "*I would like to reiterate the importance of a safe and secure placement. If he is experiencing verbal and physical abuse at his "safe place", there is no hope of him engaging with other services.*"

In the year of his death the boy's placement was closed after he was away from his placement for three weeks. In the following three months, he had no placement. He continued to be allocated a youth worker for 15 hours a week, however, was unsupported for the remainder of the week. The youth worker reported concerns for the boy's safety and wellbeing: **He was homeless, had no safe place to sleep, was living out of a cardboard box, had no place to shower, no clean clothes and no food to eat.**

Couchsurfing and hidden homelessness

Couchsurfing remains a largely invisible form of homelessness. Despite being less visible than rough sleeping, it is highly unstable and exposes children and young people to significant risks, including exploitation and disengagement from education.

Youth Voice: Elma, Bamaga, 23 years old (Youth Summit 2024)⁶

Elma, a 23-year-old Gudang Yadhaikgana woman with connections to Saibai in the Torres Strait. At the 2024 Queensland Youth Summit, she shared her lived experience of housing conditions in remote Queensland communities, highlighting the chronic shortage of housing and its wide-ranging impacts on families.

She described severe overcrowding as a persistent and normalised condition, with multiple families, often three to five, living in a single three- or four-bedroom home. Drawing on her own experience, Elma explained that she, her sister, and their children are currently living together in their mother's house due to a lack of alternative housing options.

Elma identified overcrowding as a key driver of family and domestic violence, poor physical and mental health outcomes, environmental health risks, including the spread of infectious diseases such as rheumatic fever, and reduced wellbeing and stability for children and young people

She emphasised that these conditions are not isolated, but reflective of systemic housing shortages across the region.

Elma also highlighted limitations within current social housing allocation processes. While acknowledging the importance of prioritising high-risk cases, she noted that existing waitlist systems can disadvantage individuals and families who do not meet strict priority thresholds but still have a fundamental need for safe, independent housing.

In response, Elma proposed several community-informed solutions:

- increased and sustained investment in new housing supply in remote communities
- funding to renovate and maintain currently uninhabitable housing stock
- the development of culturally appropriate housing, designed to reflect the needs and lifestyles of Aboriginal and Torres Strait Islander families (including larger communal spaces)
- greater transparency and differentiation in housing waitlists to reflect varying levels of need
- genuine involvement of local communities in housing design and decision-making processes.

She emphasised that housing solutions must be grounded in local knowledge, culturally appropriate, and sustainable over the long term. Elma also highlighted the importance of supporting local employment and economic participation through housing construction and maintenance.

⁶ Youth Summit 2024: Elma <https://www.youtube.com/watch?v=iq5hleXRVbE>

Elma's contribution underscores that in remote communities, housing inequity is not only an issue of supply, but of cultural appropriateness, system design, and self-determination. Her experience demonstrates that without sustained, community-led investment, housing shortages will continue to drive overcrowding and its associated social and health impacts across generations.

Youth Voice: Elise, Logan, 19 years old (Youth Summit 2026)⁷

At the 2026 Queensland Youth Summit, Elise, a 19-year-old university student living in Logan, shared her experience of homelessness while completing Years 11 and 12, including a period of six months living in a tent. Despite holding leadership responsibilities as a school captain and working two jobs, she faced significant barriers to education due to a lack of stable housing.

Her experience highlights that the primary barriers to educational engagement for young people experiencing housing instability are not motivation or capability, but unmet basic needs, particularly access to hygiene, food security, and safety. Elise described the daily challenge of accessing showers, clean clothing, and secure storage, relying on a gym membership and laundromats to maintain basic standards required for school attendance.

Elise emphasised that young people do not disengage from education because they do not value it, but because systems fail to meet their material and dignity-based needs. She identified a practical and scalable solution: embedding access to hygiene facilities within schools, particularly in low socioeconomic communities, to support students experiencing housing instability.

Her contribution underscores the importance of:

- recognising dignity as foundational to engagement in education
- embedding basic supports within universal systems such as schools
- meaningfully incorporating youth voice in policy and service design.

Elise's experience demonstrates that relatively simple, preventative supports, such as access to showers, laundry facilities, and hygiene products, can play a critical role in keeping young people connected to education during periods of instability.

4. Policy and legislative options to “even the playing field”

The evidence presented in this submission demonstrates that intergenerational housing inequity reflects structural gaps in current housing, social policy, and investment settings, particularly in how systems account for the needs of children, young people, and families across jurisdictions.

Consistent with prevention-focused housing system approaches identified by the housing and homelessness sector, including findings from the Child Death Review Board, QShelter's *Better Together* framework, child-centred wellbeing measures articulated in the ARACY Nest Framework, and reforms proposed in *Raising Queensland* (QCOS); addressing this inequity requires a shift from fragmented, crisis-driven responses toward integrated, prevention-oriented systems designed around child wellbeing outcomes.

This includes strengthening national policy settings that align Commonwealth and state responsibilities, improve accountability for outcomes, and embed housing as core social infrastructure underpinning child safety, development, and participation.

