



**Children and Young People
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Committee Secretary
Senate Standing Committee on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600
03 August 2023

Dear Committee Secretary,

Inquiry into the worsening rental crisis in Australia

Children and Young People with Disability Australia (CYDA) is the national representative organisation for children and young people with disability aged 0 to 25 years. Our vision is that children and young people with disability are valued and living empowered lives with equality of opportunity; and our purpose is to ensure governments, communities, and families, are empowering children and young people with disability to fully exercise their rights and aspirations.

Please accept this letter as CYDA's formal submission to the Senate Standing Committee on Community Affairs inquiry into the worsening rental crisis in Australia. Through this letter, CYDA aims to bring your attention to the urgent and critical issue of the current rental crisis, specifically focusing on its adverse effects on children and young people with disability.

The Australian rental market is currently experiencing significant challenges, with skyrocketing rent prices and a diminishing supply of affordable housing. For young people with disability, this situation has become even more dire, as they face a unique set of challenges and vulnerabilities when trying to secure stable and suitable accommodation.

The impact of the rental crisis on children and young people with disability is multi-faceted and profoundly distressing. While the inquiry Terms of Reference (ToR) do not directly address the impact of the rental crisis on people with disability, this letter responds to the following ToR focusing on young people with disability.

- a) the experience of renters and people seeking rental housing – in particular young people with disability
- b) rising rents and rental affordability
- c) actions that can be taken by governments to reduce rents or limit rent rises.

Due to the intersectional and complex nature of both the causes and impacts of poverty, and its link to housing affordability, this letter builds on CYDA's previous work relating to poverty, employment and financial security, and the reform of the disability support pension (see Appendix). Based on this previous work and additional research, below we discuss some key barriers experienced by young renters with disability and those seeking to enter the rental market.

Website www.cyda.org.au

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1. Rising rents and rental affordability:

Research shows that people with disability are more likely to experience poverty, are less likely to be in work, and more likely to be socially isolated.¹ Poverty and housing are inextricably linked because housing is the largest fixed cost for most low income households.² Many young people with disability remain disproportionately represented among those experiencing poverty within Australia. This makes it exceedingly difficult for them to afford the ever-increasing rental costs.

Research also shows that income support payments and other associated policies and programs can effectively address poverty.³ This is particularly relevant to young people with disability as nearly half of this cohort are reliant on income support as their main source of income. Current income payments are inadequate for a dignified standard of living – with young people receiving varying rates of payment on an inequitable basis.⁴

Payments such as the Disability Support Pension (DSP), Youth Allowance, or JobSeeker are intended to ensure young people with disability can meet their basic needs when unable to work or when studying/looking for work. However, the yearly increase in welfare payments does not adequately account for the increases in the cost of living including housing experienced by all Australians. (This is made worse when acknowledging that the cost of living is higher for those with disability).

According to a 2019 survey by the University of Melbourne, 11.2% of Australians with disability were living in unaffordable housing compared to 7.6% of people without disability.⁵ Anglicare Australia's 2023 Rental Affordability Snapshot shows that only 66 (0.1%) rentals in the whole of Australia are affordable for people on the DSP.⁶ Which means that 99.9% of rental homes are out of reach for this cohort.

For a single person on JobSeeker or Youth Allowance, payments that most young people with disability who are unable to get the DSP find themselves on, the situation is even worse. The number of affordable rentals for a single person on Jobseeker is 0% (4 rentals) whilst rental affordability is nil for a single person aged over 18 on Youth Allowance.⁷

The current situation means that many young people with disability have no choice but pay more than they can to afford a place to live. This situation leaves them with no option but to allocate a significant portion of their income to housing, leaving minimal funds for other essential needs like healthcare, education, and transportation. The increasing number of

¹ Kavanagh, A. Et al. (2013) *Time trends in socio-economic inequalities for women and men with disabilities in Australia: evidence of persisting inequalities*. International Journal of Equity in Health, 12:73.

