Impact report 2026

75 years together

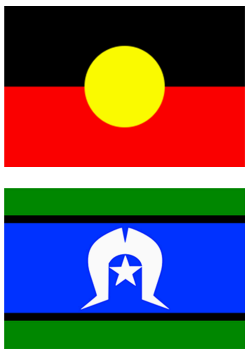
What difference do we make in your life?



afford

Good friends. Great adventures.

Acknowledgement



Afford respectfully acknowledges the Traditional Custodians of the lands throughout Australia on which we live and work and their connections to land, sea and community. As we walk together towards reconciliation, we pay our respects to Elders past and present, recognising and celebrating their spiritual connection to culture and Country.

This report exists because people told us the truth about their lives. We acknowledge that listening deeply, and acting on what we hear, is central both to our impact work and to our commitment to reconciliation. We recognise the voices of all people with disability, including Aboriginal and Torres Strait Islander peoples, and we are committed to ensuring they are heard and valued.

Independent impact assessment

The impact assessment underpinning this report was conducted by Elevate Impact, an independent strategy and impact organisation based in Melbourne (Naarm). Elevate Impact works with governments, nonprofits, social enterprises and purpose-driven organisations to help them define their strategy, measure their outcomes and tell their story in ways that drive meaningful change.

Afford has engaged Elevate Impact to independently evaluate the organisation's impact since 2024, ensuring that the findings presented in this report reflect an honest, rigorous and arm's-length assessment of what impact Afford has had on our clients and their communities. Quotes appear exactly as spoken or written.

For more information on Elevate Impact and the process they undertake in program evaluation and organisational impact, please visit www.elevateimpact.com.au

Contents

A word from our leadership	4
About this report	7
How we measure impact	12
Our 2026 impact at a glance	16
Three years of impact	24
In your own words	30
Two perspectives, one direction	36
Acting on what we heard	40
What we will focus on next	44
75 years together	46
How we did this	47


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A word from our leadership

Earlier this year we asked the people at the heart of Afford a simple question: what difference do we make in your life?

Clients answered for themselves. Representatives, family members, guardians and carers who stand beside them, gave their view. Between them they spoke about safety and rights, community and inclusion, relationships, choices and control, goals and the future, and economic wellbeing. This report shares what they told us, both the things that Afford is doing well and where there is room for improvement.

The headline is one we are proud of. Across all six areas of a person's life, our combined impact score is 8.2 out of 10. That places us in the transformative range, the highest level on the scale. The people we support directly rate our overall impact at 8.6 out of 10, up 11% since we first started measuring our impact in 2024.

Behind those numbers are people who feel safe, who feel supported, who feel heard, who are earning their own money and feeling valued at work, and who are being asked what they want rather than told.



We also heard where we could be doing better. Getting out into the community is the area of life that has shown the least improvement. And the families who stand beside our clients report not always seeing the impact that our clients describe. We take both of those messages seriously, and this report sets out what we plan to do about them.

As we mark 75 years, there is no better way to celebrate than by listening to the people we exist for. Thank you to every person who took the time to answer, and for trusting us with an honest response.

Nick Johnson
Acting Chief Executive Officer

Carol Bryant
Chair of the Board

About this report

Why we ask, and why we publish what we hear.

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Why we ask

Most organisations report on what they do, through facts, figures and storytelling. At Afford we want to go further, and measure independently whether we are making a positive difference to people's lives, and how we can keep improving.

Counting the services we deliver or the hours of support we provide tells you how busy we have been. It does not tell you whether someone feels safer, prouder, more connected or more in control of their own life. Those are the things we exist to change, so those are the things we measure.

We intend to keep asking our clients and their families, publishing what we hear, what is recommended to us, and what we have done about it, so that you can hold us to account.

2024

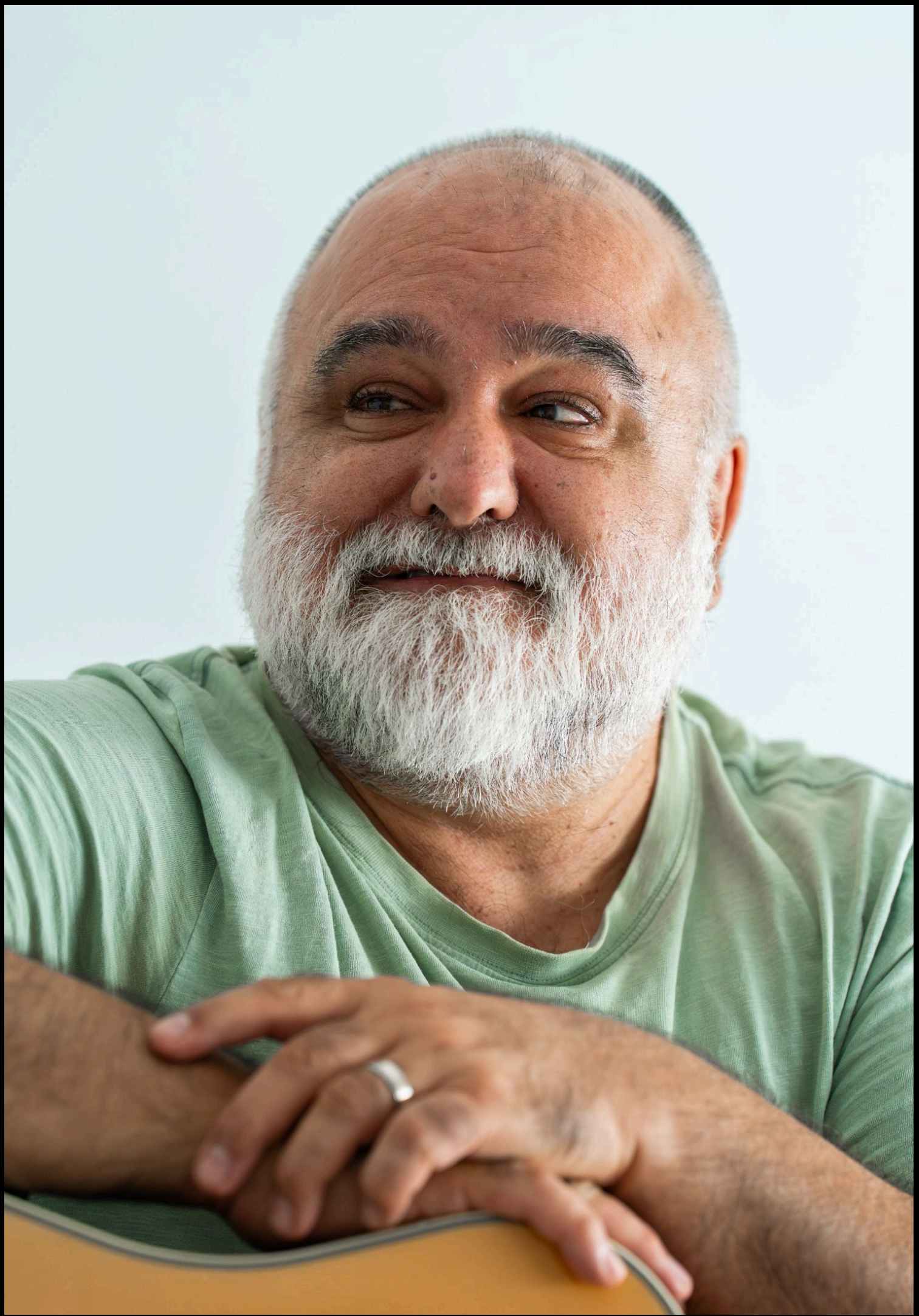
We began measuring our impact this way and published the results.

