Moving to my home: housing aspirations, transitions and outcomes of people with disability

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Overview

- Background
  - The importance of home
  - Right to housing
  - Housing affordability crisis
  - Housing for people with disability
  - The NDIS & Housing

- Our study
  - Research questions
  - Method
  - Findings – aspirations; barriers and enablers; outcomes

- Conclusions
1. Background
The importance of home

- Shelter from the elements
- Site of rest, self-care, socialising – fundamental for health & well-being
- Access to social networks, work, services
- Sense of belonging; ontological security
- Large financial expenditure
- Source of wealth
Right to housing

- Right to housing a human right
- National Disability Strategy (2011)
- People with disability have the right to:
  - an adequate standard of living with adequate food, clothing and housing and to the continuous improvement of living conditions
  - choose their place of residence; where and with whom they live on an equal basis with others
  - access to affordable and secure housing across all tenures
Housing affordability crisis

- Overall shortage of 180,000 dwellings (NHSC, 2010)
- Decline in home ownership
  - from 60 to 45% in the 25–34-year old age group (1976-2011)
  - from 74 to 64% for the 35–44-year old group (1986-2011)
- Decline in private rental affordability
  - median rent to income ratio rising from 19% to 26.9% (1981-2011)
  - only 1% of properties affordable for a single income-support recipient (Anglicare, 2015)
- Declining supply of social housing
  - proportion of social renters fell from 5.8% to 3.9% (1998-2010)
Housing affordability crisis

- Barriers to medium- and high-density development
- Growing income gaps since the mid-1980s
- Policies favouring higher-income owners and investors
  - exemption on capital gains for owner-occupied homes
  - negative gearing
  - non-means-tested first home buyers subsidies
Housing for people with disability

- Housing- and support-related barriers to adequate housing and living arrangements

- Living arrangements that are substantially different to rest of the population:
  - Adults living with parents
  - Group homes
  - Institutions and congregate care
  - Homelessness and unstable housing
NDIS

- Promoting independent living, community participation and ‘choice and control’ through:
  - Individualised support funding to live independently (460,000)
  - Information, Linkages and Capacity Building (all people with disability)

- Housing central to achieving NDIS aims
  - Independent living
  - Cost of support (access to informal support, independent mobility and self-care)
NDIS & housing

- NDIS not responsible for housing assistance
  - Funds for home modifications
  - User cost of capital for 6% of NDIS participants
- Unmet need in affordable housing for 80,000-120,000 NDIS participants
2. Our study
Research questions

- **ASPIRATIONS**: What are the housing aspirations of people with disability with individualised support funding?
- **TRANSITIONS**: How do people with disability with individualised support funding secure their preferred housing and living arrangements?
- **OUTCOMES**: What are the shelter and non-shelter outcomes for people with disability who moved to their preferred housing and living arrangements?
Methods

- Analysis of ABS census and SDAC data
- Interviews with 50 people with disability who moved to preferred housing (or are planning to do so) with individualised funding
- Interviews with service providers
- Policy development workshop
Aspirations

- Non-congregated
- Affordable
- Accessible or adaptable
- Close to family and social networks
- Close to public transport, services, good amenity
- Genuine choice of flatmates if choosing to share
- Secure tenancies
## Securing social housing

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<thead>
<tr>
<th>Barriers</th>
<th>Enablers</th>
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<tr>
<td>• People living with their parents or in group-homes not eligible for priority housing</td>
<td>• Help with forms</td>
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<td>• Access outside general waitlist</td>
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<td>• Priority housing for those at risk of homelessness</td>
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## Securing private rental

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<tr>
<td>• Affordability</td>
<td>• Sharing to reduce costs of housing</td>
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<td>• Lack of rental history and references</td>
<td>• Established relationships with landlords</td>
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<td>• Shortfall in accessible or adaptable private rental stock</td>
<td>• Understanding landlords</td>
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<td>• Shortfall in culturally appropriate housing for Aboriginal people with disability</td>
<td>• Low-value housing markets</td>
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Private rental affordability

Median rent affordable at 30% of income
- Affordable
- Not Affordable

AHURI
Australian Housing and Urban Research Institute
Sharing

- Community networks to identify housemates
- Exit and entry strategies
- Housing size and design:
  - maximised privacy in living areas
  - shared spaces for socialising.
Relationships with landlords

- Half of the participants who successfully secured a private rental tenancy had an informal relationship with the real-estate agent or landlord prior to applying for a tenancy.
### Securing homeownership

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<tr>
<td>• Affordability</td>
<td>• Financial support from family</td>
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<td>• Difficulty accessing finance</td>
<td>• Sharing</td>
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<td>• Shared equity</td>
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<td>• Trust ownership</td>
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<td>• Home modifications</td>
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Shared equity

- Seen as mechanism to ‘leverage’ finance from people with disability and families
- Person with disability and Community Housing Provider share ownership of house.
- Occupiers contribute between 25-50% of equity.
- May be paying:
  - Mortgage on their share if applicable
  - Rental on provider’s share or maintenance costs.
Transition outcomes

- Overall – very positive: sense of independence, choice, privacy
- Improved health, social inclusion
- Importance of location – close to family & services
- Severe affordability stress in private rental
- Insecure tenure in private rental
- Design requirements only partly met
- No evidence of impact on employment outcomes
Transition outcomes: sharing

- Housing costs were reduced, increasing affordability and housing options.
- Support costs were minimised by pooling together flatmates’ individual support packages.
- Informal supports were shared.
- Social contacts increased and loneliness decreased
3. Conclusions
Conclusions

- Need for more supply of affordable, appropriately designed and located housing
- Integrated policy response: taxation, urban planning, social housing policies
- Scaling up success factors
  - Planning & support to find housing
  - Sharing
  - Shared-equity
  - Relationships with landlords