² Anglicare Australia (2023) Rental affordability snapshot national report 2023 \ Fourteenth edition, <https://www.anglicare.asn.au/wp-content/uploads/2023/04/Rental-Affordability-Snapshot-National-Report.pdf>

³ CYDA (2023) Children and Young People with Disability Australia's response to the Senate Inquiry into: The extent and nature of poverty in Australia <https://www.cyda.org.au/search/details/374/cyda-s-submission-to-the-senate-inquiry-into-the-extent-and-nature-of-poverty>

⁴ Ibid

⁵ Aitken, Z. Et al. (2019) *Precariously placed: housing affordability, quality and satisfaction of Australians with disabilities*, Disability & Society, 34:1, 121 -142, DOI: [10.1080/09687599.2018.1521333](https://doi.org/10.1080/09687599.2018.1521333)

⁶ Anglicare Australia (2023) Rental affordability snapshot national report 2023 \ Fourteenth edition, page 7-8 <https://www.anglicare.asn.au/wp-content/uploads/2023/04/Rental-Affordability-Snapshot-National-Report.pdf>

⁷ Ibid

young Australians experiencing homelessness serves as evidence of the unjust and unsustainable nature of such sacrifices.⁸

2. Limited accessible housing:

Accessible and disability-friendly housing options are scarce in the rental market. In general, people with disability frequently encounter barriers related to mobility, accessibility modifications, and proximity to necessary services and amenities. This scarcity exacerbates their struggle to find safe and suitable living arrangements.

Although Australia has a population of 4.4 million individuals with disability, the accessibility of suitable housing remains a significant issue for many of them. Currently, most housing in Australia does not meet the needs of people with disability with problems including poor access and unsuitable internal layouts, particularly inadequately designed bathrooms.⁹ Dwellings may also be poorly located to support community participation.

The introduction of new mandatory accessible housing standards in the National Construction Code (NCC) is a positive development that could alleviate the difficulties faced by people with disability when searching for accessible homes.¹⁰ However, the fact that these standards are not universally mandated across all states, and some states have indicated they will not be adopting the "liveable housing design," means that people with disability will continue to face challenges in finding accessible housing options.¹¹

3. Mental and physical health impacts:

The ongoing stress and uncertainty of the rental crisis take a severe toll on the mental and physical health of young people with disability. The lack of stable housing contributes to anxiety, depression, and exacerbates existing health conditions, affecting their overall well-being and quality of life.

Research shows that there is a complex two-way relationship between mental health, housing and homelessness. Significant life events and individual circumstances, such as mental health status, housing engagement, income, and family support, interact in a complex manner and this interaction can lead to a situation where mental ill-health can cause homelessness, and conversely, homelessness may become a trigger for mental ill-health.¹²

Uncertainty about housing stability and the struggle to find suitable accommodations can also lead to heightened stress and anxiety levels and the constant fear of eviction or displacement can negatively affect mental well-being. Additionally, when finding stable and suitable housing is difficult, it could lead to frequent relocations which disrupts existing trusted social networks of young people, leading to increased feelings of isolation and loneliness.

⁸ Australian Bureau of Statistics (2021) Estimating Homelessness: Census [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](https://www.abs.gov.au/Estimating-Homelessness-Census-2021)

⁹ Australian Human Rights Commission (2022) Accessible Housing Project [Accessible Housing Project | Australian Human Rights Commission](https://www.humanrights.gov.au/accessible-housing-project)

¹⁰ National Construction Code (2022) New livable housing design requirements [New livable housing design requirements | NCC \(ncc.gov.au\)](https://www.ncc.gov.au/new-livable-housing-design-requirements)

¹¹ Australian Building Codes Board (2022) NCC 2022 state and territory adoption dates [NCC 2022 state and territory adoption dates | ABCB](https://www.abcb.gov.au/ncc-2022-state-and-territory-adoption-dates)

¹² Australian Housing and Urban Research Institute (AHURI) (2019) Understanding the links between mental health, housing and homelessness [Understanding the links between mental health, housing and homelessness | AHURI](https://www.ahuri.org.au/understanding-the-links-between-mental-health-housing-and-homelessness)

Based on previously discussed data, it is also evident that due to the lack of accessible and disability-friendly rental options, young people with disability may have to settle for substandard living conditions that are not conducive to their health and well-being. Lack of accessibility and safety features in the current rental properties, can lead to physical injuries and health complications, particularly for those with mobility challenges or other physical disability.