2025

We refined our impact framework so that it looks more closely at a person's whole life, moving from four areas to six.

2026

We asked again.



Who we asked



Clients, who answered for themselves, in their own words



Representatives, the family members, guardians and carers who know them well



People across New South Wales, Queensland, Victoria and South Australia



People who use supported independent living, supported employment, Inclusive Employment Australia, community programs, support coordination, specialist disability accommodation and more

Why the client voice leads

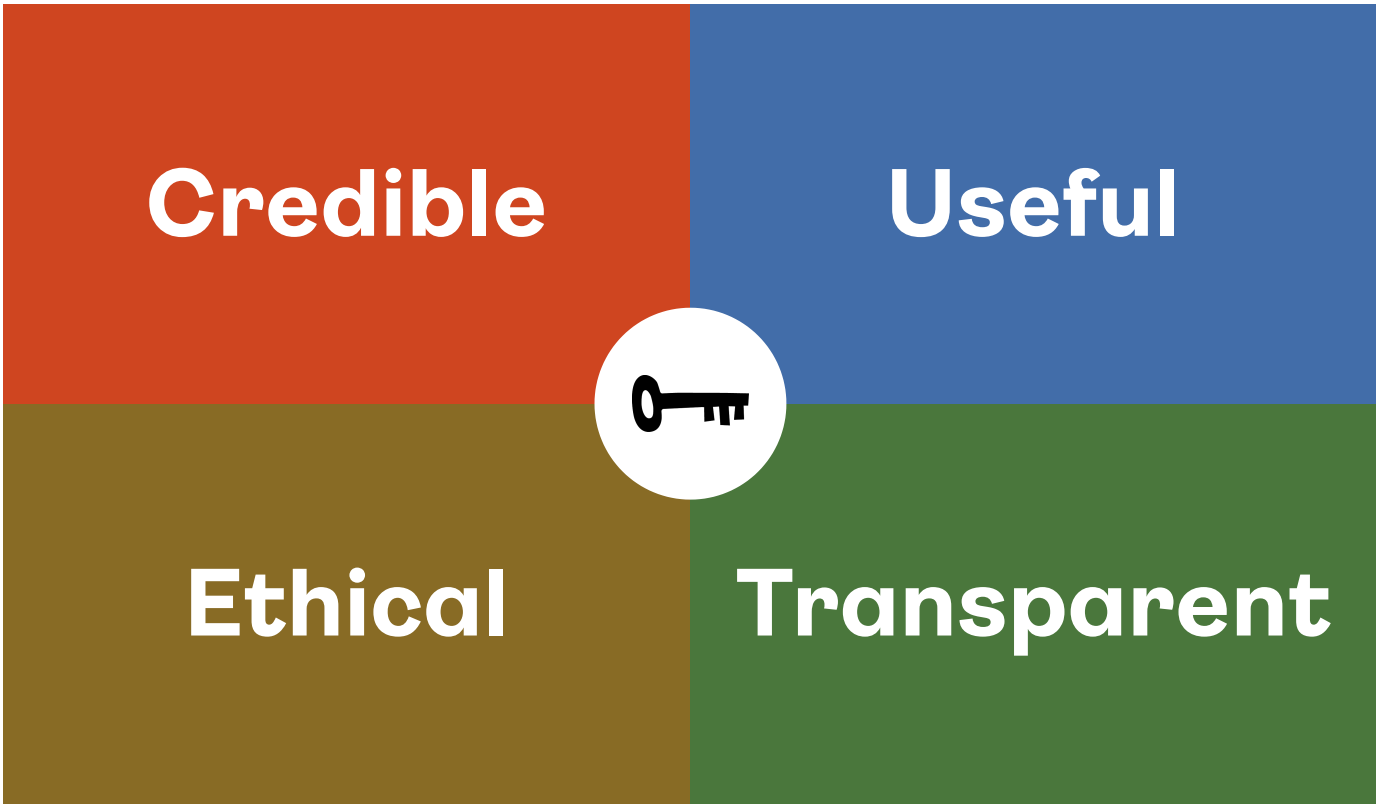
Our vision is to improve the lives of people with disability by prioritising their choices, promoting their rights and exploring possibilities together. If we mean that, then the person receiving support has to be the primary judge of whether that support is working.

So while this report shares both perspectives, and is honest where they differ, it is the client experience we hold as the primary measure of whether our support is working. That is why you will see a client score reported alongside every combined score.

This is a matter of emphasis, not arithmetic. In the scoring itself, every response counts exactly the same, whoever it came from.

