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# Access Points and Barriers to Owner Occupation for Disabled People

Thesis submitted by

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For the degree of Doctor of Philosophy at the Department of Urban Studies,
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# Abstract

Little research has been carried out on the housing circumstances and experiences of disabled people in the housing system, particularly in relation to the majority tenure in Britain, owner occupation. Adopting a 'social model' approach to disability, in which disability is seen as discrimination or oppression, the thesis explores disabled people's (i.e. those with a physical impairment) experiences of accessing home ownership.

Utilising both quantitative and qualitative methods, the thesis addresses the question of what are the experiences of those with a physical impairment in the private sector of the housing system. Analysis of the Scottish House Condition Survey, 1996, and of a bespoke postal questionnaire, were used to examine the socio-economic and housing characteristics of disabled people at the national and local level. Semi-structured interviews with disabled people who had successfully accessed owner occupation or who were attempting to purchase were carried out in order to explore their experiences of the process of house buying and aspects of home ownership. Similarly, key informants from organisations routinely involved in the house buying process were also interviewed.

The analysis identifies a number of barriers that occur throughout the house buying process. Often this process was disrupted, with choices and preferences being constrained by the need to find a mortgage and a suitable and usable property. The low socio-economic status of disabled people in general was identified as being a significant obstacle in accessing the tenure. Related to this, the source of income was problematic, with many disabled interviewees reliant upon benefits as the sole or significant source of income. This was problematic because lenders are often reluctant to acknowledge this as income. In relation to finding a property, interviewees encountered problems of access, design and affordability. Information around the house buying process was lacking, both for disabled people and lenders, developers and estate agents. There was a lack of information for all these groups regarding design issues, finance for disabled people and the needs of this group. The problems encountered by disabled people throughout the house buying process were compounded by the procedures of institutions and the attitudes and 'knowledge' implicit within such procedures. Underlying procedures, as they related to disabled people, were based on the dominant biological essentialist discourse around disability, which permeated organisations' knowledge and ability to deal with the needs of disabled people. In light of the analysis, the thesis concludes by offering policy recommendations and areas for future research. It is suggested that professionals in the housing system need to be more aware of the needs and rights of disabled people and, similar to disabled people, require improved information at each stage of the house buying process. A redefinition of disability is required at the legislative and policy level in order to engender real change in the broader circumstances of disabled people's lives. In order to gain a deeper understanding of the housing circumstances, needs and aspirations of disabled people, more research of a qualitative nature is required.

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# List of abbreviations

BCODP - British Council of Organisations of Disabled People

CIL - Centre for Independent Living

CSDP - Chronically Sick and Disabled Persons Act 1970

DDA - Disability Discrimination Act 1995

DoE - Department of the Environment

DoH - Department of Health

DRC - Disability Rights Commission

GGS - Greater Glasgow Survey

ICIDH - International Classification of Impairment, Disability and Handicap

ISMI - Income Support for Mortgage Interest

MBHA - Margaret Blackwood Housing Association

MITR - Mortgage Interest Tax Relief

HBF - House Builders Federation

SH - Scottish Homes

SHCS - Scottish House Condition Survey, 1996

UPIAS - Union of Physically Impaired Against Segregation

WHO - World Health Organisation

# Chapter 1: Introduction

## Introduction

> *Incarceration in residential homes has been practised long enough for it to be accepted as a perfectly legitimate way of 'caring' for 'the disabled'...There is a singular lack of awareness that there may be something profoundly undemocratic about able-bodied people supporting the systematic removal of disabled people from their communities ... and that it is able-bodied people who give themselves awards for this contribution to the isolation of disabled people from the mainstream of social life.* (Finkelstein, 1991, 19)

The above quote by Finkelstein is an appropriate beginning for this thesis. Finkelstein succeeds in defamiliarizing the familiar (Bauman, 1990) by making the reader consider the housing circumstances and options of disabled people. It forces us to question why the housing needs of disabled people are perceived to be different from the needs of the general population.

Arguably, the above quote tells the reader something about the circumstances of housing provision for disabled people twenty or even ten years ago. Since then there have been many changes in the housing and welfare system: the increasing residualisation of the social rented sector, the growth of owner occupation as the tenure of first choice and the implementation of community care with its emphasis upon an 'ordinary' home environment for all (Forrest and Murie, 1990; Department of Health, 1989; Forrest, Murie and Williams, 1990).

However, it can be argued that Finkelstein's observation is still valid today given changes in each of these areas. Debates around owner occupation have moved from concerns with access in the 1980s to incorporating issues of sustainability in the 1990s (Malpass and Murie, 1994; Maclennan et al., 1997). During this time, the care and residence of some of the most vulnerable members of society were being questioned because of moves toward care in the community (Morris, 1993). Emphasis was placed upon the ability of those previously contained within institutions to live an 'ordinary' life in an 'ordinary' home. This 'ordinary' home often took the guise of the social rented sector, which was becoming increasingly residualised and marginalised as more households made moves into the expanding owner occupied sector. While both owner

occupation and community care discourses independently raise notions of independence, choice and autonomy, it is questionable whether the two have come together in the housing options for one particular group, disabled people.

This thesis will aim to consider the experiences of disabled people entering owner occupation within the context of the above discussion.

## Background to research

This research was funded through an ESRC collaborative studentship award in conjunction with the Margaret Blackwood Housing Association (MBHA), and Scottish Homes (SH). The research arose from the knowledge of the MBHA of disabled householders' experiences of trying to enter owner occupation. MBHA asked the apparently straightforward questions of *what are the barriers to disabled people entering owner occupation?* And *why are disabled people facing problems when accessing this tenure?* These research questions were, in part, motivated by the Ewing Inquiry report which highlighted the lack of appropriate accommodation and information available to disabled people with a physical impairment about their housing rights and options (Eccles, 1994). The report further highlighted the lack of information and advice available to those attempting to access the private sector (Eccles, 1994). Following these reports, it was felt by the co-sponsors that the housing needs of those with a physical impairment was a neglected area of study, in contrast to those with a learning difficulty (see King, 1996 for discussion of home ownership for this group).

Despite recognition of the problems facing disabled people in the broader housing system, surprisingly little research has been carried out in this area. What research has been conducted, with a few notable exceptions (see Morris, 1990; Sapey, 1995), has contextualised housing issues for disabled people within the broader community care debate. The housing of disabled people has been a little researched area in housing studies and indeed, disability studies. Relatively little has been written on the housing aspirations of disabled people or their experiences of home ownership. At the broader level, the dearth of research into housing, it has been argued by Allen (1999a), can be seen as part of a broader issue over the way disability is conceptualised in housing

research, and as argued by disability academics, by research in general (see Oliver, 1992). This construction of disability can be seen to pathologise disability, rendering the impairment as the source of problems faced by an individual. It is argued that this leads to a structuring of services around the notion of a dependent individual. This is further compounded and reinforced through the provision of welfare services based upon this notion. In this way disability is socially constructed to be about dependency. As noted by Abberley '*Disability is seen as essentially a property of individuals rather than a consequence of particular social systems*' (1992, 140). The lack of research in this area represented a challenge in the sense that it left me with many opportunities and fears about what the research should focus upon. Drawing critically upon what has been termed the social model of disability, an alternative definition of disability is offered in this thesis, one in which disability is seen as the disadvantages faced by those with physical impairments due to societal practices and organisations. Disability then is not the fault of the individual, but of society.

Following from the question 'what are the experiences of disabled people in the private sector' and the perspective that disability is not about functional limitation but societal values and practices around those with an impairment, an attempt has been made to construct an argument around the experiences of disabled people in accessing home ownership. The lack of published material specific to this subject has given the opportunity to consider a wide and varying literature and what may be of interest and of pertinence to this study. A number of subject areas and disciplines have been utilised in order to create a debate and argument around this area. Housing economics and housing studies offered discussion on the evolution and nature of owner occupation in Britain. The role of housing within community care has been of interest within policy and practice arenas as well as for housing studies, and seemed to be the focus for many discussions around the housing (and support) needs of disabled people. These areas of literature did not however prove adequate in understanding disability and for this I turned to disability studies, feminist literature and work within the discipline of geography around the production of the built environment.

The following sections will consider in more detail the research aims of the study and the construction of disability in Western society. This will lead onto a brief discussion

of the use of language in the thesis and the final section offers an explanation for the structure of the thesis, concluding by providing a synopsis of each chapter.

## Research aims and objectives

Given the lack of research into housing and disability, a 'grounded theory' approach to the project was deemed most suitable (Glaser and Strauss, 1967). Therefore, the research does not have a hypothesis as such. The starting point for the study was to see disability as discrimination against those with a physical impairment, rather than viewing it as the individual's problem. Given the simple question from which the study started, and the lack of empirical data in this area, the project aimed to present a general overview of the house buying process for disabled people rather than focusing upon one aspect of the process. The objectives of the research were:

- to understand the process involved in disabled people accessing owner occupation;
- to identify the barriers faced by disabled people when attempting to access owner occupation;
- to identify the organisations involved in the house buying process as it relates to disabled people;
- to make recommendations for improving the range of housing options available for disabled people in the greater Glasgow area.

The research questions following from the objectives can be summarised as:

1) What are the experiences of young (below retirement age) adults with a physical impairment within the private housing sector, going through the process of finding and buying a home?
2) What do they identify as the barriers to home ownership?
3) What institutional factors work for or against them?
4) What are the views of institutions involved in the housing system about home ownership for this group of people?
5) What can be seen as the access points to home ownership?

## The construction of disability in Western society

Disability in Western society has a particular image, which can be seen to have been shaped by political, social, economic and cultural forces throughout recent history (see Oliver, 1990, 1996; Barnes, 1990, 1991). This image of disability is inherently a negative one that is reinforced and reproduced through legislation and the provision of services that are structured around this negative view. This view of disability and its effect on disabled people's lives has been succinctly described by Priestley:

> *Many of our dominant cultural values about disability are themselves disabling. The experience of disabled people is invariably presented to us in terms of personal tragedy, the impaired body and 'otherness'. In general terms, disability is constructed as individual misfortune, rather than as social exclusion or oppression.* (1999, 27)

This section will explore the way in which disabled people are understood in industrialised society and the following section will clarify the use of language in the study.

Priestley argues that the collective social values of a society may by revealed through many media including cultural representations, legislation, and welfare production. Citing Fraser (1987), he observes that:

> *dominant cultural products reflect the values of dominant social groups and that these then define the needs of subordinate groups* (1999, 28)

The role of cultural representations of minority groups in oppressing such groups has been discussed within feminist and race literature (Said, 1978).

Within disability studies, the cultural representations of disabled people have been scrutinised for their oppressive nature. The work of David Hevey (1992) on photographic images of disabled people, Casling's (1993) work on the language and imagery of disability and Zola's work on the use of disabled characters within crime fiction writing (1987; 1993) have all sought to illustrate the disabling nature of cultural values.

Young identifies cultural imperialism as one of the five faces of oppression. Cultural imperialism involves the '*universalisation of a dominant group's experience and culture, and its establishment as the norm*' (1990, 58). This results in alternative views being portrayed as deviant and other. Cultural imperialism is understood by Young as 'paradoxical oppression' since the dominated group is both made invisible through dominant cultural norms and marked out as different through the employment of physical attributes. Interestingly, Young notes that these stereotypes often relate to bodily characteristics for example impairment, skin colour, and gender. Young concludes that:

> *To experience cultural imperialism means to experience how the dominant meanings of society render the particular perspective of one's own group and mark it out as Other* (1990, 58-59)

### *The Other and Difference*

Recent research within the field of cultural geography has focused upon the constitution of identities, with much work considering the construction of Western and non-western identities within the imperialist project of the 18th and 19th centuries (see Jarosz, 1992; Bratlinger, 1993); and the constitution of gender identities through the work of Rose (1993), Bondi and Domosh (1992) and Valentine (1993). Within much of this work the concept of 'Othering' has been used to describe the process through which a dominant group defines itself around common features and then defines all other members as residual. This results in all features of the dominant group being seen as possessing positive characteristics while all other groups are ascribed negative ones. The construction of disabled people as 'other' rests within the construction of impairment as 'otherness'.

The norms through which deviance is measured have been identified by writers across many disciplines as: Anglo, Christian, White, Able-bodied (physically fit) Heterosexual and Male (Erevelles, 1996; Morris, 1991; Said, 1978; Watson, 1997; Young, 1990). Young argues that as groups become labelled as 'other', certain social responses are likely to follow which reinforce this difference.

### *Disability as personal tragedy*

Oliver in *The Politics of Disablement* (1990) first identified the dominant discourse around disability being that of disability as a personal tragedy. From this viewpoint, disability is the result of a terrible chance event that happens to unfortunate individuals. Disability is thus individualised and is represented by the person's impairment. The dual images of individual and tragedy involves, argues Dalley, a process:

> *whereby the experience of disability is fragmented into a series of individualised episodes devoid of sociological significance. Accordingly, disability becomes unique for each individual; the disabled person must make his/her own adjustment to the circumstances of disablement and negotiate a means of 'coping' as best s/he can.* (1991, 3)

Oliver argues that this view of disability is culturally constructed, observing that many non-western societies do not see disability in terms of personal tragedy.