⁷ Youth Summit 2026: Elise (videos to be uploaded) <https://www.qfcc.qld.gov.au/children-and-families/youth/summit/2026>

Conclusion

Intergenerational housing inequity is a structural issue with wide-ranging consequences for children and young people. It is not confined to housing policy alone, but reflects how housing interacts with child protection, education, health, and income support systems. The evidence in this submission demonstrates that housing instability is increasingly operating as a driver of vulnerability and system involvement, rather than a discrete service issue.

Addressing this requires a coordinated national response that treats housing as core social infrastructure and prioritises prevention, early intervention, and child wellbeing outcomes. Consistent with prevention-focused housing reform and child-centred system design principles, reform must move beyond crisis responses toward integrated, accountable, and outcome-focused system settings.

The Commonwealth has a central role in enabling this shift through national policy settings, funding levers, data leadership, and intergovernmental coordination. Without this, housing instability will continue to shape disadvantage across generations.

Appendix One

Domain	Indicator	Key Data (Queensland)	Implication for Children and Families
Rental Market	Rent increases	Median rents increased by 52.6% over five years to December 2024	Rapid cost escalation is outpacing income growth, placing sustained pressure on family stability
	Recent rent growth	5.4% increase between March 2024-March 2025 (from \$550 to \$580)	Indicates continued and accelerating affordability pressure
	Rental affordability (income support)	0% of properties affordable and appropriate for single parents on income support (2025)	Complete exclusion of vulnerable families from the private rental market
	Rental affordability (families)	0-1% of properties affordable for couples with two children (2025)	Near total inaccessibility for low-income families
	Rental affordability (young people)	0% availability for young people in shared housing (2025)	Young people unable to enter or sustain independent housing
	End of National Rental Affordability Scheme (NRAS)	Scheme ended 30 June 2025. Approximately 33% of remaining tenants were families with children	Loss of affordable housing supply with no direct replacement
Social Housing System	Register size	56,719 people on register as at June 2025, 91% increase since 2017	Demand far exceeds supply; system no longer functioning as a safety net
	Families on register	31.9% (10,058) applications include children (June 2025)	Children are a significant proportion of those waiting for housing
	Wait times (community housing)	Average wait time increased from 9 to 24 months (2020-2024)	Prolonged housing instability during critical developmental periods
	Wait times (public housing)	Average wait time increased from 11 to 22 months (2020-2024)	Delays in access to stable housing for families
	Remote First Nations housing	Average wait time 40.5 months (2024)	Severe inequity in access for Aboriginal and Torres Strait Islander families

Domain	Indicator	Key Data (Queensland)	Implication for Children and Families
Homelessness and Service Demand	SHS demand (housing stress)	156% increase in monthly number of Queensland clients from December 2017 to December 2024	Housing affordability is a primary driver of homelessness presentations
	Children and young people in SHS (0-17 years)	56.7% increase in monthly number of Queensland clients vs 10% increase nationally from December 2017 to 2024	Disproportionate growth in child homelessness in Queensland
	National share (children and young people 0-17 years)	Queensland represents 22.2% of national SHS child clients in 2024 (up from 15.6% in 2017)	Overrepresentation of Queensland children in homelessness services
	Rough sleeping (families)	62.9% increase in Queensland vs 15.8% increase nationally from December 2017 to December 2024	Increasing severity of homelessness experiences
	First Nations service use	647.7 per 10,000 vs 62.9 per 10,000 (non-Indigenous) in 2024	Profound structural inequity in housing and service access
	Service capacity	Mackay's only youth shelter Kalyan Youth Service forced to turn away approx. 80% of clients in March 2025.	Crisis-level unmet demand for young people, particularly in regional centres
	Youth housing	Brisbane Youth Service reports 77% of young people in unsafe, overcrowded or unaffordable housing	High exposure to harm and instability

Domain	Indicator	Key Data (Queensland)	Implication for Children and Families
Child-Focused Indicators	Young children on housing register	21.1% increase of under 5s and 22.2% increase of ages 5-9 (2017-2024)	Increasing number of very young children experiencing housing insecurity
	Geographic concentration	57% of applications containing at least one child concentrated in high-cost regions (2024)	Housing stress concentrated in growth corridors
Drivers of Housing Need	Lack of private rental supply	Cited in 74.3% of social housing applications (2024)	Structural failure of private market
	Domestic and family violence	Approximately 20% of applications include DFV indicators (2024)	Housing insecurity closely linked to safety risks – the choice between a violent home or no home at all
	History of homelessness	Common recent experience among applicants, cited as a primary driver (2024)	Entrenched cycles of instability
Intersection with Statutory Systems	Child deaths (DFV and housing instability context)	77% of reviewed deaths involved DFV and 39% involved housing instability ⁸ (2024-25)	Housing instability and violence are co-occurring risks

⁸ Child Death Review Board. 2025, *Annual Report 2024-25* <https://www.qfcc.qld.gov.au/sites/default/files/annual-report-child-death-review-board-annual-report-2024-25.pdf>