Independent by design

We fundamentally believe in the Australian Productivity Commissioner's recommendation that to improve people's lives, evaluations must be:



The two surveys were designed, and every response independently analysed and reported, by Elevate Impact. Responses were confidential and anonymous, and quotes appear as people wrote them.

How we measure impact

Six parts of a life, and one simple scale.

Our impact framework looks at six areas of a person's life. We ask people about each one, and we score what they tell us.



The six areas we measure



Safety and Rights

Feeling safe, healthy, respected and secure in everyday life, with rights upheld and dignity protected.



Community and Inclusion

Getting out and about, using local places and services, and taking part in the things that matter.



Relationships

Friendships, family connections, trusted people and a sense of belonging.



Choices and Control

Having a say in everyday life, support and future direction, and being treated as an individual.



Goals and Future

Learning, growing, working towards personal goals and building independence over time.



Economic Wellbeing

Work, skills, earning, and the confidence and independence that come with them.

How we turn answers into a score

Clients answered every question with Yes, Sometimes, No, or I am not sure. We used four simple response options to make the survey as accessible as possible for people with different communication and cognitive needs. Yes counts as 10, Sometimes as 5 and No as 0. I am not sure is set aside rather than counted against us, because being unsure is not the same as saying the support was positive or negative.

Representatives answered a longer set of questions and rated our impact on a scale of 1 to 10.

Yes	Sometimes	No	I am not sure
Score given: 10	Score given: 5	Score given: 0	Set aside, no score given



Every question, domain and overall figure then sits on the same 0 to 10 scale, and each score falls into one of five levels.

Where you see a combined score, it brings the two surveys together. Every response counts the same, whoever it came from. No group is given greater weight than another. Because more clients than representatives took part, the combined figure naturally sits closer to the client result, and that is a reflection of who answered rather than a judgement we have applied.

We report the client score alongside every combined score so you can always see both.

Transformative impact

Support is changing this part of a person's life



8.0 to 10

Significant impact

Support is making a real and consistent difference



6.0 to 7.9

Positive impact

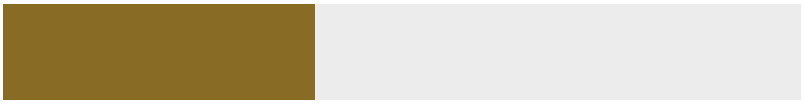
Support is helping, but not consistently for everyone



4.0 to 5.9

Minor impact

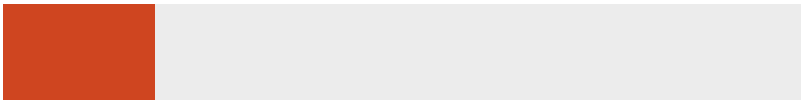
Support is having a limited effect



2.0 to 3.9

No impact

Support is not making a difference in this area



0 to 1.9

Our 2026 impact at a glance

The people we support say their lives are better, and measurably better than two years ago.

8.2

out of 10

Transformative impact

Our combined impact score across all six areas of life, in the transformative range, the highest of five levels.