Studies over the years have considered the way in which the tragedy principle is produced and reinforced in our society. Images of the 'super crip' or tragic figures are reinforced through images in the cinema and in televised charity events such as Telethon and Children in Need. Darke, in his discussion of images of disability in the cinema, describes the portrayal of disabled people in film in terms of a 'normality genre'. Darke, contrary to other writers in this field, suggests that images of disabled people as ' *the charity cripple, noble warrior, the curio, the freak and the Pollyanna*' (1998, 181) can be understood as not reinforcing notions of difference, but of normality, which he astutely recognises as being '*the very illusion at the heart of the oppression of disabled people*' (1998, 183). The normality genre is created in order to re-affirm the 'social supremacy' of normality and thus represents disability as individual and pathological with the social elements of impairment absent. In his study of the language and imagery used by non-disabled persons to describe disability, Casling (1993) observed that:

> *[these images] seemed to be lifted straight out of myths and legends* (1993 , 207)

Images of evil, animals, transformation and the extraordinary were all related. Casling concludes that:

> *any piece of behaviour echoes societal behavioural patterns, so that in this case the group uses the language and imagery common to society. What we do, are and think belong always to the public domain of language* (1993, 209)

Zola (1987) in his discussion of the image of disabled people in the crime detective genre, illustrates the way in which disability often takes on paradoxical imagery of hero/villain; victim/perpetrator, equated with the villain in the genre, while at the same time often being victim to the most heinous of crimes. Zola argues that within the crime-mystery genre disability is seen 'globally' rather than particularistically, observing that:

> *Readers may think that a particular writer is giving them a picture but it is really created in their own mind, often using stereotypes.* (1987, 503)

Cumberbatch and Negrine (1992) in their study of film and television imagery demonstrate that these media often portray disabled people as powerless victims. Charities often employ a tragic image of disabled people in advertising campaigns, and TV events such as the National Lottery, Telethon and Children in Need rely on the tragedy principle.

While these studies tackle current and historical/cultural representations of disability, they do not explain why these representations have come about or how. The next section will consider how writers in the field have discussed the production of disability, with particular emphasis on the work of Mike Oliver.

## *The production of disability*

Within disability studies various authors have attempted to theorise the rise of disability in capitalist society through the adoption of a historical materialist account of disability. Finkelstein (1980) was one of the first writers to link the notion of disability with the economic base of society. Conceptualising history as falling into three distinct phases, roughly synonymous with feudalism, early capitalism and late capitalism, he outlines the social role of impaired people and the attitudes toward impaired people in each phase. Finkelstein sees disability as being a paradox. While on the one hand it is seen as a tragedy, a 'personal misfortune' which fosters passivity and dependence on the part of the disabled person, it is also a form of group discrimination (1980, 1). Finkelstein

links the creation of disability to the development of industrial society, an idea that is developed more fully by Oliver in *The Politics of Disablement* (1990). Oliver argues that the way in which disability is perceived in a society is dependent upon a number of factors including: the social obligations of disabled people; the type of economy a society has; and the social structure and position of a group in relation to its neighbours (1990,19). Relating this to the rise of capitalist society, Oliver suggests that the rapid rate of economic development, the changing nature of ideas and the need to maintain order influenced the social responses to, and experiences of, disability.

Oliver tackles the role of ideology in the development of attitudes toward disability. Using Gramsci's concept of hegemony, Oliver argues that the hegemony that defines capitalist society is established as a core ideology of individualism and peripheral ideologies of medicalisation and rehabilitation. The core ideology of individualism is described by Oliver as central to the construction of disability, arguing that capitalism demanded that the individual be ideologically reconstructed to fall into the new regime of selling labour power in the market. The ideology of individualism explains the separation and specialisation of various processes. Relating this to disability, Oliver states that:

> *it is the construction of able-bodied and able-minded individuals which is significant, with their physical capabilities of operating new machines and their willingness to submit to the new work disciplines imposed by the factory.* (1990, 45)

The concept of disability arose from the labour needs of capitalism. Stone has argued similarly that:

> *The disability concept was essential to the development of a workforce in early capitalism and remains indispensable as an instrument of state in controlling labour supply* (1984, 179).

The exclusion of disabled people from the workforce required that they be dealt with through institutions. Following Foucault's (1977) discussion of the importance of the institution in society, Oliver argues that the institution allowed for the segregation of disabled people and finally to the development of specialist establishments. Although his writings provide one account of how the dominant discourses of disability have emerged in Western societies, Oliver is criticised for his historical materialist viewpoint

(Crow, 1996; Morris, 1996; Paterson, 1998). These criticisms, which relate to the social model in general, focus upon its lack of engagement with the concept of impairment. Hughes and Paterson (1997, 326) argue that the social model, due to its dualistic heritage, has abandoned the body to the realms of the medical profession and its biomedical view of the body. As they and others point out, such a position assumes that the body and impairment are not social:

> *By reinforcing a dualism of the biological and the social, in which the social is reified at the expense of the biological suggests that impairment is not itself already social. We can have no independent access to nature, whether bodily or external, which is not mediated through language.* (Watson, 1997, 14)

The lack of connection between the principles of the social model and people's lived experience has been commented upon by Morris:

> *The experience of ageing, of being ill, of being in pain, of physical and intellectual limitations, are all part of the experience of living, we can insist that society disables us by its prejudice and by its failure to meet the needs created by disability, but to deny the personal experience of disability, is in the end, to collude in our oppression.* (1991, 183)

The social model, it can be argued, does not consider the way in which society reads disability as impairment. To understand this we would have to consider how impairment is constructed in our society through social, economic and political forces. The social model has judged society's understanding of disability from its own terms, rather than those of society's that is impairment, thus neglecting impairment, which should be the focus of study from the beginning (Paterson, 1998). The emancipatory potential of the redefinition of disability as oppression has been something that has been lauded by a disability activist as 'our one big idea' and as such the disability movement has become very protective towards it. However, there is an increasing concern that the social model does not encapsulate the experiences or fact of impairment, preferring to sideline this as an issue. The lack of engagement with the idea of the onset of impairment within the disability movement is something that can seriously hinder which questions can be asked and in what way (Herkiran Toor, personal correspondence). Marks (1999) has reflected upon Morris' observation, arguing that through its failure to engage with the personal experiences of impairment, the social model sustains the individual model of disability. The consequences of which are that '*a theoretical vacuum is left, which is filled by those who adopt an individualised and*

*decontextualised perspective*' (1999, 611). Marks goes on to critically review the social model, noting that:

> *The aim is not to understand how people feel but rather to provide fully inclusive physical environments, institutions, policies and practices* (Marks, 1999, 612)

Bickenbach (1993) has observed the way in which each model of disability ultimately reduces a complex argument down to one issue or point. In the case of the social model this has resulted in the biological being dismissed or undermined (1993, 178). Bickenbach takes both the biomedical and social models of disablement to task for their denial of the '*interactional character of disablement*'(1993, 178).

Despite such criticisms, the social model is an important contribution to the debate on the nature of disablement and has allowed a shift in focus to take place from the individual to the societal level. However, recent debates have highlighted the need for lived experience of impairment to be acknowledged alongside the societal causes of disability. The association of disability with the individual, personal tragedy and dependency can be seen throughout the welfare system and associated policy areas, which have included housing (see Barnes, 1990; Morris, 1993; Oliver, 1991; Priestley, 1999). The position of disability as individualised/pathologised shall be discussed in Chapter 2. The next section will consider the use of language in the study.

## Use of language in the study

The choice of a definition of disability is not only an academic exercise, but takes on a political meaning. Bury has commented on the problems of defining disability, observing that:

> *At the research level, it had long been recognised that the definition of disability unlike disease was less categorical and more relational in character. It was pointed out that the form was conceptually 'slippery' and difficult to pin down (Topliss, 1979), and involved complex interactions between the individual and the social environment.* (1996a, 20)

To highlight this point, the dictionary definition of disability provides us with a good example of the ambiguity of the definition:

> *Disability n: thing or lack that prevents one doing something; physical incapacity caused by injury or disease* (Concise Oxford, 1985, 273).

The dictionary definition presents us with two contrasting meanings as to the nature of disability. The first is ambiguous, this 'thing or lack' is not explained, it is open to interpretation. Disability could arguably be of a social, economic, physical or psychological nature. This meaning of disability locates the problem of disability within either society or the individual. In contrast, the second meaning focuses upon its identification of an aspect of the individual's physicality. The dictionary definition, with its ambiguous nature mirrors the split within society, academic circles, policy and among disabled people themselves around the meaning of disability. While some argue that society is the cause of disability, others focus upon the individual's physical state as the cause.

Barnes (1997) identifies Hunt as one of the first writers to locate the problem of disability within society. The first formal re-definition of disability as socially constituted emerged from Union of Physically Impaired Against Segregation (UPIAS) in 1976, which defined disability as:

> *the disadvantage or restriction of activity caused by a contemporary social organisation which takes little or no account of people who have physical impairments.* (Cited in Oliver, 1996)

This definition locates the cause of disability within society rather than the individual. Since the publication of this definition, a number of definitions have appeared throughout the disability movement.

In contrast to this approach Harris in her survey of disabled people in Britain defined disability as, '*the loss or restriction of functional ability*' (1971, 2), thus following the individual model as identified by Oliver (1990).

The definitional problems inherent in the term shown by the examples above are further compounded by the use of impairment and handicap. As a result, the World Health Organisation (WHO) produced the International Classification of Impairments, Disabilities and Handicaps (ICIDH). These three concepts are defined as:

*Impairment - any loss or abnormality of psychological, physiological or anatomical structure or function.*
*Disability - Any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.*
*Handicap - A disadvantage for a given individual, resulting from impairment or disability, that limits or prevents the fulfilment of a role (depending on sex age and social and cultural factors)for that individual.* (Wood, 1981, 27)

The relationship between the three concepts is explained in the Figure 1.1 below:

**Figure 1.1**: Relationship between disability, impairment and handicap

disability or disorder-> impairment-> disability-> handicap
intrinsic situation-> exteriorised -> objectified ->socialised
Source: Wood, 1981, 30

While the diagram seems to suggest a progression from one situation to another, this is not necessarily the case, for example, an impairment can result in a handicap rather than a disability. A number of writers have commented on the similarity between the WHO's concept of handicap and the UPIAS definition of disability (see Bury 1996a). Oliver, however, argues that while both focus on the social aspects of disability, the underlying causes assumed by the two definitions are fundamentally different. While the WHO definition works from the premise that the cause of handicap is the impairment and thus is focused upon the individual, the UPIAS definition assumes that disability is caused by society and has no causal link to the individual's impairment. Oliver (1990, 4) criticises the WHO classification for its adherence to medical concepts and the framing of definitions within the context of normality and what the 'normal' person can do which, he argues, fails to recognise the situational and cultural relativity of normality.

This section has reviewed some of the meanings given to the term disability. It is apparent that the term is fraught with conceptual difficulties. It is, as Topliss observes, 'slippery'. The ambiguity of the term leads to problems of comprehension when one employs the word, is one referring to the discriminatory nature of society or the individual's limitations? The adoption of one definition over another can be seen as a political statement, since the adoption of the social definition locates the problem of disability in society and sees the individual as oppressed through disablist practices.

The practicalities of the term in relation to policy and practice highlights further the problems inherent in the term. While the social definition may be acceptable to disabled people, its inclusive nature raises problems in the application and targeting of services for this group.

The creation of the social definition of disability is intimately bound up with the development of the disability movement in Britain and the U.S., and like other social movements of the 1960s, the disability movement recognised the power of language in creating reality. Barnes has commented:

> *In the same way ethnic minorities and women have identified the power of language in the promotion of racism and sexism, so disabled people have become sensitive to the way words perpetuate discrimination.* (1991, 2)

Tomm writes that:

> *Our personal identities are constituted by what we know about ourselves as persons. But what we know about ourselves is defined for the most part by the cultural practices of describing, labelling, classifying, evaluating, segregating, excluding etc. in which we are embedded.* (quoted in Casling, 1993, 205)

From this standpoint, viewing disability as oppression and discrimination externalises it. It is no longer about what is 'wrong' with the person, but what is 'wrong' with society.

Acknowledging the political meaning given to the choice of definition of disability, I subscribe to a definition of disability that is at the heart of the social model approach to disability. Various definitions have developed since the first one defined by the UPIAS in 1976, but for the purpose of this study the UPIAS definition will be used as the meaning of disability employed throughout the study. Young (1990) in her discussion of oppression has noted that discrimination of certain groups within society often relies on differences in physiology, for example, different skin colour, sex and in this case, impairment. Considering the creation of 'other' described earlier, it was illustrated that part of this process is the denial of the right to self-definition. The right to self-definition, one could argue, is being exercised by disabled people through the adoption of the social model approach.

While significant issues are raised for the usefulness of the social model when looking at housing issues and more generally, social issues, the same can be said of the individual approach to disability. Whatever the definition employed, issues over its validity, and the perspective taken will always arise, and in this sense the choosing of a definition for disability is no different than for any other term. It is necessary to choose and acknowledge the problems linked to the choice.

Throughout the thesis the term disabled people will in general be referring to those people with a physical impairment, unless otherwise stated. The term disabled people is used rather than physically impaired to emphasise the discriminatory nature of society.

## Structure of thesis

This section aims to summarise the main themes of each of the remaining chapters and the overall structural logic of the thesis. Chapters 2 and 3 comprise the main reviews of literature deemed of interest and of use to the study. Before presenting the empirical findings of the thesis, the methods by which these were arrived at are considered in Chapter 4. Chapter 5 presents a picture of the general housing and socio-economic circumstances of disabled people in the owner occupied sector. Chapters 6, 7 and 8 explore in more detail the experiences of home owners and aspiring owners within the greater Glasgow area. Chapter 9 draws the discussion to a close.

