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Housing and housing assistance pathways with companion animals: risks, costs, benefits and opportunities

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Executive summary

Key points

- Companion animals reside in over 60 per cent of Australian households and occupy an increasingly significant role as family members.
- Pet ownership has widely recognised wellbeing benefits, not only for owners but also for building community, and is a conduit for connections with nature.
- Householders' rights to live with companion animals, and thus their ability to transition within and between dwellings, tenures, neighbourhood precincts and housing assistance models, are highly variable both *within* and *between* state and territory jurisdictions.
- No previous study has examined housing pathways with companion animals in a system-wide approach. In the context of significant housing and urban transition and accompanying policy dynamism, the research addresses this significant knowledge gap.
- The study has developed original concepts, definitions and approaches, such as extending the housing pathways approach to explicitly include companion animals within a 'more than human' definitional framing and established a suite of conceptual and practical methods for doing so.
- A *risks, costs, benefits and opportunities* framework for policy review is defined in this research, related to companion animal ownership in housing contexts in five jurisdictions: Victoria, New South Wales, South Australia, Western Australia and the Australian Capital Territory.

- **The focus of the policy review includes: the private sphere, the public sphere, homelessness, crisis and emergency housing, and non-private residential settings.**
- **Housing policy development contexts are identified that can be broadly characterised as ‘low barrier, companion animal permissive’ contexts, ‘highly discretionary’ contexts and ‘high barrier, companion animal averse’ contexts.**
- **To a considerable degree, current policy development changes are found in some jurisdictions in states and territories that are both characterised more traditionally as ‘high barrier’ or ‘high discretion’ as well as ‘risk averse’. These contexts are in varying ways and to varying degrees moving toward more pet-permissive policy development and practice models. However, many barriers remain in place for access, mobility/transition and exit pathways for households living with companion animals.**

Key findings

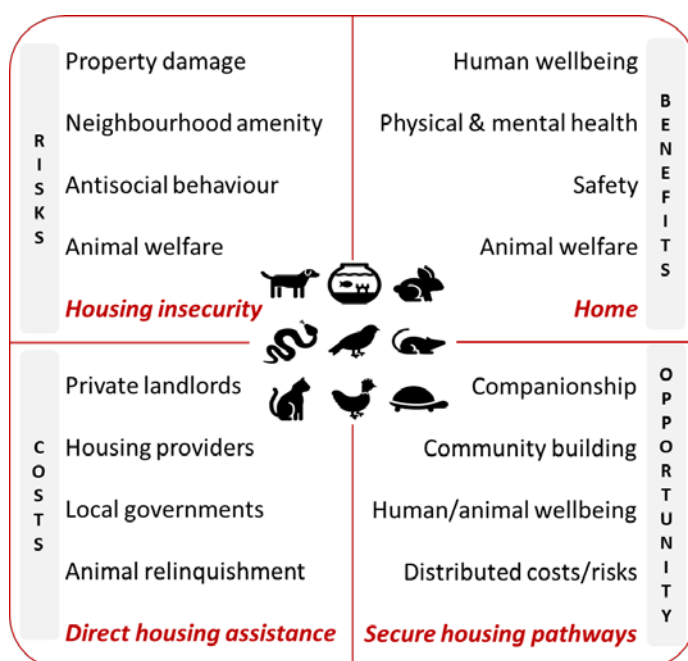
Australia is a nation of companion animal owners. Over 60 per cent of Australian households (5.7 million) include a companion animal (also known as pets; this research uses the terms interchangeably) and more than half own at least one cat or dog (Animal Health Alliance [AHA] 2013; Animal Medicines Australia [AMA] 2016). For the majority, pets are considered a vital part of the family (Franklin 2006; Power 2018).

Extensive international evidence and the emerging evidence base in Australia indicates widespread social, health and economic benefits of companion animal ownership for individuals and communities. Pet ownership is associated with enhanced outcomes for dementia patients and older persons (Gabriel, Faulkner et al. 2015; Morris 2016), lower blood pressure and cholesterol levels, faster heart attack recovery, lower mental stress (Cutt, Giles-Corti et al. 2008), and reduced asthma risk in children (Ownby, Johnson et al. 2002). Health economists have quantified these at national levels (Hall, Dolling et al. 2016), suggesting substantial on average reduction of lifetime personal and service costs.