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8.6

Out of 10. The client voice, up 11% since 2024



146

Voices. 117 clients and 29 representatives took part



9 in 10

Clients say they feel safe when they are with us



Every area

Rated higher by clients in 2026 than in 2024*



9.3

Out of 10. Economic wellbeing, our highest-scoring area among clients



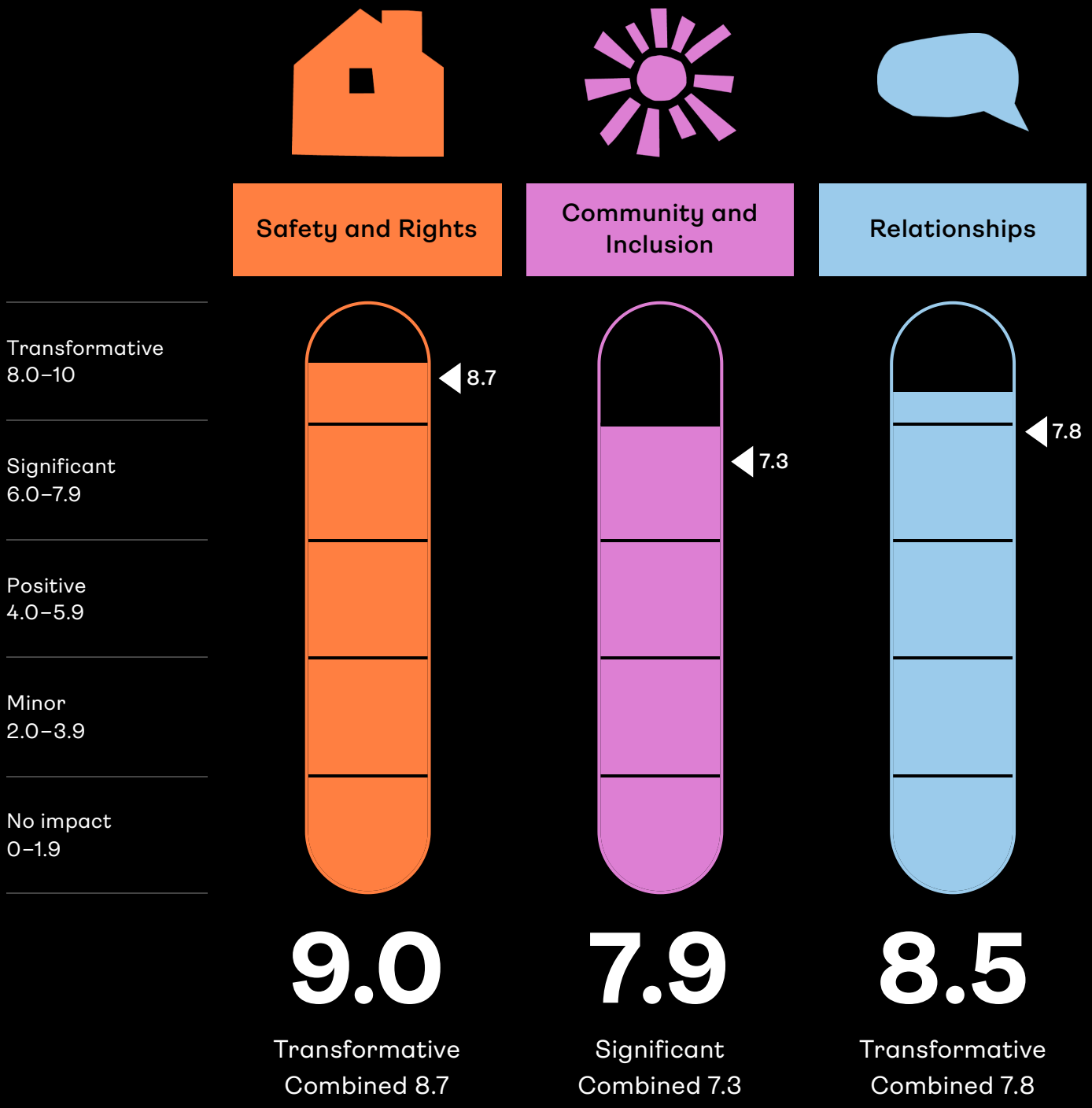
+16%

Goals and future, our fastest-growing area since 2024

*Our impact framework moved from four areas in 2024 to six in 2026. See **How we did this** on page 47 for how the two years were compared.

Our six domain scores

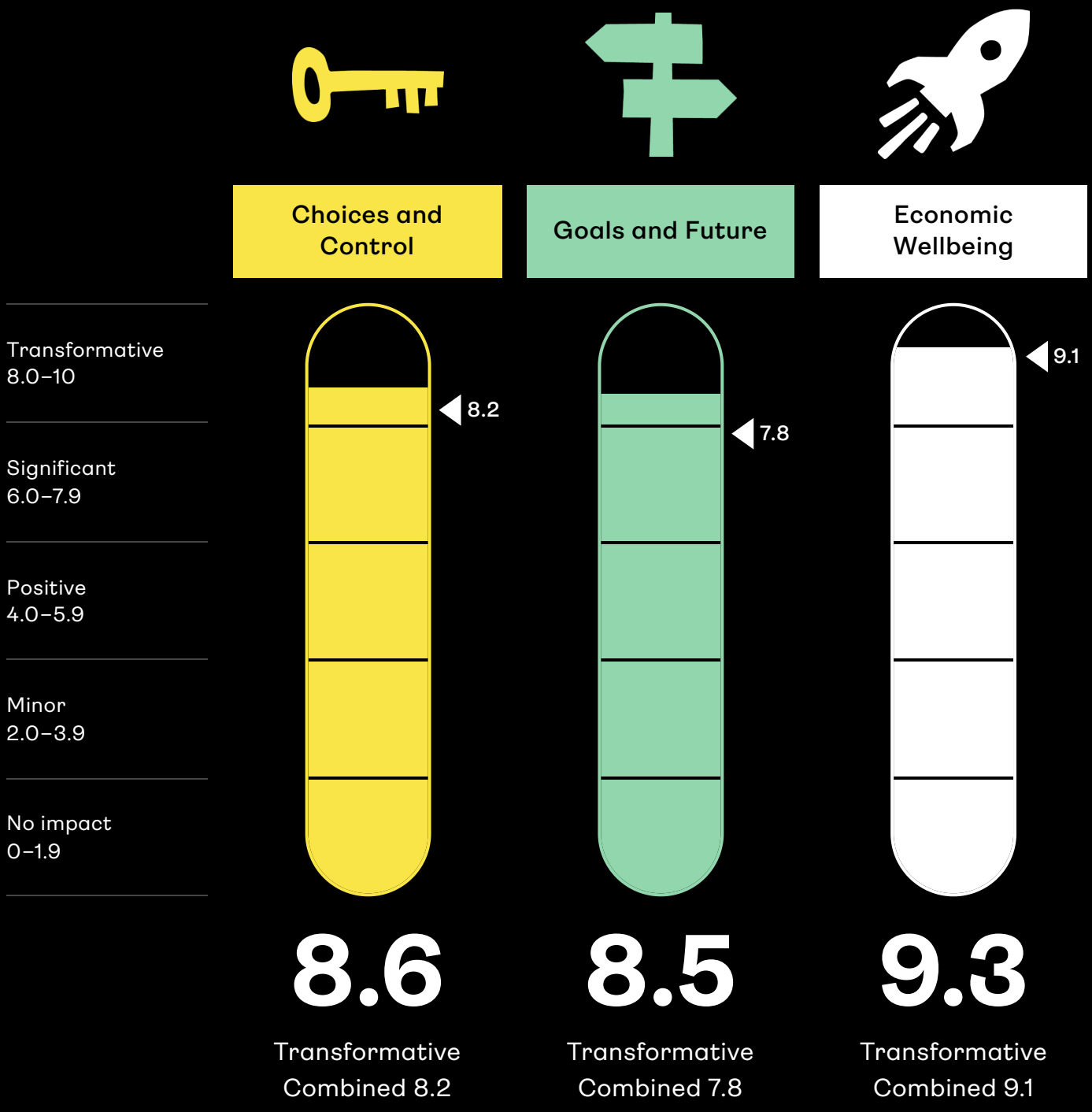
Each column shows what clients told us. The arrow marks the combined score, which brings together the answers of both clients and representatives.



Overall score (across all six domains):

Transformative impact

8.6 Clients | **8.2** Combined



Client score ◀ Combined score: clients and representatives

What the numbers tell us



Trust is our foundation.

Safety and rights is our most consistent strength, scoring 8.7 combined and 9.0 among clients. Nearly nine in ten clients say they feel safe with us, and 86% say we respect their privacy.



Work changes lives.

Economic wellbeing is our single highest-scoring area at 9.1 combined and 9.3 among clients. For the people who use our employment services, work is described in terms of pride, independence and purpose, not just income.



People feel respected as individuals.

Choices and control scored 8.2 combined and 8.6 among clients. The thread running through the whole survey is that people feel asked what they want rather than told.



Community is where we have the most room to grow.

Community and inclusion is our lowest-scoring area at 7.3 combined. It is still a strong result, and it is the one area where clients and families point firmly in the same direction.