Chapter 2 reviews the dominant discourses surrounding home ownership and disability. It is argued that the dominant discourses surrounding tenure and disability are fundamentally at odds with one another. While discourses around home ownership have drawn upon notions such as independence, choice and autonomy, as noted in Chapter 1, disability has been understood as dependency and segregation. An explanation is offered for the lack of research into disabled people's housing experiences more generally focusing around the notion of these two conflicting discourses. The chapter considers the evolution of housing policy as it relates to disabled people's needs in comparison to developments for the wider population. It is argued that the housing needs of disabled people are understood within a housing as welfare context. The development of the 'housing as welfare' idea through a 'special

needs' approach is contextualised through discussion of the social construction of disability in our society, as mentioned earlier in this chapter.

Chapter 3 develops the notion of disability as oppression in relation to the built environment. This is illustrated through discussion of disabled people's experience of the built environment. Steps are taken to develop this argument through discussions of the institutions and policies that create the built environment. Current proposals to amend Part T of the building regulations are scrutinised and consideration is given as to whether such proposals represent a change in the way in which disability is understood, moving to an oppression/discrimination thesis or whether it represents an adherence to the biological understanding of disability.

Chapter 4 discusses the methods used in the study and considers their merits and drawbacks. The objectives of the study, discussed in a previous section, were achieved through the utilisation of a range of research methods. The use of qualitative and quantitative techniques within the study reflects the different nature of the questions posed by the study. The need to discover information about this group at various levels therefore required both intensive and extensive research methods to achieve this goal (Sayer, 1992; 1999).

A questionnaire- referred to as the Greater Glasgow Survey -was employed primarily to identify owner occupiers and aspiring owner occupiers to interview in the Greater Glasgow area. This area included the city of Glasgow, North and South Lanarkshire, East Renfrewshire and Renfrewshire. Semi-structured interviews with aspiring and actual home owners were carried out in order to gain an understanding of the processes of purchasing a property. Finally, semi-structured interviews with representatives of the various institutions ordinarily involved in the house buying process were conducted.

The chapter also engages with current debates within disability studies relating to the nature and politics of research, considering the politics of a non-disabled researcher carrying out this studentship. The final section reflects upon the efforts in this study to adhere to a participative approach to research.

Chapter 5 is an empirical chapter that draws upon the quantitative aspects of the fieldwork: the Greater Glasgow postal survey and secondary analysis of the Scottish House Condition Survey, 1996 (Scottish Homes, 1997). The chapter begins by contextualising the circumstances of home owners through a brief discussion of the circumstances of disabled people and their households in general. The chapter reaffirms the belief that disabled people are amongst the poorest in society, with over two fifths having a high dependency on benefit. Over a third (38%) of disabled people and their households live in the owner occupied sector compared to 57 per cent of the general population in 1996. Similar to the home owners more generally, disabled home owners exhibit heterogeneity in relation to household composition and socio-economic characteristics. They are however generally poorer, older and more benefit dependent than general home owners.

Chapters 6 and 7 are linked in that they consider the processes of buying a property and identify where barriers are faced by interviewees, with barriers defined as physical environments, policies and practices of organisations and personal circumstances which have impeded access to home ownership. Both chapters draw upon the qualitative aspects of the study, considering the processes of house buying: from the decision to buy, to financing and finding a property. Chapter 6 examines the first stage of the process of buying, considering interviewees' decision to purchase and their views on the costs and benefits of owning. It is shown that while interviewees exhibit similar reasons for wishing to buy a property and relate the same positive and negative attributes to home ownership as the wider population, often their choices or preferences are constrained by their need for a suitable and usable property. Institutional responses within the housing system to disabled people are discussed. The concept of indirect or structural discrimination, whereby the rules and practices of a society lead to the discrimination of groups, in this case disabled people, is discussed, developing arguments around notions of difference and equality raised earlier, a theme which is considered in Chapter 7. Following from Chapter 6, notions of difference are explored further, with the argument being made that dominant discourses surrounding home ownership and disability serve to 'disable' impaired householders in the housing market. This argument is explored in more detail through a discussion of the barriers facing disabled people in securing a mortgage and finding a property. The financial circumstances of many disabled people are shown to be a barrier that is compounded by

the procedures utilised by lenders as discussed in Chapter 6. Insurance is identified as a possible barrier in the financing of a property, through lenders' requirement for life assurance and the possibility of higher premiums being required due to the interviewee's impairment. Problems around the built environment explored in Chapter 3 are illustrated through interviewee's experiences of finding a property. Interviewees encountered problems of affordability given their need for space and in the design and layout of properties. The adaptation of dwellings was also raised as a problem, in both public and private organizations (social work, discussed in Chapter 6; and developers). Information was identified as being of great importance, yet was often absent in both the financial aspects of purchasing a property and in finding a suitable property. Disabled people encountered problems in gaining information about buying a property, while institutions were found at times to be lacking in an understanding of disabled people's needs, leading to an inability to deal with issues for this group. While it is acknowledged that many of the barriers faced by disabled people within the house buying process would be encountered by other marginal groups, circumstances particular to disabled people were identified such as their design needs. Such needs highlighted the importance of the lived experience of impairment in any discussion over housing for this group.

The access points (defined as an action, practice or circumstance that has enabled disabled people to enter owner occupation), utilised by disabled people in accessing home ownership, are the main focus of Chapter 8. The chapter draws upon interviewee's experiences in overcoming a number of the barriers identified in the previous chapters. The importance of disabled people's own knowledge and experience in creating opportunities, for example in aiding the adaptation process or in identifying suitable property is illustrated. Individual's circumstances were of relevance in accessing home ownership, as past purchases, collateral and benevolent family aided access to finance. Individuals within institutions were identified as creating access points through their attitude toward disabled people and their households. Shared ownership is identified as a potential access point to home ownership for disabled people, overcoming a number of the problems identified in earlier chapters. The chapter concludes by highlighting the vulnerability of the access points discussed given that many are reliant upon individual, ad hoc actions on the part of organisations and as such fail to challenge and amend the structures and processes of institutions.

Chapter 9 summarises the main issues emerging from the study and considers the policy implications of such findings. Ideas for future research are offered, referring back to the original aim, that the study should be general in nature and should be seen as a platform from which more in-depth studies could be developed.

# Chapter Two: Housing Policy and Disabled People

## Introduction

The role of the state in the provision of housing for disabled people has to be placed within a number of contexts: the development of housing policy in general since the post war era, particularly the promotion of owner occupation through state policy, subsidy and arguably, ideology; and the meaning of disability employed by the state in its development of housing solutions for this group. This chapter argues that state promotion of owner occupation and the ideology surrounding home ownership, that of independence, choice and autonomy, do not sit easily with the image of disability as dependency, illness and 'other'.

The development of public policy as it relates to housing will be discussed, looking particularly at the development of owner occupation as the tenure of first choice for governments and households alike. Debates around home ownership shall then be considered, exploring debates around access (Short, 1982; Letwin, 1992) and more recently around sustainability and normalisation (Gurney, 1999). It will be argued that the individual model of disability, explored in the previous chapter, influences both current policy and practice, and the attitudes of professionals involved in housing for disabled people. The focus will then shift to the development of housing policy for disabled people and how this has tended to be subsumed under welfare rather than housing legislation. Finally, discussion will turn to the lack of research on housing for disabled people, particularly on disability and home ownership. It will be argued that while debates around home ownership in the 1990s have added sustainability as a theme, issues of access are still of relevance to disabled people.

## Housing Policy in Britain: Issues of Access and Sustainability

As noted earlier, debates surrounding home ownership have generally begun to address issues of sustainability as well as access. In many ways this is true of the development

of housing policy in general with its primary focus being access into decent housing and towards the end of the twentieth century, sustaining decent housing stock.

Housing policy in Britain has evolved from the need to curb the excesses of private renting, to the expansion of both the local authority and owner occupied sectors and its emphasis on general needs housing, to the creation of a 'property-owning democracy' with a residualised social rented sector. As noted by McCrone and Stephens (1995), the policies pursued have rarely been tenure neutral, moving from local authority ownership to private sector ownership. The development of owner occupation into the tenure of first choice for most people through policy can be traced back to the 1930s. Rather than being seen as a natural progression or 'ideal', owner occupation became popular as local authority housing was restricted to those families displaced through slum clearance. Clark and Ginsburg argue that movement was less to do with desire to move into the tenure than the lack of real choice available to households, with local authority housing at this time being seen as the ideal tenure, given the high standard of building taking place through the 1919 and 1923 Acts (Clark and Ginsburg, 1975; Balchin 1995). The period was characterised by a lack of direct intervention through policy to encourage the expansion of owner occupation (Malpass and Murie, 1994, 44). The increase can be seen in terms of rent control facilitating conversion of previously private rented houses into owner occupied properties. The provision of subsidies through the Chamberlain Act to private house builders (Lund, 1996, 33) also helped the tenure directly. In the realm of finance, terms became more favourable for the potential home owner, with interest rates falling in the 1930s, the lengthening of mortgage repayments from 15 to 25 years and local authorities guaranteeing mortgages and state subsidy for houses built for owner occupation (Forrest, Murie and Williams, 1990; Balchin 1998). Other factors also playing a role included the absence of planning regulations, development on greenfield sites and the expansion of transport links in the emerging suburbs (Lund, 1996). Owner occupation by the end of the second world war accounted for just over a quarter of all households in Great Britain.

*Access*

The development of housing policy in the post war years has been characterised as falling into three distinct phases (Malpass and Murie, 1994). The establishment of a massive housing programme was spurred on by the destruction of five per cent of the nation's housing during the second world war and the poor state of housing in general, with resources being concentrated in the public sector from the period 1945 to the mid 1950s.

By the mid 1950s a change of government led to a realignment of the methods through which the housing needs of the country would be provided, with the private sector being given primacy over the public. The licensing system, which had restricted private building since 1939, was abolished in 1954. Local authorities were given the role of dealing with slum clearance while private developers were seen to provide for general needs housing. Rent decontrol was introduced through the Housing Act of 1957. Meanwhile, the Conservative government set in motion mechanisms that could provide the realisation of Eden's 1946 goal of a property owning democracy. A number of changes relating to the financing of owner occupation were implemented over the coming years, including the government guaranteeing loans to mortgagors in excess of the percentages building societies would normally advance. £100 million was given on loan to building societies to fund the purchase of pre-1919 dwellings and in 1963, Schedule A, the tax on imputed income, was abolished. The result of this encouragement was a substantial increase in the percentage of households in this tenure, from 26 per cent of all households in 1945 to 43 per cent in 1961 (Malpass and Murie, 1994, 73). Throughout the 1960s and 1970s, both the main political parties adopted a number of policies encouraging the expansion of owner occupation. For example, an option mortgage scheme was introduced in 1967, tenants being allowed to purchase their council home throughout the 1960s and 1970s at the discretion of the public landlords, and savings and loans schemes were introduced in 1978 (Malpass and Murie, 1994; Balchin, 1995; Lund, 1996).

The development of owner occupation as the main tenure in Britain has been an ongoing process over the past 60 years. Of course, the housing legislation of the 1980s

did much to increase the percentage of the total housing stock within the tenure, from 56 per cent by the end of the 1970s to 67 per cent in 1997 (Wilcox, 1999).

Throughout the 1980s a number of Acts changed the ability of households to access home ownership. The most well known is the Tenants' Rights Housing Act 1980. Through the Act, tenants with a minimum length of tenancy were given the right to buy their property at a discount, with the requirement that local authorities provide finance where potential purchasers were unable to secure mortgages through normal channels. Although uptake was initially slow, the increase in the percentage discount received made purchase so attractive that by 1995, 1.6 million homes had been sold (Nettleton and Burrows, 1998, 733) accounting for 6.6 per cent of the housing stock and 40 per cent of the increase in owner occupation throughout the decade (Stephens, 1993a, 160). The government also introduced a number of low cost home ownership schemes, but few have reached the success of the right to buy. These include the introduction of partnership schemes, improvement for sale by local authorities, shared ownership and various schemes to encourage older owners to 'stay put' (see Bramley and Morgan, 1998; Evans, 1996; and Rosenburg, 1995 for discussion).

The expansion of the tenure has often been characterised as a carrot and stick scenario, with households' choice of tenure being increasingly restricted through the demise of local authorities as house builders. The move into this tenure by households was encouraged through a continuing restriction of choice, with local authorities being refused their historical roles of house building, through restrictions on capital spending.

Access into the tenure was further promoted through a favourable tax environment, comprising Mortgage Interest Tax Relief (MITR) and the exemption from capital gains tax on an individual's main residence. These have all made the tenure more accessible than in mainland Europe. The institutions which had historically provided mortgages for home ownership also faced significant restructuring following the Financial Services Act 1985 and the Building Societies Act 1986. These two Acts served to increase competition in the mortgage market and deregulate the market. Previous to this, the ending in 1980 of the 'corset', which had until this point restricted banks from entering the market in a significant way also aided competition in the market (Stephens, 1993a). Coupled with the end of the building societies' mortgage rate cartel, banks

were able to enter into direct competition. The 1986 Building Societies Act gave building societies the opportunity to compete on a more equal footing, through the development of banking services (Gibb et al., 1991). The results of such competition and deregulation were, as noted by Stephens (1993b), striking, with market pricing being introduced. Lending criteria were looser, being based on higher income multiples and the offer of up to 100 per cent mortgages. The result was that households hitherto considered a risk before deregulation now had access to a mortgage. The results of a favourable financial climate for the expansion of the tenure, coupled with government backing through the right to buy legislation and tax subsidies meant that by 1991 two thirds of households in the UK were owner occupiers compared with 56 per cent a decade before (Wilcox, 1999; Malpass and Murie 1994, 105).