However, despite the ubiquity of pets within Australian households, the high value that households place on pets, and evidence of the benefits that pets bring to individuals and broader society, the right of households to keep pets varies markedly depending on the housing sector and tenure within which they live.

To a large degree, this relates to perceived risks and costs associated with the provision of housing to households that include companion animals.

Figure 1: Housing and housing assistance pathways with companion animals risks, costs, benefits and opportunity summary



Source: Authors.

In high barrier, companion animal averse contexts, barriers largely relate to perceived *risks* and costs to housing providers and are borne by households, direct housing assistance/crisis response mechanisms, animals, and animal welfare agencies. *Benefits* of companion animal living fail to be optimised. *Opportunities* for significant development and innovation in response to high barrier risk averse settings are being created in some jurisdictions and housing sectors. Crisis points, such as homelessness or COVID-19, can facilitate change and innovation.

Policy development options

Our research indicates that there is a foundational conflation of *property rights* with *human rights* and *animal welfare rights*. This shapes the way that some—not all—households living with companion animals can become and remain housed, and how they are able to transition between dwellings and tenures in their housing pathways. Furthermore, this conflation acts to minimise the potential scaling up of *benefits* associated with companion animal ownership. Problematically, it also acts as a barrier to progressive use of currently available mechanisms and levers, which could fruitfully *reduce risks* and *better distribute costs* associated with housing and housing pathways with companion animals.

Opportunities for progressive reform away from high barrier, companion animal averse housing settings and practices are likely to increase benefits of companion animal 'lifestyles'. They are also likely to provide increased avenues for better use of existing settings and the development of new settings towards risk and cost reduction and distribution.

Broader institutional housing reform opportunities, such as rent fair enactments and the growth of the build-to-rent sector, are also likely to increase the opportunity for progressive companion animal policy and practice, as well as assist positive outcomes for households generally. Similarly, urban design that includes the presence of companion animals in densifying cities and in regional area developments will support these measures and aid culture and practice change.

Reducing risks of companion animal housing and housing pathways with pets

To a large degree, perceived risks associated with housing companion animals introduce barriers to entry and transition points in housing pathways. Risk perception is potentially the most entrenched problem facing households who do not own their own home and wish to be housed with companion animals. This is most apparent in privately rented housing where high barrier, companion animal averse settings remain in place in several Australian jurisdictions. Recent reform in some jurisdictions has not yet had time to influence cultural change, nor the full range of settings in place to support this. The perceived risks in this case primarily relate to future costs of any required property reparation.

Similarly, risk averse practices introduce barriers within some discretionary contexts including all social housing settings, retirement villages and residential parks. Where crisis, emergency and homelessness services use any of the high barrier or highly discretionary settings, these same barriers and challenges act to block the potential rehousing or safe housing of homeless persons and their companion animals.

Risk-averse housing settings put housing pathways and animal welfare at considerable risk, both in mainstream as well as in crisis and specialist homelessness service settings.

Optimising benefits of companion animal housing and ownership

Attending to the risks and costs associated with housing and housing pathways with companion animals—in a way that levels out the associated rights, responsibilities and potential costs involved across government, agency, industry and private actors—will provide the opportunity to increase the potential benefits of companion animal ownership in housing and residential contexts. While not the direct focus of the present research, the specific benefits of such reforms include institutional and cultural changes toward more secure housing pathways for households with pets.

These kinds of reforms would also provide opportunities for households to enjoy companion animal ownership benefits. Benefits include increased health and wellbeing; greater links between home and green space (depending on species of companion animal); and the opportunity to improve community cohesion. Urban design opportunities become more possible in areas that currently do not cater for pet owners, including in vertical living, inner city and higher density contexts.

Benefits for animals are the likelihood of reduced rates of animal relinquishment and more secure housing options through life.