Who took part

117
clients

29
representatives

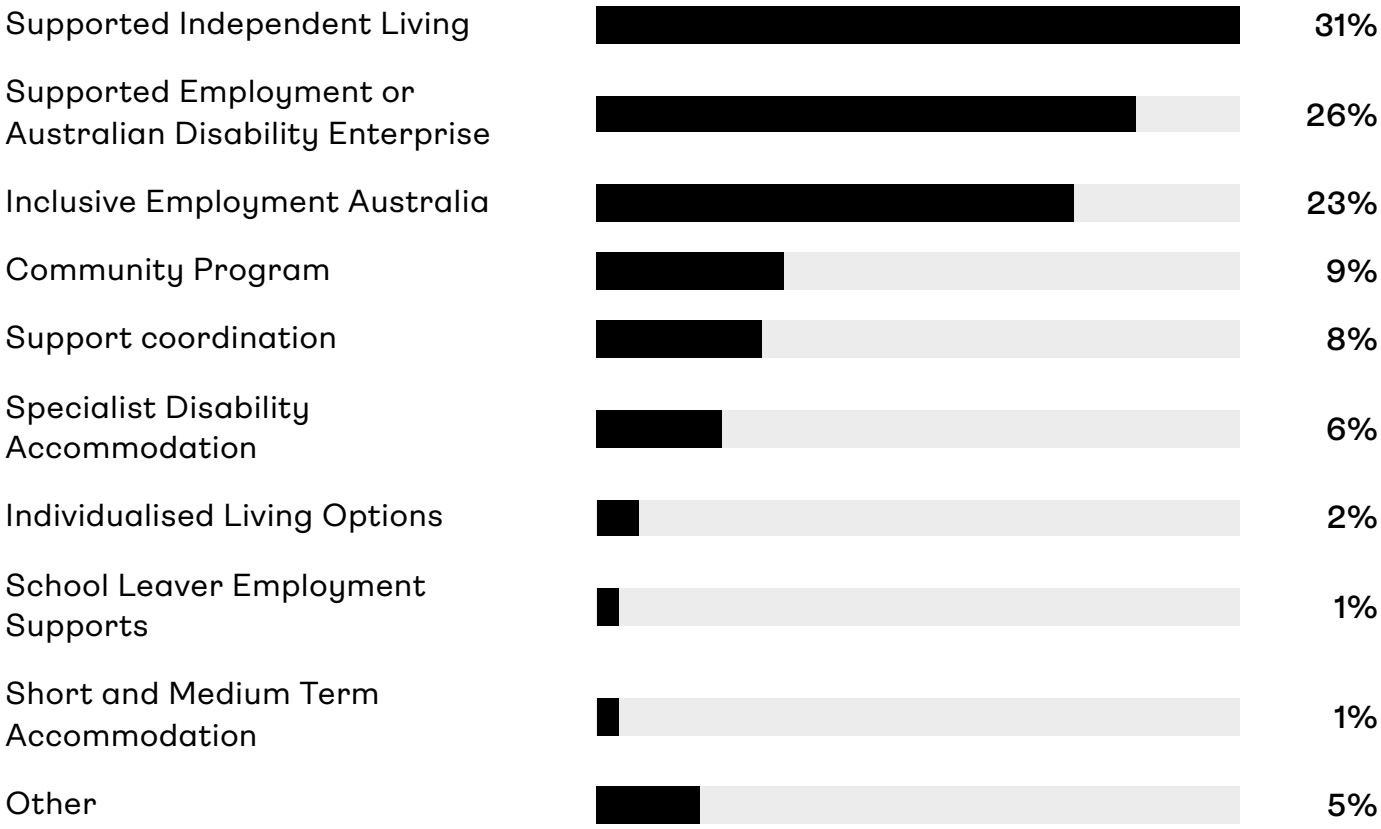
Where they live



How long they have been with us



The support they receive



Respondents can select more than one service.



Three years of impact

Where we were weakest in 2024 is where we have improved the most in 2026.

This is our third year of impact reporting, and the second time we have put the same questions to the people we support. The direction of travel is clear. Clients rated our impact higher in 2026 than in 2024 on every single area of life, an overall lift of 11%, from 7.8 to 8.6 out of 10.

What matters most is where that growth happened. In 2024, the two weakest areas were goal setting and choice. In 2026, those are the two areas that improved the most, by 16% and 15%. We did not simply get better on average. We got better where it counted.