The issue of increasing access into the tenure leads to questions over discrimination within the mortgage and property markets. Experience from America has shown that racism can play a part in the process, with particular groups being refused mortgages for property in certain areas (see Holloway and Wylie, 1999; Wachter et al., 1992). In Britain, the issue of red lining has been raised, whereby lenders 'redline' an area in which they will not lend (Williams, 1978; Engels, 1994). Estate agents in recent years have also been accused of vetting applicants for their suitability for an area, a local case being an Asian family refused the opportunity to view a property in a particular area of Glasgow.

### *Sustainability*

The expansion of the sector that resulted in the housing boom of the late 1980s faced a spectacular 'bust' by 1990, with negative equity, mortgage arrears, and repossession of homes reaching record levels. It has been estimated that in 1992 350,000 householders had mortgage arrears of six months or more, 1.8 million households faced negative equity and 75,000 homes had been repossessed (McCrone and Stephens, 1995).

The achievement of a nation of home owners as noted above has come at a price and this has led to a reassessment of home ownership in the late 1990s. At the macro level, the housing bust of 1990 can be attributed to the government's attempts to cool down

the economy using interest rates and other mechanisms. The bust of 1990 forced lenders and the government to reconsider the financing of the tenure and since the early 1990s, the privileges afforded by the government to home owners have slowly been eroded. MITR was phased out in 2000. ISMI (Income Support for Mortgage Interest) has also come under attack through legislation with the rules for claimants changing. Changes to ISMI in 1995 have meant that home owners are no longer eligible for support as soon as they lose their source of income, and have to wait a minimum of nine months before a standard rate of interest will be paid by the government. Home owners are now encouraged to take out their own forms of private safety net insurance, but as noted by Ford and Kempson (1997), the market is underdeveloped and those who would be in greatest need of the safety net tend to be those unable to afford protection or are ineligible.

Lenders too have become more cautious, with loan to value ratios decreasing slightly compared to the late 1980s. Within the financial services sector, the market has remained competitive, with a diversification in the products available. Mortgages at 100 per cent are virtually a thing of the past with 95 per cent mortgages favoured by lenders. Households now have to pay an indemnity premium, which protects the lender from default on the mortgage, while providing no such measure of safety for the purchaser (Stephens, 1993a, 169).

With 67 per cent of UK households and 60 per cent in Scotland in 1997 living in the tenure (Wilcox, 1999), the creation of owner occupation as the 'norm' in the 1990s has raised the question of whether it is sustainable. New questions over sustainability rather than access have entered policy and academic debate. Meen (1997) notes that the term was adopted in the 1995 Department of Environment Annual Report, thus acknowledging the negative aspects of home ownership when pursued for its own sake - repossessions, mortgage arrears and negative equity. The actual definition of sustainable home ownership is rather vague. The Chartered Institute of Housing (CIH) define sustainability in five ways: that home ownership is sustainable by those who enter into it; that the physical dwellings are kept in good condition; that home ownership contributes to a sustainable economy; that homes are environmentally sustainable; and finally that public subsidy to home ownership is sustainable (1997, 2). Maclennan et al. describe sustainable home ownership as:

> *An overall level or rate of home ownership which is not subject to significant short-term attrition (or growth) in the cyclical downswing (or upswing) and which is consistent with economic fundamentals in the long term.* (1997, 4)

The range of meaning ascribed to the term, one could argue, illustrates the scrutiny the tenure has come under since the 1980s and the following sections will touch upon a number of the issues raised by each of the definitions given above.

The expansion of the tenure throughout the 1980s has meant that the socio-economic characteristics of those entering the tenure have broadened significantly, raising questions over the sustainability of the tenure. With the exception of the unskilled manual worker, entry into the tenure by all socio-economic groups increased throughout the 1980s. This means that the tenure's occupants are at greater risk of unemployment than at any other time (Nettleton and Burrows, 1998). Changes in the nature of the labour market with the emergence of the 'flexible labour market', the loss of job security, the rise of short term contracts and the demise of the job for life have been raised as issues of concern for home ownership since only 60 per cent of Britain's workforce are in permanent full-time employment (Kern, 1997, 16).

Compared to the rest of Europe, households enter the market when they are younger. Maclennan et al. question whether this is sustainable, noting that the recent changes to funding in the higher education system may delay entry into the system until young people are in their early thirties (1997, 7).

Relating to the second definition of sustainability, that houses are in good physical condition, raises the issue of whether the repair and maintenance of the property can be sustained by householders. The greater diversity of owner occupiers has implications at a number of levels. Although at present compared to Europe there is a younger age group within the market, the majority of home owners in Britain are over 45, leading to questions over the sustainability of the tenure given the ageing population. The entry of lower income households into the tenure also raises questions about whether this group can afford to maintain their properties. In conjunction with community care principles allowing people to remain in their homes for as long as possible, the development of

home improvement agencies underline the recognition that repair and maintenance of property is a significant and growing problem within the tenure.

These issues have raised questions over whether the tenure can expand further, with a number of writers suggesting that 72 per cent of all households in Britain will be home owners by 2016 (Maclennan et al., 1997; Radley, 1996).

### *Summary and discussion*

This section has described the development of post war housing policy and in particular the promotion and expansion of home ownership as the majority tenure of Britain. The expansion of home ownership has not come without its problems, for example the housing bust of 1990 and the resulting changes in the level of subsidy enjoyed by home owners through the tax system; the ease of people entering the market and the level of security provided by government through the rolling back of ISMI. These changes along with emerging debates about the sustainability of home ownership leave questions over the ability of certain groups in our society to enter and sustain owner occupation. The implications of the new owner occupation for disabled people will be dealt with later on in this chapter. The next section will consider the discourses surrounding home ownership and its evolution into the 'normal' tenure.

## Home ownership discourses: ideals and norms

Despite the benefits of home ownership being tempered by the experiences of the early 1990s, home ownership is still the preference for the majority of the population. Pannel (1997) estimates that 80 per cent of households prefer this tenure and Munro and Madigan found that even after financial hardships, home owners would still prefer to own (1998). The attraction of the tenure can be understood by the way in which it has been promoted through government policy, through association with positive imagery of independence, choice and autonomy and a set of ideals of how people should live their life. This section will explore the imagery of home ownership through discussion of government and academic texts. Links between literature on the house and home

will be explored through the argument that much of the powerful imagery evoked when discussing house and home is often employed in relation to home ownership. The argument that home ownership is now the 'normal' tenure (Gurney, 1999) will be considered in the context of housing for disabled people.

### *The importance of being a home owner*

Home ownership has been the focal point of many election campaigns, it has captured popular culture with the latest craze of DIY shows and its political, ideological and cultural significance has been debated in academic circles (see Chapman, 1997; Saunders, 1990; Gurney, 1990, 1999).

The importance of the tenure as a political tool has not been lost upon the political parties of the right and the left. Conservative governments have consistently used the tenure card throughout successive election campaigns, starting with Eden's pronouncement of a 'nation-wide property owning democracy' (Lund, 1996). The promotion of the tenure throughout the latter half of the twentieth century, it has been argued, has had as much to do with the promotion of a conservative ideology as the production of a sustainable and balanced housing system. While the tenure gained the approval of all parties throughout the 1980s, it has been considered the Conservative's particular tenure. Through policy they have supported the tenure and have consistently drawn upon positive imagery:

> *Of all forms of saving, this is one of the best. Of all forms of ownership this is one of the most satisfying to the individual and most beneficial to the nation* ('Housing the Next Step', 1953, cited in Merrett, 1982, 268 )

The 1971 White Paper, *Fair Deal for Housing*, proclaimed:

> *Home ownership is the most rewarding form of housing tenure. It satisifes a deep and natural desire on the part of the householder to have independent control of the home that shelters him and his family.*

Notions of independence and choice related to the tenure are in stark contrast to the image portrayed of what is now called the social rented sector. Rather than being seen as a positive choice, social renting is now viewed as the tenure of last choice by many due to its increasing residualisation and changing role from general needs provider of

housing to housing the most needy. The changing image of the sector can be seen as the result of Conservative propaganda and legislation throughout the 1980s and 1990s, which served to limit the role of the tenure.

The ideological nature of these endeavours was most clearly seen in the promotion of the Right to Buy throughout the 1980s. The promotion of council house sales was often a mixture of moral, political and economic arguments. Bassett quotes Heseltine, then Secretary of State for the Environment, who described the sale of council houses as:

> *'Lay[ing] the basis for perhaps as profound a social revolution as any in our history', will stimulate 'attitudes of independence and self reliance that are the bedrock of a free society and meets a deeply ingrained desire for home ownership'* (1980, 290)

Much of the promotion of the policy focused upon the idea of wealth and inheritance, yet as noted by Forrest and Murie (1986) often what was on offer varied in terms of quality and valuation price. Letwin (1992) has commented that while the promotion of owner occupation through council house sales can be seen as part of the wider privatisation campaign brought in by the Conservatives, as a purely economic policy it failed due to the low price accepted for the properties. She notes that:

> *Why, if the entire privatisation had been driven by straightforward economic rationality has it so frequently been attacked as ideological? The answer to these questions is that the privatisation programme has indeed been ideologically driven, in the sense that it had aims other than that of increasing economic rationality... also to promote vigorous virtues in individualism to strengthen the family* (1992, 101)

The ideological nature of home ownership has been considered by a number of writers (Harvey, 1985; Agnew, 1981; Short 1982). The promotion of the tenure as a means of gaining more votes has been noted by Short, who has also commented that the image of home ownership coincides with conservative ideals of independence, individualism and hard work (1982).

The meaning of home ownership was also considered by Marxist writers, who adroitly noted that workers certainly did have more to lose than their chains in the changing society. While the government espoused the virtues of a people moving up the property ladder, Harvey proclaimed that:

*A worker mortgaged up to the hilt is, for the most part, a pillar of social stability.* (1985, 42)

Whether it is useful to see home owners as duped by the capitalist system or not, the imagery connected to the tenure is indeed powerful, often drawing upon positive notions of house and home. In the next section, images of house and home will be considered in relation to the tenure through discussion of Saunders' work. Consideration will be given to how images of house and home have often been subsumed under the home ownership banner. Regardless of the conclusions reached by Saunders on the nature of home ownership, the home represents a site of great symbolism within our culture, one that has curiously been grafted on or allied to the idea of owner occupation.

The positive image of the home owner as being independent is intimately bound up with notions of the home as a haven, a castle from which the master of the house rules and surveys his well earned reward, the physical site of the emotional centre of the family and as an area where we socialise our young and increasingly, relax and work within its confines.

**Meanings of house and home**

As noted by Domosh, the house while being the most everyday of landscapes is also the most profound (1998, 276). Recent writings on house and home have tended to focus on the meaning of the home and the impact of tenure, homelessness and gender on understandings of the home (Saunders, 1990; Somerville, 1992; Darke, 1994). This section will be mainly concerned with debates surrounding tenure and the meaning of the home. It will be argued that owner occupation is now the 'norm' in British society and the implications of this will be considered through use of Gurney's argument on discourses of normalisation (1999). The importance of the house as a physical place will be considered in more detail in Chapter 3.

The term house describes a physical form imbued with social meaning in its own right, while the term home has been more highly contested. All at once it is the hub of loving social relations and a site of oppression, the place where self is constructed and family

ideology yields awesome power, the place where social norms are reproduced and subverted, the place where, arguably, the realms of the public and private meet.

Moving out of the parental home to a student residence, a bedsit, the social rented sector or the private sector marks a coming of age in Western society. It marks the beginning of independence, choice, responsibility and the development of self through personal expression within the home (Stea, 1995). As the site of all these things, the place is imbued with almost mythic properties, the place where:

> *it is both where, and what we feel when most relaxed. It is at what we encourage guests to feel and make themselves. Children are chastised by being reminded what they wouldn't do [that] there, Be it ever so humble, there's no place like it... Of all the lexical expressions in the English language home is perhaps the most evocative.* (Gurney, 1999, 171-2)

Home can be ascribed a multitude of meanings, some of which are outlined below. It is often described in relation to ideas of privacy (Saunders, 1989, Somerville, 1992), as the site of emotions, relationships and the creation of identity and a symbol of the self (Gurney, 1990; Allen et al., 1998; Duncan, 1982). Various typologies of home have been created, each dealing in whole or in part with the dimensions of home mentioned above. Somerville (1992) has ascribed seven dimensions of meaning to the home: shelter (material form of home), hearth (warmth and protection), heart (loving and caring social relations), privacy (control and privacy), roots (source of identity and meaningfulness), abode (anywhere one happens to stay) and paradise (the ideal) (1992, 532-533; but see Watson and Austerberry, 1986; and Bunston and Breton, 1992 for alternatives to this typology). Each of these typologies of home has social and spatial elements, which have led some writers to conclude that it is a socio-spatial system:

> *a place invested with special social meaning and significance where particular kinds of social relations and activities are composed, accomplished and contextualised... [the home] is the setting within which the basic social unit of social organisation - the household - is most routinely constituted... The home in other words is a socio-spatial system.*
> ( Saunders, 1988, 83)

This has been challenged by Gurney (1990) who argues that the home is an ideological construct, a point that Somerville concedes, stating that:

> *because the distinction which people make between home as ideal and home as experienced in actuality is itself socially constructed through ideological forms. We cannot really know what home is outside these ideological structures.* (1992, 530)

Giddens' concept of ontological security has been used within housing studies to understand home. Giddens describes ontological security as a:

> *confidence or trust that the natural and social worlds are as they appear to be, including the basic existential parameters of self and social identity* (1984, 325)

Giddens argues that in advanced capitalist societies, political and economic organisations have undergone profound changes and with these changes social relations are stretched over time and space. As a result people's everyday lives are no longer the product of their everyday experience. This stretching over time and space (what he terms time-space distanciation) has prevented people from making sense of their life and has thus contributed to the erosion of ontological security.

