

# What effect does housing assistance have on social inclusion for people with disabilities?

**HOUSING ASSISTANCE HAS A CLEAR SOCIAL INCLUSION DIVIDEND, PROVIDING STABILITY AND REDUCING THE RISK OF HOMELESSNESS FOR PEOPLE WITH A DISABILITY.**

## KEY POINTS

- With one in five households in Australia reporting that at least one member of the household has a disability, it is imperative to understand the nexus between housing assistance and social inclusion for people living with a disability.
- Social inclusion outcomes are improved through appropriate and stable housing, sustaining tenancies, housing assistance programs and the continued development of the integrated provision of housing, health and support services. In particular, the provision of affordable and secure housing can enhance an individual's overall wellbeing, independence and housing choices.
- Housing assistance, such as the provision of social housing and Commonwealth Rent Assistance (CRA), can have a substantial effect on the social inclusion of people with a disability by reducing their exposure to high housing costs and the risk of eviction. It also reduces both vulnerability to, and the experience of (recurrent) homelessness. Without housing assistance, many more people living with a disability are likely to experience homelessness.

*This bulletin is based on research conducted by **Dr Selina Tually, Professor Andrew Beer and Dr Pauline McLoughlin** at the AHURI Southern Research Centre. The research examined the relationships between housing assistance, social inclusion and disability.*

- Regardless of the tenure focus of assistance, the immediate need is for supports (including housing assistance) *to concentrate on sustaining tenancies*. Social inclusion outcomes for tenants living with a disability will remain sub-optimal if actions to sustain tenancies are not promoted.
- Given the pressure on the social housing sector to house vulnerable people with a range of needs, more needs to be done to ensure that housing assistance for those in the private rental market genuinely helps to address sustained high housing costs. Lessons can be learned from existing private rental support programs assisting people living with a disability.

## CONTEXT

The development of a National Disability Insurance Scheme (NDIS) and the ongoing reforms to disability services, including supported accommodation, underscores the importance of understanding the nexus between housing assistance and social inclusion for people living with a disability. The Australian Bureau of Statistics (ABS) defines disability as 'any limitation, restriction or impairment, which has lasted, or is likely to last, for at least six months and restricts everyday activities'. In 2011, the Australian Bureau of Statistics reported that one in five Australians (18.5%) reported a disability in 2009. In particular there were 1.27 million Australians with a 'severe or profound core activity limitation', and 680 300 were aged 64 years and under. Of those, 152 100 were living in cared accommodation and 1.12 million were living in households within the general community.

## RESEARCH METHOD

The first stage of the research involved a literature and policy review about housing assistance, social inclusion and disability. The second stage involved 98 face-to-face interviews and focus groups with service users in three states: New South Wales, South Australia and Victoria. These included people living with a disability receiving housing assistance of various kinds, service providers and social

housing providers. Participants in the research had a range of types of disability within the target groups of cognitive, psychological, physical/mobility and sensory disability or impairment. Most were social housing tenants or private renters in receipt of Commonwealth Rent Assistance.

## KEY FINDINGS

### ***The contribution of housing to social exclusion***

Social inclusion describes the ability of individuals to participate in the formal structures and institutions of the economy, society and state, and to enjoy the benefits of the goods and services produced by mainstream society. It is the converse of social exclusion, which connotes a reduced capacity to gain access to the goods and services offered by society. People experiencing social exclusion are often subject to the negative impacts of discrimination and/or they are disenfranchised by political, economic or legal structures.

Those affected by a disability—and their households—are profoundly affected by social exclusion. The experience of homelessness and poverty was relatively common among people interviewed as part of this study, especially those with a psychiatric disability. There are limited opportunities for people living with a disability to participate in the mainstream housing market due to low rates of employment and limited purchasing power. This exclusion from the housing market is exacerbated by the problem of housing affordability in Australia.

People living with a disability are further excluded by a range of issues, including the physical inappropriateness of much of the housing stock, the attitudes of landlords and the difficulties in accessing centrally located housing. Housing must not only be affordable but must meet an individual's requirements in terms of their needs. This involves the design and physical layout, the location, and their access to services and public transport as set out below.