+11%

Overall client rating, from 7.8 in 2024 to 8.6 in 2026

+16%

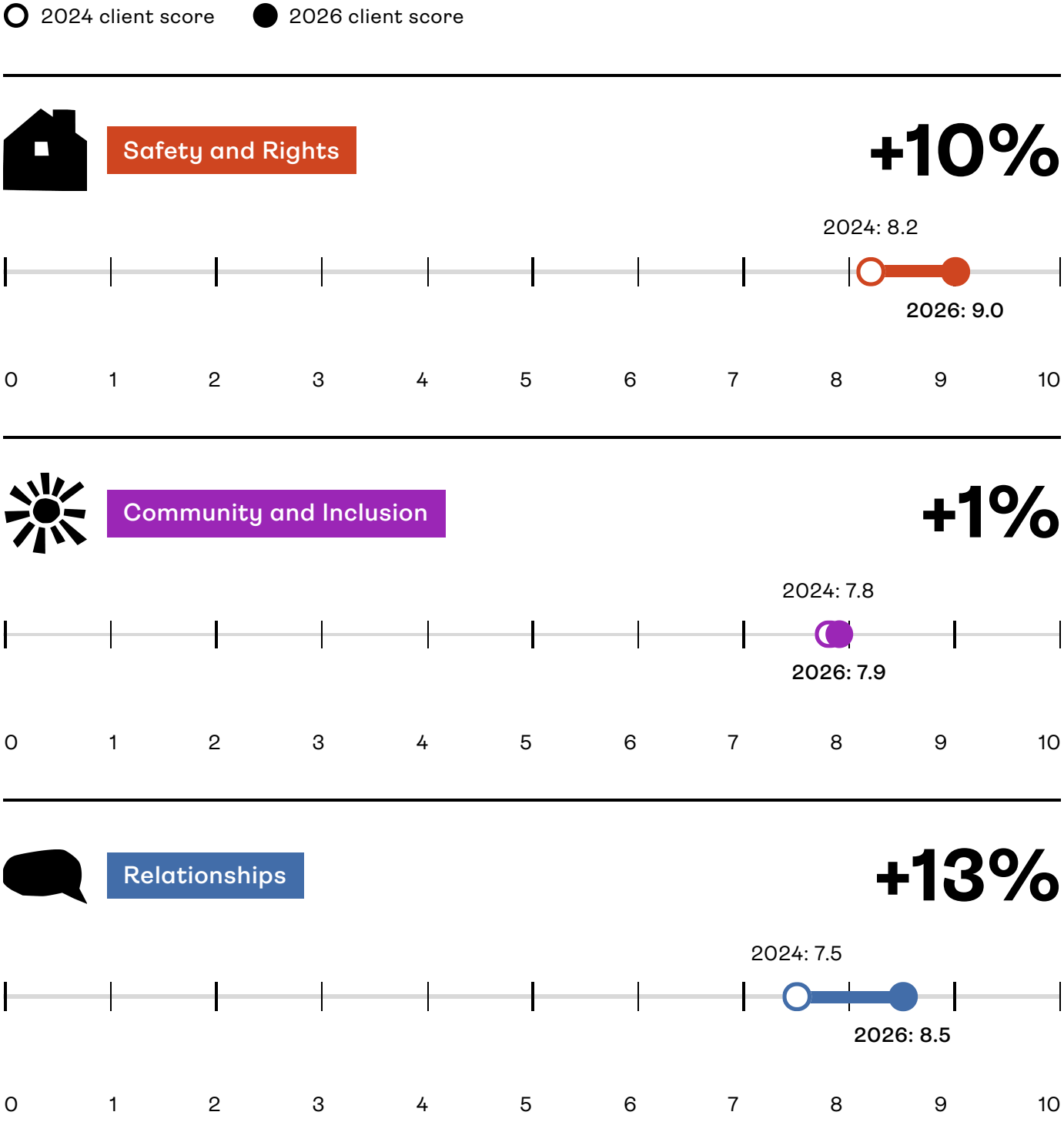
Goals and Future

+15%

Choices and Control

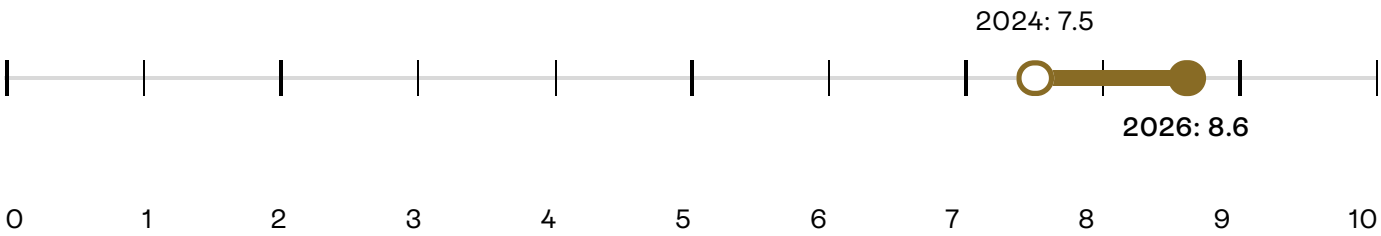


What our clients have told us about Afford's impact over time



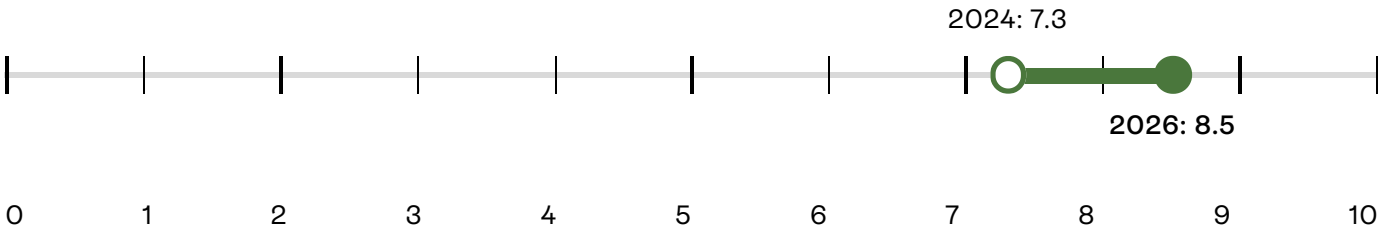
Choices and Control

+15%



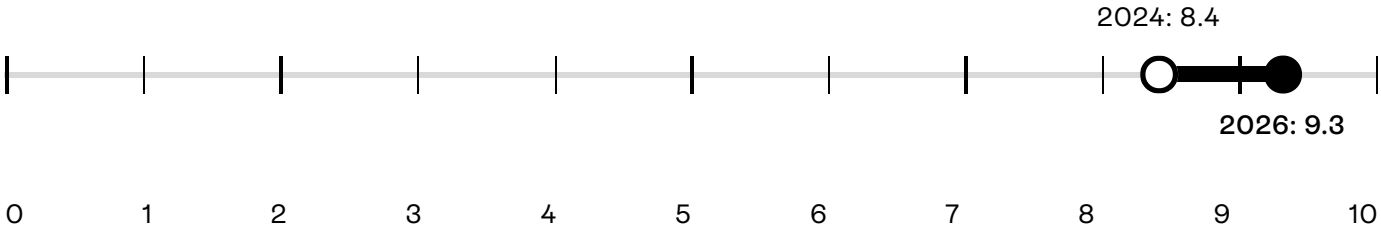
Goals and Future

+16%



Economic Wellbeing

+11%



Overall

2024: 7.8 · 2026: 8.6

+11%

Our impact framework moved from four areas in 2024 to six in 2026. Where an older area was split into two newer ones, the 2024 score is shown against both. See **How we did this** on page 47 for details.