Opportunities and innovation for households including companion animals

Recent policy debate that seeks to manage perceived risks has come to the fore in relation to tenancy reforms within the private rental sector. In some jurisdictions there has been a suggestion that tenancy reforms could introduce an additional 'pet bond', paid by tenants before their entry into a property or when they bring a new companion animal into the home. This is a highly contested area of reform, but it does draw attention to the potential use of new and existing mechanisms and levels to manage perceived and actual costs.

One of the problems identified with such bonds is that vulnerable households who bear the existing costs of housing transitions and potential homelessness or homelessness risk also have to bear the additional upfront housing costs.

[This model is] also a profound misunderstanding of moving into a place where you've got to find the rent in advance, the bond, buy some new things, move the stuff, get connections on. It's actually a super expensive time. To just layer on a pet bond as if that's nothing is incredibly silly. (Rental Commissioner of Victoria)

In addition to progressive housing policy reforms, existing mechanisms that have attracted less publicity include greater use of financial and legal intermediaries already available to housing providers, including for landlords (of any type). Such intermediaries include:

- enhanced use of existing insurance industry organisations for property investment insurance
- growing the Australian build-to-rent sector to increase the range of institutional investor actors in Australian property, who are already well-placed to absorb costs from any given property across a larger and long-term portfolio of properties
- financiers and bankers lending in ways that include explicit 'ability to pay for and manage' insurances associated with any property damage related to occupants' companion animal ownership within investment properties
- reframing and education for would-be investors that as they invest in the private rental sector (PRS) they are entering a relational arrangement in which they are a housing provider (including to households with pets)
- better use of existing urban legislation presents opportunities for consistent and effective responses to potential antisocial behaviours/threats to neighbourhood amenity associated with pets, applicable to all households equally within local areas, and
- greater recognition of the changing nature of relations between humans and companion animals in high and medium-density areas, and an associated cultural shift in the way open spaces are designed and managed to reduce risks and costs to amenity.

The study

Companion animal ownership poses challenges, risks and potential costs and opportunities for housing owners, managers and households across the housing system. This includes government and community housing providers, home owners, private landlords (within informal and formal letting markets), crisis accommodation and residential care facilities. It also includes residents navigating actual and desired occupancy and mobility within and between tenures, sectors, market segments and housing and related service systems. A national housing system with markedly varying housing affordability, accessibility and models of housing assistance compounds the challenges for governments, housing providers and households.

In this research we examine the policy and regulatory settings that shape housing options and housing pathways available to households that include companion animals. We assess the extent to which private housing (ownership, private rental housing), public housing (public, community and State Owned and Managed Indigenous Housing), homelessness, crisis and emergency as well as non-private (other) (retirement villages and residential parks) are companion animal permissive, discretionary or averse. Our research is undertaken at a time of highly dynamic policy change with regard to housing companion animals, which is highly variable across state and territory jurisdictions as well as housing tenures and sectors.

An analytical framework focused on risks, costs, benefits and opportunities is used to explore opportunities for policy development and innovation.

The overarching research question addressed by this mixed-method research is:

What are the implications of differential companion animal policies and practices across housing tenures and sectors, including for residents, private landlords, housing organisations and governments?

This question is addressed via four interrelated sub-questions, with research undertaken in five integrated parts.

1. How can companion animals be understood and conceptualised in housing and housing assistance pathways?
2. What are the experiences and needs of residents in relation to companion animals in the context of housing and housing assistance pathways?
3. How are companion animals included in housing and housing assistance policies and practices across select jurisdictions nationally and internationally, and what is a 'best practice' approach?
4. What opportunities exist for policy and practice development in Australia in relation to companion animals within housing and housing assistance contexts?

In this research, housing pathways with companion animals were investigated across four stages, entailing a literature review, a policy and practice review, an analysis of resident experiences, and stakeholder interviews. Each phase was conceptually oriented around a four-part framing geared to identify the benefits, risks, costs and opportunities of companion animals across Australia's diverse housing sectors from the perspective of housing owners, managers and households. The focus of this work was a policy and practice review scoping the regulation of companion animals across diverse sectors of the Australian housing system.

The final stage of the research, presented at Chapter 5, considers the implications of differential companion animal policies and practices across the Australian housing system. It identifies policy development options, addressing Research Question 4.



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