Saunders has also attempted to link tenure to the meaning of home, arguing that tenure influences the importance attached to the home. Home ownership is the legal ideal of the home:

> *The ownership of one's home is in some way the realisation of a deep and instinctual desire which is thwarted or sublimated by rental systems.* (1990, 60)

Saunders goes on to argue that owners are more satisfied with their home when they own it, stating that the need to possess a territory within humans (possibly genetically realised) is realised best in this tenure. Ownership, it is suggested, gives more control over one's living space. The home is seen to be the antithesis of the state, a place of privacy and home ownership, a source of ontological security (1988, 1989, 1990). Saunders has been criticised for his assertions on a number of grounds. Holme (1985, cited in Forrest et al. 1990) found that council tenants have no less of an attachment to their homes because they do not own it, and exhibited the same levels of pride as owners. Gurney has argued that Saunders' (1990) use of the concept in relation to the meaning of home for home owners is really a discussion of the emotional and psychological well being experienced by individuals about the home. Further, Somerville (1992) points out that Saunders does not engage fully with the idea that the home is an ideological construct.

Dupius and Thorns (1998) have researched the link between home and home ownership. They argue that the meaning of home varies, finding that many respondents thought that the home had to be created and an intrinsic part of this process was home ownership.

Gurney has suggested that the word home has been used to differentiate between the dwellings, which are owner occupied, and those, which are rented. Through interviews with home owners and analysis of government documents, Gurney argues that the idea of home is most closely related to owner occupation, with home being used to describe the security and privacy afforded by home ownership (1997, 11). Home can be seen to encapsulate a number of characteristics to do with privacy, choice, self, security and ownership. To have owner occupation as the 'normal' tenure suggests that all others are abnormal. Using Foucault's concept of power, Gurney shows that the tenure has become normalised through discourses on home ownership, through the procedures, which a household has to go in order to enter the tenure and the implications this has on other tenures and those who live in them.

All of the characteristics of home can be argued to be ideals rather than actualities of home. Feminist writers have criticised what they argue to be a masculine conception of home. Rather than home being a place of security, relaxation and a place where one can be one's self, the home it is argued can also be the site of oppression, work, violence and surveillance (Johnston and Valentine, 1995; Darke 1994; Madigan et al., 1990). Engaging with Saunders' concept of privacy and the home, Munro and Madigan argue that privacy and home have different meanings for different members of the family (1993). Darke has argued that women's feelings towards the home are far more complex than men's, due to the fact that the home is a site of identity and satisfaction, while at the same time feeling resentful as it is the site of work.

### *Summary and Discussion*

This section has sought to illustrate the discourses surrounding home ownership through discussion of debate around the meaning of home ownership for the state and within

academic circles and for home owners themselves. It has been argued that discourses of home ownership draw upon the almost mythical properties of the ideal of home, through which all the positive images of home become grafted onto owner occupation. The implications of this are manifold, not least in the construction of other tenures as abnormal with, as argued by Gurney, the creation of tenure prejudice. Finally it has been illustrated that the home can be a site of powerlessness, oppression and fear. In a sense, parallels can be drawn with the negative aspects of home and home ownership as experienced in the early 1990s, such as mortgage arrears, repossession and negative equity. The following sections will consider how the way in which disability is understood in our society impacts on the provision of services and the development of policy and societal attitudes toward this group. How this discourse of disability has influenced housing policy and legislation in the provision of housing for this group will then be discussed.

## Housing and Disability- The Policy and Legislative Context

The previous sections outlined the development of housing policy in post war Britain, which it was argued can be seen as the development of owner occupation as the tenure of first choice for the majority of the population. This section will consider housing policy with respect to the housing needs of disabled people. The primacy of welfare in the development of housing policy for this group is most clearly seen in the fact that legislation regarding housing for disabled people has in the main been executed through welfare rather than housing legislation. There are two related, though distinct, areas in the realms of housing policy and legislation which need to be considered: first, the way in which housing for disabled people has been conceived and implemented, compared to housing policy for mainstream groups; and second, the use of welfare legislation to develop housing policy for disabled people. It will be argued that the reasons why disabled people's housing options developed separately from 'mainstream' housing policy can be understood in relation to how disability and disabled people are perceived by society and the state. This can be understood through what has been termed the individualised model of disability described in the previous chapter.

*Housing and the State: the development of housing legislation for disabled people.*

The origins of contemporary housing and social care provision for disabled people, with its emphasis on a special needs approach, can be seen to have evolved from the Poor Laws (Lund, 1996). Throughout the eighteenth and nineteenth centuries, the institution was seen as a solution for those who could not work and those who would not work in the developing capitalist system. Oliver (1990) describes the way in which the institution acted as a mechanism of social control for a number of groups and an increasing specialisation of institutions in the form of workhouses, prisons, asylums, hospitals and schools separated those who could work in the new order but would not, from those who could not. '*This distinction,*' Oliver argues, '*between the deserving and the undeserving, which has shaped the development of welfare policies throughout history has never been satisfactorily resolved*' (1990, 33). Chapter 3 considers the notion of deserving poor and the consequent result of seeing any moves to improve disabled people's lives in the built environment as an act of charity, as a voluntary action rather than a necessary one. While Oliver accepts that the majority of disabled people during these times did not live in institutions, but with their families, the institution had profound impacts on the way in which disability was understood, through the separation of disabled people from society, making it a thing of shame, a stigma. This separation and stigma, he goes on to argue, stretched into the family, making both the family and the institution places of segregation for disabled people. He concludes that:

> *This distinction between the segregation in the family and in the institution remained into the twentieth century as the state became more interventionist and the foundations of the welfare state as we know it today developed.* (1990, 35)

Indeed institutional care carried on well into the 1950s and 60s and is still prevalent today, with hospitals still being used as accommodation for disabled people, a situation which the Scottish Office has recognised as a problem for community care (1998).

Bevan's pronouncement in 1947 that *' the workhouse has to go'* was followed by the National Assistance Act 1948 which defined disabled people[1] in section 29 as:

[1] Section 29 of the National Assistance Act which defines disabled persons is covered in section 12 of the Social Work Scotland Act 1968.

> *Persons aged eighteen or over who are blind, deaf or dumb or who suffer from mental disorder of any description and other persons aged eighteen or over, who are substantially and permanently handicapped by illness, injury or congenital deformity or such disabilities as may be prescribed by the Minister.*

This Act has been the template for all subsequent legislation. The Act laid a duty on local authorities to deliver a range of services for disabled people both through institutions and in the community (Barnes and Oliver, 1998). However as noted by Lund, in the 1960s over half of all accommodation was within former workhouses (1996, 160). The NHS Act of 1948 also laid out the provision of long term care for disabled people in hospitals and as noted earlier was seen as a suitable form of accommodation for disabled people. The next most important Act from the point of view of housing for disabled people is the Chronically Sick and Disabled Persons (CSDP) Act 1970 (Social Work (Scotland) Act 1968 and CSDP (Scotland) Act 1972). This Act outlined the requirements of local authorities to assess the needs of the population for welfare services. Section 2 of the Act dealt with the duties of housing authorities, stating that:

> *Every local authority for the purposes of Part V of the Housing Act 1957 in discharging their duty under Section 91 of that act to consider the housing conditions in their district and the needs of the district with respect to the provision of further housing accommodation shall have regard to the special needs of chronically sick or disabled persons; and any proposals prepared and submitted to the Minister by the authority under that Section for the provision of new houses shall distinguish any houses which the authority propose to provide which make special provision for the needs of such persons.*

The Act then ensured that there should be some provision for the housing needs of this group, which through the Act was deemed 'special'. The special nature of the housing needs of disabled people was seen to be related to the design of dwellings, and government agencies produced guidance for local authorities on how they should achieve this aim (see DoE, 1974, 1975; Scottish Development Department, 1979). Viewing the housing needs of disabled people in this sense was, it can be argued, symptomatic of the view of disabled people as different and other. Placing such developments together rather than in the community, whilst popular, reinforced the exclusion of disabled people. Stewart et al. (1999) point out that at the time of the 1970 Act, it was recognised that designing properties within a general scheme, although marginally more expensive, would be more inclusive, but that the politicians of the time were trapped within the individual model of disability. The notion of 'special' needs

and special housing works from the premise of disabled people being different, 'other', abnormal and therefore their needs for a house and home compared to other individuals was seen to be different. Perhaps what is most important within the phrase is the identification of the housing needs of disabled people as being somehow different from the general population by the term 'special'. The idea of special needs housing has lasted in the three decades since the legislation was passed.

The Disabled Persons (Services, Consultation and Representation) Act 1986 sought to add to the CSDP Act by ensuring the right of representation. However, only certain sections of the Act were implemented. Notably, the Sections formalising the right to personal advocacy were not (Bull and Watts, 1998). Under Section Four, a disabled person or their carer can request that their needs are considered under Section Two of the CSDP Act by their local authority and whether the provision of services is needed. Section Eight requires that the authority, when determining the need for provision of welfare services, have regard whether a carer can continue to care on a regular basis. This section has been undermined by the Carers (Recognition and Services) Act 1995 which gives carers the right to a separate assessment of their ability to care for the disabled person and in determining what services shall be available to the user. The Act does two things, first it places the housing needs of disabled people firmly within a welfare framework, and second through the recognition of carers, potentially places the needs of the disabled person against those of the carer, raising the question of who the services are for. It has already been argued that the construction of disabled people as somehow different from those termed able-bodied and 'normal', has led to disabled people being placed in the role of dependent, with services for and attitudes towards disabled people being developed with this image in mind. In the area of housing, this led to housing issues for this group being subsumed under welfare, since disabled people were conceived as a welfare issue. This is clearly seen in the lack of housing legislation dealing with the direct provision of housing for disabled people. Rather, housing legislation has focused upon the adaptation of properties to be made suitable for disabled people, for example through the Local Government and Housing Act 1989 and the Housing Grants, Construction and Regeneration Act 1996. These Acts put in place the disabled facilities grants and home repair assistance grants. However, both grants require that the local authority satisfy itself that the adaptations requested are 'reasonable and practicable' and 'necessary and appropriate'. Whether adaptations are

necessary and appropriate is often determined by social workers on the advice of occupational therapists. Thus the housing requirement of the disabled person is again deferred to the welfare system.

The most significant piece of legislation to emerge recently in relation to housing for disabled people is the NHS and Community Care Act 1990, which described housing in the White paper as *'a vital component of community care'* (DoH, 1989) and arguably offered a radical change in the way shelter and housing was to be understood for this group. The concept has been likened by one commentator to apple pie and motherhood, all three being seen as 'unquestionably right' (Corp, 1996, 44).

The legislative origins of community care have been traced by Morris (1993), who argues that the administrative potential for community care had been laid down in the Mental Deficiency Act 1913. Subsequent acts gave local authorities the power to provide after care arrangements for those deemed in need of long-term care but who had no need to remain in hospitals. Later legislation also provided the basis for the 1990 legislation, Acts such as the Chronically Sick and Disabled Persons Act 1970, the Mental Health Act 1983, the Disabled Persons Act 1986 and the Children's Act 1989 (Corp, 1996).

Debate over why community care has been supported by respective governments has tended to follow two lines of argument, economic considerations and moral argument. Morris succinctly incorporates both lines by observing that:

> *Throughout the 1960s, '70s and '80s community care has been the policy of successive governments, partly motivated by cost considerations, morally justified in terms of individual and family responsibilities and given sociological support by research which showed the dehumanising effects of institutionalisation.* (1993, 6)

Looking briefly at the economic argument, the 1986 report by the Audit Commission found that within the system there was a perverse incentive favouring residential care, which served to drain the social security budget. It was estimated that four groups - younger disabled people, elderly people, those with learning disabilities and those with mental ill health - cost £5.2 billion between the NHS, social services and the social security system. As noted by Morris, the moral arguments stemmed from research into the conditions experienced by groups living in a variety of settings. The disability

movement played a significant role in this for example through Hunt's attack on the Leonard Cheshire Homes in the 1970s (see Oliver 1990 and Chapter 4).