The same questions, two years apart

A small group of questions was asked in near-identical wording in both years. These give the cleanest possible read on change, because the question did not move, only the answers did. Every one of them rose.

What we asked	2024	2026	Change
I feel more independent because I work	8.5	**9.4**	+11%
I feel valued at work	8.2	**9.1**	+11%
Money from my job improves my life	8.7	**9.5**	+9%
Do you feel happy with Afford?	8.1	**8.8**	+9%
Afford gives me information I can understand	8.0	**8.7**	+9%
Do you feel safe with Afford?	8.6	**9.3**	+8%



Community and Inclusion: 7.9 out of 10, +1%

The area that has shown the least improvement

While still creating measurable positive impact, community and inclusion is the lowest-scoring area among clients. Representatives also reported less impact than clients in this area, and many linked reduced community access with available staffing and support hours.

We are not going to explain that away. It is the clearest single message in this report, and it is where we are directing our attention next.



In your own words

What clients told us about their lives.

Across the survey, the overwhelming majority of clients described Afford creating positive impact in their lives.

Safety and Rights

Safe, respected and trusted

9.0 out of 10 · Transformative impact



Feeling safe, respected and supported matters. Clients told us this is something we do well. Every question in this area scored in the transformative range. Clients described staff who know them well, listen to them and are there when they need support. Several told us the value was in steady, reliable support that simply makes daily life easier, and in support coordinators who took pressure off their families and made an NDIS plan far less daunting.

89% say they feel safe when they are with us

86% say we respect their privacy

82% say we help them understand their rights

81% say they feel respected when they are with us

81% say they can trust or depend on the staff who support them

78% say we give them information they can understand

78% say we help them stay healthy

73% say that when they tell staff what they want, staff listen

Economic Wellbeing

Work that builds pride, not just income



9.3 out of 10 · Transformative impact

Among clients who use our employment services, this is the highest-scoring area in the entire report, and what clients told us went well beyond earning an income. Asked how it feels to earn their own money, clients reached for words like empowering, independent and contributing. One said it helps them live their best life. Another reflected that having their own money means not having to depend on family.

89% say having a job helps them work towards their goals

86% say earning money from their job improves their life

84% say earning their own money helps them make more choices

81% say working helps them feel more independent

80% say their job helps them meet and connect with others

For many, the benefits reached well beyond the workplace, funding holidays, hobbies and time in the community, and reducing reliance on family.

Choices and Control

Asked, not told

8.6 out of 10 · Transformative impact

The strongest recurring theme in what clients told us was respect for individual choice. People valued being asked what support they wanted rather than having decisions made for them.

76% say we support them to do things by themselves

73% say we help them try new things

72% say we ask them what support they want

71% say they get to choose what they do each day

76% of clients we support with housing say they get to choose things about where and how they live



Goals and Future

Planning ahead

8.5 out of 10 · Transformative impact



This is the area that has grown fastest since 2024, up 16%, and it was one of the two areas our 2024 report singled out as weakest.

Clients also told us where they want to go next, and the answer was consistent: towards more independence, not less. People talked about learning to catch public transport on their own, cooking, managing bills, and moving towards independent living. In employment, they asked for clearer pathways, more hours, access to training and the chance to take on new kinds of work, including leadership roles.

78% say they are included in planning their own goals

75% say we help them work towards their goals

68% say we help them learn new skills

67% say we help them think about what they want for their future

Clients were clear about what they want: support to do more for themselves.

What clients told us we could do better



More time out in the community.

More outings, group activities and events was the most common request. Some clients pointed to staffing as the barrier, with one telling us they had been told they could not go out because there were not enough staff available.



Do what we say we will do.

Clients asked us to return calls, follow through on requests and check rather than assume.



Tell people what is available.

Several said they simply were not aware of everything we could help with.



Make communication easier.

Some clients found it hard to understand staff, or to be understood. A consistent request was for familiar, regular staff who know the person well over time.



Start the goals conversation.

Some clients wanted us to initiate regular conversations about their goals and follow through year to year, rather than leaving them to raise it.

Two perspectives, one direction

Clients and families see our impact differently. We want to understand why.

Alongside clients, we heard from representatives: the parents, guardians, siblings and carers who know the people we support well. Their feedback is distinct from what clients told us. It is more systemic, more detailed and at times more searching.

Representatives rated our impact more modestly than clients did across every area of life. On safety, stability and employment they were closest to clients and clearly confident. On community participation, relationships and planning for the future they were noticeably more measured.

There could be several reasons for this difference, and this research does not tell us which matter most. Clients speak to their own experience, day by day, while representatives may be weighing that experience against their hopes and concerns on someone else's behalf. Some of what happens in a person's week may also be harder to see from the outside. It is equally possible that representatives are seeing gaps that clients do not raise.

What representatives did tell us clearly is that they want more regular updates and a stronger say in decisions. We will act on that, and we will take their more measured ratings seriously as a finding in their own right, not just a communication gap.

What representatives told us we do well

A home environment families genuinely trust, and staff who make visiting family feel welcome

Following through when a specific request is made

Support coordination, which drew some of the warmest feedback in the whole survey

Stability and consistency in a person's life, their highest-scoring individual measure



“When a request is made, like support to attend Mardi Gras or similar, Afford is amazing at making that sort of thing happen.”

Representative, 2026

“A more confident, self assured person living the life she has chosen, making new friends and keeping herself safe in new relationships.”

Representative, describing their family member, 2026

What representatives asked us for



Staffing and community access.

The most consistent message in the whole survey was the link representatives themselves drew between staffing levels and a person's ability to get out. Several described community access fading over time in supported accommodation.



Communication and partnership.

Updates after medical appointments, a seat at the table for decisions and meetings, clearer notes and reporting, and better information sharing between the organisations involved in someone's support.



Room to grow.

Several representatives asked us to lean further into the dignity of risk, encouraging new experiences and independence rather than defaulting to the safest option.



Health and wellbeing.

Named by close to two thirds of representatives as the most important area of support over the next five to ten years, ahead of social connection, housing and independence. It is a priority they have raised before our impact ratings caught up with it.