- *The design and physical layout (including maintenance and modifications)*: Allowing mobility within and around the home (and workplace) is crucial for wellbeing and practical living and working.
- *The location*: A concentration of people with a disability in large housing estates with other social tenants, including others with a disability—and especially a psychiatric disability—has adverse consequences.
- Access to services and public transport is important for many people to retain employment and social connectedness. Without access, this is severely compromised.

### ***Housing assistance and social inclusion for people with disabilities***

The study shows that housing assistance has a clear social inclusion dividend for a significant majority of people living with a disability. The main types of housing assistance considered were the provision of social housing such as public and community housing and Commonwealth Rent Assistance (CRA). In particular, the findings demonstrate that housing assistance:

- Provides stability in the lives of people living with a disability who would otherwise be vulnerable to a range of negative circumstances and who, without fundamental choice and control in their housing, face significant barriers to being included in their communities. As one interviewee noted: ‘I’d be stuffed without public housing. If I had to go back to private rental there is no way I would be able to keep up my private health. This would put me back into the public mental health system, limit my chiropractic et cetera ... it’s very expensive on some medications ... I don’t know how I would survive in the private rental market, probably wouldn’t, definitely couldn’t’ [study participant].
- Reduces exposure to very high housing costs and the risk of eviction, thereby reducing vulnerability to homelessness. In the absence of housing assistance, it is almost certain that significantly larger numbers of people living with a disability would experience homelessness,

and its most acute manifestation—rough sleeping.

- Helps people with a disability to deal with other challenges in their lives in domains as diverse as health, family relationships, and monetary concerns. Having affordable and appropriate housing adds to resilience and independence.
- Makes it more likely that people with a disability will enter and remain in paid employment. This has social inclusion benefits both for the individual and for the broader society.
- Assists people with a disability to find a voice within their community, by equipping them with advocacy skills and providing stability in life, which in turn enables engagement with wider social institutions. As one interviewee noted: ‘There are the most extreme cases [of disability and crisis] who will get their case heard first, but there are other people who are plodding along like me, and it’s always harder [to have your voice heard]. We don’t quite fit [the system]’.

Private rental support was one important intervention identified in the study. Workers with the two agencies’ studies reported that their positive relationships with local real estate agents helped them to secure better and more accommodation for their clients. Stakeholders believed that private rental support programs for people living with a disability helped to overcome known and ongoing issues around discrimination (in the private rental sector) on the basis of disability and poor labour force attachment.

## **POLICY IMPLICATIONS**

There are a number of steps governments can take to ensure that the social inclusion benefits arising from housing assistance to people with a disability are maximised.

- Regardless of the tenure focus of assistance, the immediate need is for supports (including housing assistance) *to concentrate on sustaining tenancies*. Social inclusion outcomes for tenants living with a disability will remain sub-optimal if actions to sustain tenancies are

- not promoted. This is clearly a concern for those with mental health issues in particular.
- Additional supply, targeted to this vulnerable group within society, will have positive impacts. People with a disability should remain a priority group in the housing allocation processes of social housing providers.
  - Social housing provision should avoid creating areas of concentration of people with a disability. While acknowledging that the demand for social housing exceeds supply, and that many people living with a disability are in need of urgent assistance, grouping large numbers of people with a disability in one location has negative effects. The supply of social housing needs to be spread across a range of locations and neighbourhoods as much as possible.
  - The housing occupied by people with a disability needs to meet the circumstances of the individual and their household as closely as possible. This includes modifications to the dwelling and on-going maintenance where the disability may require on-going attention. A pertinent example here is dwellings where a wheelchair user lives.
  - Housing assistance for people with a disability should focus on providing accommodation in places with good access to public transport in order to assist access to both services and employment.
- Given the pressure on the social housing sector to house vulnerable people with a range of needs, more needs to be done to ensure that housing assistance received by those in the private rental market genuinely helps to address sustained high housing costs. Lessons can be learned from existing private rental support programs assisting people living with a disability. For example, private rental support programs—such as that offered by Karingal in Geelong—successfully assist with securing and sustaining tenancies.
  - Housing assistance programs can be used as a vehicle for delivering training and community development programs that help people with a disability to find their voice.

## FURTHER INFORMATION

This bulletin is based on AHURI project 40585, *Housing assistance, social inclusion and people with a disability*

Reports from this project can be found on the AHURI website: [www.ahuri.edu.au](http://www.ahuri.edu.au) or by contacting AHURI Limited on +61 3 9660 2300.

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