In the 1989 White Paper, *Caring for People*, the government outlined what it envisioned community care to be and who were to be the key organisations in bringing this plan to fruition. Community care according to the White Paper involves:

> *providing the right level of intervention and support to enable people to achieve maximum independence and control over their own lives.* (1989, 9)

Individuals were to be given the opportunity to live '*as normal a life as possible*' (1989, 4) be that in their own homes or in a 'homely' environment in the community. Choice and independence were the key words of the day. The change in emphasis from institutional to 'ordinary' housing signified the importance of housing in making community care succeed. Indeed, the government acknowledged the role of housing in achieving their aims stating that '*housing is a vital component of community care and it is often the key to independent living*' (1989, 25). However, although social services authorities were advised that they would '*need to work closely with housing authorities, housing associations and other providers of housing of all types in developing plans for a full and flexible range of housing*' (1989, 25) and that housing needs should be part of the care assessment where necessary, the government's commitment to the role of housing did not materialise in the form of guidance. While social services as the lead organisations were given detailed instruction regarding assessment and the production of community care plans, and the health authorities were to work closely with social services authorities, the role of the housing sector was diminished from the beginning due to the lack of a clear role being defined for it. As a result, housing has been seen as an adjunct to care (Watson and Britain, 1996, 1). The lack of guidance available for housing organisations was acknowledged first in Scotland, with the Scottish Office producing a circular in 1991 (ENV8/1991) that aimed to deliver joint working between agencies. This was updated in 1994 with the circular *Community Care: The Housing Dimension* (ENV27/1994), providing detailed guidance on the role which housing agencies should play in the planning and delivery of community care.

The White Paper was incorporated into 1990 legislation, which was to be phased in by April of 1993. The legislation aimed to address the problem of care being service-led

as opposed to needs-led. This was to be achieved through a number of mechanisms. A mixed economy of care was proposed in which local authorities would take on an enabling role as opposed to being the sole providers of care (Hoyes and Means, 1993). Local authorities would be responsible for the allocation of funds to private, voluntary and statutory services. It was thought that the marketisation of care would lead to greater efficiency, thus addressing issues over the costs of care and tackling the professional dominance of the service led provision of care. A new system of funding was implemented for residential homes, thus overcoming the perverse incentive identified by the Audit Commission report. Community Care Plans that outlined strategy for achieving social work authorities' aims were to be produced. In moving towards a needs-led system of care emphasis was placed upon the creation of packages of care using care assessments and case management as the primary mechanisms for achieving this. The role of the individual receiving care was given greater primacy with an emphasis upon choice and flexibility of the type and level of care received. Bull and Watts (1998) summarise the legislation as having six objectives:

> *To promote the development of domiciliary, day and respite services to enable people to live in their own homes wherever feasible and sensible*
> *To ensure that service providers make practical support for carers a high priority*
> *To make proper assessment of need and good case management the cornerstone of good quality care*
> *To promote the development of a flourishing independent sector alongside good quality public services*
> *To clarify the responsibility of agencies and so make it easier to hold them to account for their performance*
> *To secure better value for taxpayers money by introducing a new funding structure for social care* (Bull and Watts, 1998, 31-32)

Despite the objectives of community care, with the emphasis upon greater choice, deinstitutionalisation and self-determination, which Priestley (1999, 43) has observed are very similar to those of the independent living movement, the extent to which community care has achieved these goals are questioned by some. Oliver and Barnes conclude that:

> *In the post 1990 world, then, the same people, albeit with different job titles and perhaps in plusher buildings are doing the same things to disabled people although it may now be called 'doing needs-led assessment' or 'producing a care plan'.* (1998, 41)

The next section considers housing provision for disabled people, including discussion on the impact of community care.

*Housing provision for disabled people: the failure of the 'special needs' approach*

In the previous section, the development of the 'special needs' approach in the provision of housing for disabled people was discussed within the context of an 'individualised' understanding of disability. This section will attempt to move this discussion on through consideration of the consequences of this conception of disability within the housing system. Current policy and practice will be raised in relation to the 'special needs' approach. This will lead on to the provision of housing deemed suitable for disabled people within Britain. Included in this discussion will be consideration of the impacts of community care upon the housing options of disabled people.

A cursory glance at recent statistics of 'special needs' housing within England and Scotland will lead to the conclusion that there is an absolute shortfall in the number of dwellings deemed suitable for disabled people. While the purpose of this section is not to consider the problems in defining a suitable house (this is tackled in Chapter 3), it is important to note that the majority of disabled people do not live in these special houses, regardless of the manner in which special housing is defined. For the sake of clarity the definitions employed at both national and local level have been described in Appendix 4. Before the discussion turns to the actual level of provision of suitable dwellings for disabled people, a number of points should be considered. First, why consider the actual level of provision of suitable housing at the national and regional level? As noted by Harris et al. (1997) often these figures are *'statistically unreliable... neither applicable to local circumstances, not related to the needs of actual service users'*. On the one hand one could argue that the figures do not tell us anything of any use, they are a meaningless statistic which serves to reinforce the practice of building 'special needs' housing, a term which as discussed earlier, many disabled people find to be discriminatory and which hinders the development of inclusive housing. On the other hand, the figures allow us to determine the success of the 'special needs' approach in providing adequate housing for this group and allows for some form of targeting of resources rather than taking a reactionary approach to provision. Despite these problems and issues over methods employed in the derivation of the figures (see Harris

et al., 1997; Morris, 1988) they do provide some indication of need when coupled with recent figures on the prevalence of disability.

At the UK level Rowe (1990) estimated that for the four and a quarter million people with mobility impairments, only 80,000 properties could be classified as fully accessible. Estimates of need for specialised housing vary wildly. DoE figures from the 1970s estimated need to be for 61,420 dwellings in England (see Morris 1988); while Ounsted (1987) suggested that 150,000 dwellings were required. More recently, the Housing Corporation has adopted figures from the 1986 disability surveys that suggested there were around 360,000 wheelchair users compared to an estimated 30,000 wheelchair dwellings. The most recent study commissioned by the DoE by McCafferty (1995) attempted to provide an estimate of need of wheelchair housing and mobility housing. The definition of specialised housing has been described by McCafferty as *'property specifically designed or adapted and intended for use by elderly or disabled people, which may be let on tenancy or licence agreement'* (1995, 30). The definition includes wheelchair housing, mobility housing and housing adapted for disabled people. McCafferty found that 89,800 dwellings could be classified as specialised housing for disabled people, with just under a third of this number falling into the wheelchair housing category. However Harris et al. have raised questions over McCafferty's calculation of the number of wheelchair accessible properties available in England and suggest that the figure is half what he estimated, leading to a shortfall of 40,658 wheelchair dwellings rather than the 12,998 dwellings shortfall suggested by McCafferty (Harris et al, 1997, 9).

The recent Scottish House Condition Survey 1996 (SHCS) for the first time estimated the level of provision of wheelchair and barrier free housing in Scotland. The survey estimated that around one third of households have a long-term illness or disability and around one fifth of households (395,000) have a household member with impaired mobility. While the survey estimated there to be 5,000 properties of wheelchair accessible standard, there are estimated to be 20,000 households where a household member uses a wheelchair. Ambulant disabled properties comprise 1.1 per cent of the total stock (24,000 dwellings) yet there are estimated to be around 124,000 households where a member is ambulant disabled. It should be noted that the wheelchair accessible properties are included in the ambulant disabled figure. Regardless of which figures are

employed, it would appear that there is an absolute shortfall in the number of wheelchair accessible houses in Britain and Scotland.

### Who provides?

As stated earlier, the provision of 'special needs' housing, has fallen under the remit of local authorities through the Chronically Sick and Disabled Persons Act 1970. McCafferty has estimated that in England 86 per cent of all mobility and wheelchair dwellings are provided by local authorities (1995, 40). However as local authorities' role in housing has changed from provider to enabler, the actual proportion of 'special needs' building as a proportion of all new build within the sector increased (Stewart et al., 1999). As housing associations' role has changed to be the new providers of social housing, they have assumed responsibility for the provision of suitable housing for this group (Stewart et al., 1999). In Scotland, this is evidenced in that compared to the provision by other housing providers, a greater proportion of housing association stock (3.3%) has been built to house those with 'special needs'. This is explained by the SHCS by the number of housing association dwellings built after 1982. In contrast, local authorities tend to have the lowest number of dwellings in this category yet have the highest proportion of households with impeded mobility (1997, 216).

While the above figures suggest that a certain level of provision has been attained, the figures do not tell us whether these properties are actually occupied by disabled people. The problem of the mis-matching in the demand and supply of properties in localities has been cited in a number of studies and can be seen as a function, not only of local authorities' lack of awareness of needs but assumptions about the household types and lifestyles of disabled people (Morris, 1990; Stewart et al., 1999; Bull, 1998). The SHCS estimated that of the 24,000 ambulant disabled dwellings in Scotland, only 60 per cent were in use by those with an impairment (1997, 220).

### Practice of housing providers

The majority of studies have found that local authorities in general have a poor understanding of the supply of, and demand for, suitable housing for disabled people in

their areas. Morris (1990) in her study of 21 local authorities in England found that few could provide information on the number of suitable dwellings within the authority or the estimated numbers of disabled people in their area. As Morris points out, this is peculiar given the DTLR's requirement for this information every year. A report by RADAR (1992) estimated that a fifth of housing departments were aware of the number of disabled people living in their area, with only 7 per cent viewing void properties with the aim of assessing adaptation potential. Within Scotland the Ewing Inquiry found a similar situation, with local authority housing departments' and housing associations' information on wheelchair and mobility standard housing being of poor standard. A more recent study into the impact of the NHS and Community Care Act 1990 found that local authorities and housing associations were not adequately assessing demand and supply of stock due to their reliance on a medical understanding of disability (Laurie and Macfarlane, 1996). With the implementation of community care, the situation has changed somewhat with local authorities required to provide a statement within the community care plans and housing plans. This has led to the development of a number of methods of determining the level of need in an area. Notably, Glasgow's use of the prevalence rate method employed by Smart and Titterton (1994) has attracted attention (see Munro et al., 1996 for a critique of this).

#### Strategy and Policy

Local authorities have been found to be lacking a formal written policy on meeting the housing needs of disabled people, with Morris (1990) finding that of 21 authorities interviewed in England only three had such a policy. A report by RADAR (1992) also found that the practice of separating out the housing needs of disabled people from the general population is apparent within housing departments, with an emphasis upon the medical priority system for the allocation of suitable housing to this group. More recently the BCODP report confirmed this position with few local housing authorities having a coherent policy on provision of housing for disabled people (Laurie and Macfarlane, 1996).

### Information

The provision of accessible and adequate information for disabled people on their housing options has been another area where housing providers have not been effective. Eccles, in her study of three areas within the former Strathclyde region (1995) found that there was a general lack of housing information for disabled people. Local authorities did not show any evidence of having developed a policy for housing information and advice to disabled people and what information was available tended to be limited to council housing. Occupational therapists were identified as providing the most information about housing options to disabled people (Allen et al., 1998).

### Adaptations issues

The publication from the Scottish Office, *Modernising Community Care* (1998) acknowledged the importance of adaptations in allowing people to remain in their own homes and is seen as central to this commitment within the original White Paper *Caring for People* (1989). Complications within the system for adaptations with regard to funding (who funds and to what level), the over working of occupational therapists and conflict over what professionals and disabled people themselves see as necessary, have created a situation of long waiting times for even those in acute need. Studies into the adaptations process have identified a number of problems with the system (see Allen et al., 1998; Heywood, 1994; Smart and Heywood, 1995).

The financing of adaptations has a rather long and complicated legislative history, with Part Two of the Chronically Sick and Disabled Persons Act (CSDP) 1970 laying a specific duty on social work authorities to ensure that adaptations were made. This obligation was amended slightly with the passing of the Local Government and Housing Act 1989. Through the Act, some of the responsibility for adaptations was shifted from the social work department to housing authorities. The importance of this Act for disabled people lies in the introduction of the Disabled Facilities Grant (DFG), which has become the major source of statutory support for people in both the private and public sector. The Housing Grants, Construction and Regeneration Act 1996, Part 1 amended this Act. Mandatory grant limits were placed at £20,000, but discretionary

grants could be paid above this limit. Mandatory grants are to allow access to the home and make it a safe environment, while discretionary grants may include access to a garden and a safe play area for a disabled child. Basically the grant should be used to allow access to the main habitable rooms in the home. However, the housing authority has to satisfy itself that the adaptations are 'reasonable and practicable'.

The Home Repair Assistance (HRA) grant is intended to complement mainstream assistance and is available to owner occupiers and private tenants but not to public tenants. This is quite a flexible grant and can be used for small but essential works. HRA is not mandatory and local authorities have discretion to establish guidelines.

The lack of guidelines over who should pay for what has led to varying levels of provision throughout Britain and the current means test does not take account of the additional costs of disability nor of differences within the tenures, with no account taken of mortgage repayments for younger householders (Heywood, 1994; Smart and Heywood, 1996). Finance, at a number of levels within the adaptations system, has been identified as compounding the problems faced by households with repairs budgets being limited, the delay in work being carried out, the inequity of the subsidy and the testing of resources all being highlighted (Heywood and Smart, 1996).

Issues of control and dependence have been raised in a number of studies (Heywood, 1994; Allen et al., 1998), with disabled people feeling that their expressed need is often disregarded. The assessment process was felt to be disempowering, with Heywood in her study finding that disabled people would prefer to have an advocate at the time of assessment and throughout the process. Difficulties range from the lack of information on adaptations availability; the general feeling of a lack of control; to disabled people feeling that the assistance of an advocate to speak on their behalf would be of great assistance in helping them to feel more in control of the situation.

The inability of occupational therapists to respond to need because of limited resources resulting in inappropriate adaptations being carried out has also been raised as an issue. The role of the occupational therapist in allowing people to access the adaptations process is seen as crucial (see Allen et al., 1998).