People want consistency.

Consistency of staff, routine and approach was named more than anything else, alongside support that adapts as a person ages and their needs change.

Acting on what we heard

In 2024 we made five commitments. Here is what happened.

Our 2024 Impact Report set out five goals to be implemented in 2025. We said progress would be tracked and reported publicly. This is that report.



What we did	Where we landed in 2026

1 Build genuine partnerships with clients and families

Increased frequency of communication between employees and clients and families to ensure they received clear, timely and relevant updates

Expanded the roll out of our communication platform across services to enable stronger connection and engagement with clients and families

Clients tell us we listen and adjust: asking what support people want scored 8.6, and listening and changing things when asked scored 8.4. Representatives continue to ask for more communication, so this remains live work.

2 Establish a person-centred model of support

Established a person-centred model of support across all services

Launched Safeguarding Framework which sets out the standards, processes and structures that aim to ensure our clients experience safe, high-quality, rights-based and person-centred services

Choices and control rose from 7.5 to 8.6 among clients, up 15%. 76% say we support them to do things by themselves.

3 Strengthen tailored support planning and goal setting

- Goal setting is embedded across all services, providing clients with opportunities to reflect on the outcomes achieved
- Embedded regular consultation with clients and families around goal setting and support needs planning
- Enhanced the support needs planning process to ensure clients' needs, preferences and goals are prioritised

Our biggest single improvement. Goals and future rose from 7.3 to 8.5, up 16%, and 78% of clients say they are included in planning their own goals.

4 Continue to improve systems and solutions

- Introduced a new financial system to streamline and improve our client invoicing process
- Launched a new system to improve client incident, complaint and feedback reporting

Clients say our information is clearer: giving people information they can understand rose from 8.0 to 8.7. Clients still ask us to follow through more reliably on calls and requests.

5 Create and support economic wellbeing programs

Strengthened inclusive employment pathways to increase the opportunities available to clients to seek and maintain employment

Refined the performance development plans for supported employees to ensure they are accessible and support achievement of employment goals

Now our highest-scoring area of all. Economic wellbeing rose from 8.4 to 9.3 among clients, and feeling more independent because of work rose from 8.5 to 9.4.



What we will focus on next

Six priorities for the year ahead.

Elevate Impact's independent analysis made six recommendations and set out what success will look like when we report again.

1

Embed the client voice in every decision, action, and outcome

Continue to ensure the client experience is the primary measure of organisational impact, informing decision-making, reporting, and the way success is defined across the organisation.

2

Elevate client voices through authentic storytelling

Maintain our commitment to creating opportunities for clients to share their lived experiences in ways that are respectful, meaningful and led by their own perspectives.

3

Strengthen partnerships with families through open, consistent communication

Prioritise open and proactive communication with families to build trust, foster collaboration and keep support aligned with what matters most to each client.



We will report against these priorities in our next Impact Report.

4

Make Active Support the standard

Building on the foundations of person-centred practice, we will embed Active Support as the way we deliver services every day.

5

Grow health and wellbeing opportunities that enable clients to thrive

Boost the range of supports, programs and experiences available to clients that promote physical health, emotional wellbeing, social connection and quality of life.

6

Expand pathways to meaningful employment and economic independence

Build on employment success by creating more opportunities for meaningful work and community participation.

75 years together



Honest about where we have come from. Clear about where we are going.

For 75 years we have walked alongside people with disability and the people who support them.

We began in the years after the Second World War, when the rights of people with disability were only beginning to be recognised and many of the rights we now take for granted still had to be fought for. A great deal has changed since then, in the sector and in us. We have learned a lot about what it means to listen, respect people's rights and support them to live life on their own terms. Not every chapter of our history is one we would write the same way today.

Every part of our history has shaped who Afford is today and the purpose that guides us: to create an inclusive world where human rights are realised, and where people of all abilities come together to share in life's adventure.

Measuring our impact honestly, publishing it whether it flatters us or not, and acting on what we hear is part of how we intend to earn the next 75 years. This report is the third time we have done that, and the second time we have been able to show you what has changed.

To every client, family member, carer and employee who has been part of the story so far, thank you.

How we did this

The 2026 Afford Impact Survey ran as two parallel online surveys, one for clients and one for the representatives who support them. Both covered the same six areas of life, with questions tailored to each group.

Who took part

> Clients answered a 42-question survey, using a four-option format designed for accessibility (Yes, No, Sometimes, and I am not sure)

> Representatives answered a 49-question survey, rating impact on a scale of 1 to 10

> Since our first impact report in 2024, we have run two impact surveys with Afford clients and their representatives

> For the 2026 survey, the margin of error is approximately 5.9% at a 90% confidence level

Independence and confidentiality

The surveys were designed, and all data independently analysed and reported, by Elevate Impact, an independent research and evaluation organisation. Survey responses were collected with strict adherence to confidentiality and privacy protocols to protect the anonymity of clients and their representatives. Quotes appear as people wrote them.

If you have any questions about the data, analysis or methodology in this report, contact Elevate Impact at hello@elevateimpact.com.au.

Comparing 2024 and 2026

Three things changed between the two surveys, and we have accounted for each of them.

> **The framework grew.** The four client domains used in 2024 became six in 2026, giving a more detailed picture. Where one older domain has been split into two newer ones, the 2024 figure is shown against both.

> **The scale was aligned.** All 2024 scores have been placed on the same 0 to 10 scale as 2026 so the two years can be read side by side.

> **The scoring convention was applied consistently.** I am not sure responses are excluded from the score and treated as missing data rather than counted as zero, and the same approach has been applied to the 2024 data.

The 2024 survey drew a larger group of respondents, with a margin of error of 6.19% at a 95% confidence level. Comparisons between the two years should be read with that difference in mind. Client results moved in the same direction in both the domain averages and the individually matched questions. Smaller changes, such as the +1% in Community and Inclusion, fall within the margin of error and are best read as broadly stable rather than as clear improvement.

Thank you

To every client, family member, guardian and carer who took the time to answer, thank you. You told us what is working, what is not, and what matters most. That is exactly what we asked for, and it is what this report is built on.

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