4. Data gaps:

The lack of specific data on housing experiences of children and young people with disability presents a concerning gap that needs immediate attention. Without comprehensive and accurate data, it becomes challenging to fully understand the extent of housing challenges faced by this cohort. Better data collection and reporting on this topic is crucial as it will not only shed light on the magnitude of the problem but also enable policymakers, researchers, and disability advocacy organisations to develop targeted strategies and co-design effective solutions to address the housing needs of children and young people with disability. Improved data is a pivotal step towards ensuring that every individual with disability has access to safe and suitable housing that meets their unique needs.

Recommendations:

To address this pressing issue, CYDA urges the Senate Standing Committees on Community Affairs to consider the following foundational measures:

1. Review, amend and increase income support payments for young people with disability:

Reviewing and amending the social security system is necessary to ensure that young people with disability are not living in poverty. Income supports should be increased to match the upsurge in rent, enabling young people to afford safe and secure housing. This is one of the most significant actions governments can take to tackle poverty and housing insecurity particularly for young people with disability.

2. Increased investment in social and affordable housing:

The federal and state and territory governments must invest more resources to develop and maintain social and affordable housing options, with a specific focus on accessibility for people with disability. Investing in social and affordable housing helps stabilise rent costs, making it more feasible for young people with disability to afford housing within their limited budgets. This, in turn, reduces the risk of homelessness and financial strain, enabling them to engage in education, employment and increased community participation. Investing in social housing can also lead to long-term cost savings for the government by reducing the burden on emergency services, health system, and social assistance programs that might otherwise be required to address homelessness or inadequate living conditions.

3. Strengthen rental laws for people with disability to prevent unfair evictions and rent increases:

The recent reforms in Victoria¹³ and the ACT¹⁴, restricting no cause evictions, limiting the amount and regularity of rental increases, and requiring rental properties to meet minimum standards are welcome steps in addressing the current rental crisis. However, it is essential to implement consistent nationwide protections and standardised tenancy laws aimed at safeguarding the rights of renters with disability. This includes putting an end to no-cause evictions and limiting unwarranted or punitive rent hikes. To ensure effective enforcement, these protections should be actively monitored and enforced. Additionally, the responsibility should lie with appropriate authorities to ensure that lease conditions are adhered to and tenants' rights are upheld.¹⁵

Conclusion

Addressing the link between poverty and rental affordability for young people with disability requires a multi-faceted, national and long term commitment. It involves developing and implementing policies that provide adequate income support, increasing the availability of accessible and affordable housing options, promoting inclusive and non-discriminatory rental practices, and enhancing support services to help young people with disability to secure stable and affordable housing. Additionally, collaborative efforts between governments, Disability Representative Organisations, the housing sector and crucially, people with disability are necessary to breaking down barriers and creating a more inclusive rental market for young people with disability.

We welcome the opportunity to appear before the Committee to discuss our submission further. If you would like to know more about this submission or other projects by CYDA mentioned in the appendix, please feel free to contact Liz Hudson, Policy and Research Manager on 03 9417 1025 or lizhudson@cyda.org.au.

Kind regards,



Skye Kakoschke-Moore
Chief Executive Officer

¹³ Consumer Affairs Victoria (2023) Rent Increases [Rent increases - Consumer Affairs Victoria](#)

¹⁴ ACT Government (2023) Residential Tenancies Act 1997 Republication No 76 Effective: 1 April 2023 Republication date: 1 April 2023 [Residential Tenancies Act 1997 | Acts](#)

¹⁵ Anglicare Australia (2023) Rental affordability snapshot national report 2023 \ Fourteenth edition, page 17-19 <https://www.anglicare.asn.au/wp-content/uploads/2023/04/Rental-Affordability-Snapshot-National-Report.pdf>

Appendix A: Our previous work

CYDA's work on rights, recognition and attitudes

- CYDA's [2021-22 Pre-Budget submission](#): Drive inclusion and equity for children and young people with disability
- [Response](#) to the Disability Royal Commission Rights and Attitudes issues paper
- [Submission](#) into the Inquiry into the purpose, intent and adequacy of the Disability Support Pension

CYDA's work on poverty, employment and financial security

- [Response](#) to the Senate Inquiry into: The extent and nature of poverty in Australia
- 'What young people said' [Policy paper](#) - Financial security and employment
- [Submission](#) to the Senate Select Committee on Job Security Young people with disability and job insecurity