### *The effects of community care policy on housing for care groups and disabled people*

As discussed in the previous section, the 1989 White Paper encouraged social services authorities to develop flexible and innovative housing and support packages, thus moving away from the perverse incentive of residential homes. However, this movement toward flexible solutions suggested not only a change of policy and practice, but also a fundamental change in thinking about community care groups as individuals able to make decisions about what they want rather than needing professionals to decide for them. User choice, empowerment of users, independent living and integrated living have been the buzz words of community care, drawing upon the concept of independent living developed within the disability movement of the 1960s. However, the parallels that can be drawn between the two stops there, with community care firmly lodged within the individual model of disability as opposed to the rights based approach of the independent living movement. As noted by Priestley:

> *The language of community care epitomises a mode of welfare production based on dependency, individualism and segregation.* (1999, 27)

While the rhetoric of community care seems to mirror that of independent living, the reality of professional control of assessment and care, albeit due to financial constraints, undermines the ability of groups to make their own choices and be empowered (Kestenbaum, 1996). Professional dogma, resources and attitudes towards care groups are hindering the realisation of independent living and user choice and empowerment (Laurie and Macfarlane, 1996; Allen et al., 1998; Hudson and Watson, 1996; Lund and Foord, 1997). Community care, it is argued, is failing to provide adequate housing and support choices for community care groups. Thus individuals are not being given the opportunity to live as normal a life as possible in housing of their choice, with professionals falling back on the 'special needs' approach to housing this group:

> *Departments speak of services which will encourage 'choices', 'control', 'participation', 'integration', and 'empowerment', but systematically fall back into the language of 'special needs' provision, which by it's special nature segregates and emphasises difference as well as promoting the need for professional intervention.* (Laurie and Macfarlane, 1996, 20)

Research by Arnold and Page (1993) highlighted the power of the special needs approach, finding that rather than producing creative housing solutions, housing assessment of need tended to rely on traditional methods of 'special needs' accommodation which they argued was inadequate and in opposition to the principles of community care.

Allen et al. (1998) in their research into the process of housing need assessment determined to test a number of assertions made about housing and community care practice by critics. It has been suggested that housing issues are not adequately considered by social services when community care assessments are undertaken; that housing agencies do not become involved in community care assessments because of uncertainty about what is involved and resource implications. The lack of service provision, the influence of care managers and others; and conflicts between professionals over the ability of a client to live independently are all limiting individual users' freedom of choice. Finally that the housing allocation policies of local authorities and housing associations have not been adapted for the new demands of community care, arising in the needs of some care groups being inadequately assessed and given insufficient priority.

Turning to the first point, Allen et al.'s research found that social services did consider the housing needs of individuals when care assessments were carried out. The care manager's orientation was seen to be particularly important when considering housing options for an individual. The occupational therapist was found to have a key role in assessing an individual's functional capacities to live in a property and tended to focus on such physical aspects.

As stated earlier, the rhetoric within community care for people to live in their own homes or in a homely environment was supposedly to find expression in the new funding arrangements for social services. Residential care was to be seen as one of many options, rather than the only option as it had become due to perverse incentives (see Clapham et al., 1994). Choice, in relation to housing types and the type of support offered was advocated by policy, yet in practice problems of financial constraints, existing stock, interagency collaboration and professional attitudes to care groups has led to a situation whereby choice does not enter into many clients' or professionals'

thinking. User choice was limited by a number of factors: an adherence to 'special needs' accommodation and tried and tested solutions; lack of service provision; the influence of professionals over user groups; the general lack of written information about housing and support options; a lack of suitable accommodation; a lack of resources; and the tying of support to the housing provider (Allen et al., 1998; Morris, 1995; Hudson et al., 1996; Laurie and Macfarlane, 1996).

The continuing reliance on 'special needs' housing by social services and housing authorities has been the focus of much of the criticism of community care. Arnold and Page have noted that *'Our increasing commitment to an "ordinary housing approach" to community care logically follows the principles of Caring for People'*, yet in their research and that of others, special needs housing was often the main form of housing on offer to groups, which they label as 'less-than-ordinary housing' (1993, 36). Hudson et al. (1996) have identified three features that are synonymous with 'special needs housing', these are: specialist building type; congregation of people by group labels; and agency managed systems of support. Laurie and Macfarlane have commented that over-reliance on this housing form can be as an economy of special needs provision (1996, 23) which they argue has four fundamental features, all of which tie in with the hindrances to housing choice mentioned above.

First, this form of housing provision serves to segregate groups from the main community and could lead to exclusion and stigmatisation (Morris, 1995). While a proportion of individuals may wish to live in this type of housing, Hudson et al. (1996), Laurie and Macfarlane (1996) and Watson and Britain (1996) conclude that the majority of people wish to live in 'ordinary housing'. Laurie and Macfarlane note that 'special needs' housing, *'prevents disabled people determining where they live and who they live with'* (1996).

The tying of support with housing was found to be inadequate in allowing individuals to exercise choice in their housing and support options by refusing them the opportunity to formulate their own support package. Individuals would be restricted by staffing rotas and would be denied the freedom to control many basic yet fundamental aspects of their lives, such as when they go to bed, wash and eat.

The third feature of the special needs economy can be understood as the adherence to the individual model of disability. The labelling of people is, according to Laurie and Macfarlane, determining housing policy and practice, given the cultural assumptions made about people in these groupings. These cultural assumptions and the interests of service providers are regulating community care rather than the disabled people themselves. The economy of special needs can be seen to focus resources on established solutions that are inadequately providing for disabled people's housing needs and wants. Laurie and Macfarlane conclude that money should be diverted from this old model of specialist provision to more mainstream housing solutions.

The lack of written information about housing and support options was identified as a barrier to housing choice, with professionals being identified as the main gatekeepers to information about housing and support options, which was influenced by their organisational background and a knowledge of resource constraints (Hudson et al., 1996; Allen et al., 1998). Differing organisational backgrounds may lead to professionals being aware of only some of the housing options available for clients, and these may be of the 'special needs' housing type. Hudson et al. question the equity of support workers not only being the gatekeepers of resources but also the advocates for expressed needs, and suggest that more thought be given to this role. The lack of resources for aids and adaptations for the home were also identified as limiting housing choice.

### *Summary*

This section has shown that housing legislation and policy relating to disabled people have been founded upon a notion of disability as pathological, individualised, tragic and 'other'. This has led to the creation of services which emphasise and reinforce such conceptions, resulting in the segregation of disabled people's housing from the rest of the population through the development of the 'special needs' approach. Recent changes in welfare provision for disabled people through the NHS and Community Care Act 1990, while espousing choice for disabled people, has not gone far enough in improving housing services or choice for this group. This can be seen as the result of a number of developments in this area, at the policy end, the relative neglect of housing issues within the initial formulation of community care in the Griffiths report and later

the lack of clear guidance as to the role of housing in relation to social work and health services; and the dependency upon tried and tested solutions to the housing of care groups, in particular the development of mini institutions within the community (Laurie and Macfarlane, 1996; Clapham et al., 1994). Arguably, the evolution of the social housing sector from a 'general needs' to a welfare needs service is often the route into 'ordinary housing' utilised by community care professionals. This leads onto the final section of this chapter that considers why home ownership has not been taken into account as an option for disabled people and the way in which housing for disabled people has been studied within housing studies.

## Revisiting home ownership: an ideal for all? Discussion and Conclusion

The previous section considered the development of housing provision for disabled people, arguing that while an ordinary housing approach has been advocated through community care policy, at its heart lies a biological essentialist, individualised conception of disability. Priestley (1999, 28) has observed the importance of values in society, noting that they are manifested in a number of ways, through cultural representation, through legislation and through the institutional and administrative arrangements for welfare production. It can be argued that dominant discourses surrounding both owner occupation and disability have led to a situation whereby home ownership is not conceived of as one of several housing options open to disabled people. This is due to the discourses surrounding home ownership and disability being fundamentally at odds with one another. While discourses around home ownership have revolved around images of choice, autonomy, independence and the rights of the individual, dominant discourses of disability focus upon the dependency of disabled people and their status as needy, dependent individuals for whom self-contained living has only been considered as a realistic option toward the end of the 20$^{th}$ century. As noted earlier, while community care policy offered social services authorities the opportunity to explore different ways of housing disabled people, where this has involved an ordinary housing approach, this has tended to focus upon the social rented sector. While the Conservative Government made a pledge to open up home ownership to disabled people as part of its commitment to International Year of the Disabled in 1982 (Reeves, 1996), home ownership has been involved in housing provision through

community care policy by default, rather than through active policy. Home ownership has only been involved through the 'care and repair' schemes and 'staying put' strategies run collaboratively by voluntary agencies and local authorities (Scottish Office, 1998; Forrest and Leather, 1998). This is surprising given that 67 per cent of households in Britain live in this tenure and it has been actively endorsed as the tenure of choice by many governments (Wilcox, 1999). This has resulted in the owner occupied sector being perceived as the normal tenure (Gurney, 1999).

The link between older home owners and disability with debates over the sustainability of the tenure has been a feature of housing research as well as housing policy (see Nettleton and Burrows, 1998; Forrest & Leather, 1998). The focus of policy and research on disability related to old age ignores the access issues of young disabled adults as pertinent to the goals and aims of community care policy in opening up housing provision for this group. Allen (1999a; 1999b) has critiqued the development of housing research around community care arguing that:

> *In housing and community care research, disablist discourse specifically emanates from a narrow substantive preoccupation with undertaking evaluations of the extent to which provision and consumption of housing services reflect (what are assumed to be) the "anti-institutional" policy objectives of community care* (1999a, 5)

He goes on to argue:

> *Housing researchers have "taken for granted" the "factual status" of the dominant assumption, which stresses the notion that body/mind "functional incompetence" is per se a biological foundation. Reflecting this, housing researchers accept the notion that community care policy objectives are progressive.* (1999a, 5)

Whether one agrees fully with Allen's assertions about housing research, it could be argued that the development of this area as a focus for research has led to many useful insights into the area of community care and housing. Nevertheless, Allen's point about disability being perceived as pathology within much housing research still stands.

Following Allen's point, within housing research the notion of disability as being socially constructed has not yet been realised since the need for different housing options for this group is seen in relation to their physical impairment, rather than the social construction of the problem. However, housing researchers have critiqued

biological essentialist arguments in the context of other groups and focused upon the social construction of difference. Within housing research, the notion that race is socially constructed and so informs social relations, housing policy and practice has been considered in some detail (see Harrison, 1995, Henderson and Karn, 1987; and notably Smith, 1989). Thus housing research can be seen to have broken the link between 'common sense' (Bacchi, 1999) understandings of race in relation to housing and policy and practice and focussed upon the way in which racism informs housing policy and practice. Therefore, while housing research has acknowledged the social construction of race within housing policy and practice, it has not yet reached this point with regard to disability.

One could argue that it is much easier to break the link in relation to race, since skin colour is a physical attribute which leads on to discriminatory practices, impairment is a physical or mental attribute which has limiting results of itself. From the biological essentialist, individual point of view, disability is synonymous with impairment and while at one level housing research and policy accepts that race is socially constructed, this, it can be argued, is much harder to do given that an impairment is not only a physical attribute, but can be perceived as a physical limitation. However, this does not hold when the notion that impairment itself is socially constructed is considered. Paterson (1998) and Paterson and Hughes (1997) argue succinctly that disability can be seen to be embodied, since discrimination is experienced through the body, while impairment is socially constructed in relation to norms of what the body should be like and can do. As noted by Smith in relation to race and housing, *'it is the social significance attached to physical traits that has a bearing on action and attitude'* (1989, 3). Employing this notion overcomes to an extent the problem identified by Allen (1999a; 1999b) that the social model offers a limited alternative to the individual understanding of disability.

Returning to the way in which disability has been linked to owner occupation through debates around old age and the sustainability of owner occupation, it can be argued that housing research and policy makes two assumptions. First that disabled people will be older and second that impairment will have developed as the person becomes older. While the majority of disabled people are older, at least a third of this group are of working age (Martin et al., 1988). The recent Labour Force Survey estimated that

disabled people account for a fifth of the working age population (ONS, 1999). Therefore, while disability is linked to old age and there are issues of sustaining home ownership amongst the older population, the approach adopted to housing and disability issues is lacking on two counts. First the concept of disability employed within housing policy and community care relies upon the belief that disability is biological, and as such views any policy developments and actions within this framework. Second, by viewing the issue of disability as being linked to old age, the sustainability side of owner occupation is considered, to the detriment of access issues for younger disabled people.

This chapter has dealt with the development of housing policy in Britain, focusing on the evolution of home ownership into the tenure of first choice and ideal for many individuals in Britain. It was shown that for a significant section of the population however, a separate approach to housing needs was developed which was based upon an individualised model of disability explored in Chapter 1. This individualised model of disability, it was argued led to the development of the 'special needs' approach to housing within which notions of care and dependency were developed and reproduced. Finally, consideration was given to the way in which home ownership for disabled people had been looked at from policy and research perspectives, arguing that given the conflicting discourses surrounding home ownership and disability, home ownership for disabled people is conceived primarily for older households who had purchased their home before the onset of impairment. This was linked to the individualised, pathological construction of disability. In the next chapter, the construction of disability as discrimination/oppression chapter will be developed. This 'social' view of disability will be used to consider the way in which the housing system, in the production of the built environment, 'disables' people with impairments.

# Chapter Three: The Built Environment and Disabled People - The Construction of Difference

## Introduction

In the previous chapter, the development of a 'specialist' housing and welfare policy was discussed in the context of the discourses of home ownership and disability. This chapter will consider how the discourse of disability as individualised, represented as difference and 'other', finds expression in the built environment and by doing so reinforces these images of disabled people through the creation of the 'disabling city'. The chapter will consider the way in which the built environment, as a site for the reproduction of social relations, is a site of oppression for disabled people. Seeing the built environment as a 'text' in which dominant ideologies and values are inscribed, the way in which disabled people as 'other' is constituted through the built environment will be illustrated in the next section. This will be followed by a discussion of the role and attitude of the actors involved in the production of the built environment and the way dominant discourses surrounding disability have shaped policy and practice in architecture, the building industry and the planning system. Obviously housing is a significant section of the built environment and the symbolic and real representations of home have already been discussed. The house as a physical structure will be considered in more detail in this chapter. The chapter will conclude with a discussion of the emerging debate over access in housing, considering whether the recent moves by government and housing providers to implement barrier free/lifetime homes standards represent a re-evaluation of what access issues for disabled people mean. Possible changes in design guidance and philosophy will be considered towards the end of the chapter, reflecting on whether an ideological shift has taken place within government institutions with the emergence of lifetime homes and barrier free.

## The built environment and social relations: the reproduction of oppression

The built environment is almost assumed to be natural in the sense it is produced, following innate concrete laws (Hahn, 1986) to which we must defer. Yet space and the built environment are products of society and as such emulate the social relations, attitudes and discriminatory practices of our society. As noted by Matthews and Vujokovic:

> *Landscapes become documents of power, palimpsests reflective of different value systems and the dominance, position and influence of different social groups within them* (1995, 1069)

As such the built environment and space represent societal values and relations on two levels through the real and the symbolic (Laws, 1994, 9). The real in the ways in which people can be excluded from certain spaces and the symbolic in relation to the way in which the built environment speaks of this exclusion.

Laws (1994) uses Young's concept of the five faces of oppression as a medium through which the built environment creates and reproduces social injustice. Laws argues that the built environment is constantly undergoing the process of restructuring through confrontations between the oppressor and oppressed. Following Young's argument (1990) relating to the creation of other and difference, Laws applies this to the formation of the city. The boundaries created between and within oppressed groups are often spatially circumscribed:

> *Society is constituted in space and more importantly perhaps by space, space acts as both a container and a shaper of social processes. Accordingly, social relations, oppressive and otherwise are constituted in space and by space. Consideration of the ways in which geographies of oppression are created (and destroyed) in space can be illustrated by thinking about how those geographies are, at least partially, determined by actions of the state. It is generally state legislation which oversees the creation and maintenance of the built environment which are used to house the aged, the mentally ill, the physically challenged and those in conflict with the justice system.* (1994, 21)

The mechanisms and institutions that create the built environment: architects, builders, planners and the state all perpetuate the norms of our society. The relationship between the built environment and those it is supposedly created for has been questioned by a

number of groups, with criticisms emerging from the feminist, black and disability movements. The following section will consider the ways in which disabled people face a disabling city through the social relations of the built environment.

### *The Disabling City*

In the previous chapter, the way in which disability has come to be understood in the dominant ableist ideology- as the fault of the individual through their impairment- finds expression not only through societal attitudes and practices within the social services, but within the built environment. Shakespeare, in an attempt to understand how the built environment reflects dominant social relations in the 18th and 19th century has noted that:

> *The separation of normal and abnormal society, captured in Foucault's phrase 'The Great Confinement' means that in the critical period when the modern industrial society was being constructed, disabled people were largely excluded from participation in public space and productive work. Therefore architectural design criteria gave no consideration to physically different members of society.* (1995, 2)

Following Oliver's schema for the rise of disability as an individual problem, Shakespeare's work emphasises the creation of the disablist city as part of the history of modern design. While it may be argued that in history disabled people were not considered in the production of the built environment, with the adage 'out of sight, out of mind' holding, today this is being contested with the development of community care policies (although it is something of a fallacy to think that all disabled people were incarcerated during the late 19$^{th}$ and early 20$^{th}$ century).

The relationship between the built environment and disabled people can be described at best as hostile and at worst exclusionary (Barnes 1991; Hahn, 1986). Disabled people cannot move about space with the same level of ease as those who are non-disabled because, as argued by Paterson (1998), their carnal information is not inscribed into the built environment. The level of ease with which people with impairments can move about the built environment is determined by how much or how little impaired bodies conform to the 'norm', which has been identified as male, physically fit, able-bodied and aged mid-40s (see Imrie, 1996; Matrix, 1984).

The ubiquitous step that surrounds most buildings; the height of worktops; autotellers; the lack of kerb drops and primary access routes; narrow paving and doorways; street furniture and non-automatic doors are but a few of the barriers which face the disabled person inside and outside their own front door (Imrie and Kumar, 1998). Studies over the past decade have attempted to highlight the problems people face when they attempt to negotiate through space.

Hahn in his study of the perception of access amongst disabled Los Angeles residents, observed that many simply 'abandoned' attempts to explore unfamiliar parts of the city because it was simply too difficult and so fell back on familiar routines. '*As a result*,' Hahn argued, '*they never became fully conscious of the extent to which architectural and other barriers limit their freedom and the opportunity to experience cities in the same manner as non-disabled citizens*' (1986, 280).

In a study of Coventry street access for wheelchair users, Matthews and Vojakovic mapped wheelchair users' routes compared to non-disabled people. They found that numerous barriers existed which impeded wheelchair users, including lack of handrails, poor pathways and poor car parking provision. Service provision was also seen as a problem (1995, 1075). Matthews and Vujokovic conclude that the city is '*a landscape of exclusion*' and identify the role of planners and architects in creating this landscape in the urban environment (1076).

A more recent study by Imrie and Kumar (1998) confirmed the findings of the previous studies cited, with two themes emerging from focus group discussions. First that inaccessible spaces were treated as 'signifiers' of difference and second that disabled people are relatively powerless to contest the production of the built environment in such a manner given the design professions' control and autonomy over key decisions. Following from these two themes, two points must be considered. Why is the built environment inaccessible to disabled people and how does this reflect societal values toward disabled people? The following section will briefly consider these points.

Disabled people are not only disabled through the built environment, but also through the attitudes encountered while moving through space:

> *It is not only physical limitations that restrict us to our homes and those whom we know. It is the knowledge that each entry into the public world will be dominated by stares, by condescension, by pity and by hostility.* (Morris,1991, 25)

The way in which disability is conceptualised within society as individual rather than social, as different rather than the same, as 'other' rather than 'us', is fundamental to the way access is understood. In Britain, disability unlike race or gender is not seen as a form of discrimination, but is viewed in paternalistic terms. The view that it is the disabled person rather than the environment that is the problem leads to solutions being perceived as charity rather than as a right (Hahn, 1986; Imrie and Kumar, 1998). Hahn succinctly argues:

> *The prevalence of patronising views of disability may explain the failure of many non-disabled professionals to grasp the linkage between the public perceptions and policy or to recognise persons with a disability as a minority group.* (1986, 279)

Imrie and Wells add that:

> *such matters tend to be regarded as technical issues or as compensatory measures merely to assist a small and economically insignificant population with special needs.* (1993, 215)

The production of a disabling built environment can then be understood to be the product of society's dominant ideology toward disabled people, seeing the impairment as a functional limitation which results in dependency and thus as somehow different from the norm. This view is translated into the built environment and thus reinforces the idea of disabled people as different through their inefficient movement in space. Disability as functional impairment can be seen to influence not only the built environment in its creation, but also in its reproduction to accommodate the 'other'. The following sections will identify and discuss the role of various actors and institutions in the production of the built environment namely, architects, developers government policy and legislation. Before these issues are discussed in detail, the next section will consider aspects of housing quality.

## Housing Quality: Housing design, changing values?

The production of housing and housing design is subject to regulation by government through a number of mechanisms, as noted by Karn and Nystrom:

> *At any one time the nature of regulatory regimes is the product of the interactions between many international, changing regulatory cultures and paradigms, technological advances and institutional structures.* (1998, 125)

Karn and Nystrom go on to argue that through these regimes and regulations certain 'norms' relating to housing design, such as internal space layout and amenity, are expressed. The following sections will consider these norms and how until recently, accessibility for all has not been considered as part of housing quality. Again, this can be understood through society's understanding of disability as individualized and pathologised and the consequent development in Britain of special needs housing. The creation of special needs housing meant that issues of access for disabled population could be excluded from the aspects of housing quality and design. However, as will be shown, this situation is changing with access becoming increasingly a mainstream concern. Furthermore, the emerging debate around access holds implications for the re-regulation of housing design and quality in relation to space standards and the building regulations.

### *About the house: notions of quality*

As mentioned before, most writing tends to focus upon the meaning of the home rather than the meaning of the house. Taking Stea's concept of the house as a physical cultural artefact (1995, 182), we can argue that the actual form of the house speaks to us about the norms of the society. As noted by Duncan:

> *The house is an extremely important aspect of the built environment, embodying not only personal meanings but expressing and maintaining the ideology of prevailing social orders.* (1982, 1)

Bell has argued that the production of housing in the nineteenth century has been:

> *Primarily designed, built, financed and intended for nuclear families - reinforcing a cultural norm of family life with heterosexuality and patriarchy high on the agenda.* (Bell 1991, 325 quoted in Johnston and Valentine, 1995, 105)

The physical construction of the house then can be seen to have written into it cultural norms. What is written into the physical form of a house can also say much about who is not expected to live there. Le Corbusier described the house as '*a machine for living in*', a machine that, for all intents and purposes was designed for the physically fit male form (Imrie, 1996). A house is built with particular sets of people in mind, with the household being constructed of certain groups of people. As Bell's quote suggests, houses have primarily been designed for particular bodies, and particular groups in mind.

Chapter 2 considered the idea that the home is more about a state of mind rather than a place. Goodchild (1997) argues that there are two aspects to housing quality, habitability and what he terms 'socio-cultural' aspects. While habitability is seen as being about the impact of the environment on the human body, socio-cultural aspects relate to the relationship between the environment and the user's way of life, social status and daily routines (1997, 32). Housing quality can also be defined by classifying the house as a building and the house as home. The home has already been considered in Chapter 2 and does not require further discussion. The house as a building has been described by Goodchild as a system. Aspects of quality for the house as system include flexibility and economy in use and access, with access referring to '*the degree to which users can reach other persons, relevant services, resources, information or work*' (Goodchild, 1997, 43). Sim (1993) argues that housing design and quality is a highly subjective and personal matter, a view with which the government, seeing housing design as a private matter between developer and buyer, agrees (Goodchild and Karn, 1997). Housing design and aspects of housing quality are most often considered in terms of size, floor plans and amenity standards (Goodchild and Karn, 1997), but, as noted by Karn and Sheridan, '*housing quality is really about how well homes provided meet the needs and preferences of the people occupying them*' (1994, 1).

The design layout of houses over recent years has been questioned. Many commentators argue that the function of houses is changing, in that many more people are spending increasing hours in their home for leisure, entertainment, and employment.

This has resulted in calls for a corresponding change in the way the house, as a space, is created and conceived. Karn and Sheridan in their study of new homes in the private and public sector noted that houses increasingly combine living and circulation space, resulting in lower space standards (1994, 48). Changes in the design of property will impact upon the ability of a property to be usable and liveable by a disabled person. This throws up the question of whether the current housing environment is moving toward easier access through the proposed changes to the building regulations and moves by national housing agencies to implement barrier free or lifetime home standards or towards greater problems in terms of the layout of the property.

The aspect of housing quality most often considered in relation to disabled people's needs is space standards. The Parker Morris standards (1961) were originally developed as a guide for private and public house building. Although they still remain a benchmark standard in both the private and public sectors, the Parker Morris standard were not mandatory in the private sector and only enforced in the public sector until 1981. Moreover, originally developed as a minimum, the standards were often taken as a maximum by developers and local authorities alike (Goodchild and Furbey, 1986). Karn and Sheridan found that space standards in the public and private sector had fallen with over half of housing association and private sector new build falling more than five per cent below Parker Morris standards by the early 1990s (1994). Amendments to the building regulations have raised again the issue of space standards within dwellings. Although the proposed visitability standards are not fully wheelchair accessible, the proposals include the requirement for a turning space for a wheelchair and a wheelchair accessible WC. The movement towards accessible design criteria through the proposed changes to the building regulations have led some to argue that:

> *The most likely outcome of the present debates about disabled persons' access will be a merging of design criteria for disabled persons and those of the general population. The specification of minimum standards for disabled persons' access will provide a general specification of minimum floor space standards.* (Goodchild, 1997, 138)

The house can also be seen as a site where state power and institutions come together and the production of a house can be seen as one of the most regulated of activities. As noted in Chapter 2, the home is often seen as a private space yet public and private

institutions are very much involved in its creation. The next section will consider the involvement of these institutions in the production of the built environment.

## Institutions and the Built Environment

This section considers the role of various institutions and organisations in the production of the built environment. The first section deals with the role of legislation, considering developments around the building regulations for disabled people. The importance of the planning system is highlighted. Developers' and architects' roles in the housing system are finally considered.

### *Relevant legislation and building regulations*

> *Architectural and spatial configurations fundamentally exist because statutes, ordinances, codes and regulation either required or allowed to be constructed in that manner. The steps that humans climb, the distances they walk and the communication they receive are not the product of immutable features decreed by natural law, on the contrary, they represent the consequences of decisions that have been made by the policy makers about the nature of the built environment.* (Hahn 1986, 277)

Following Hahn's observation this section will focus upon the role of the state in the production of a disabling built environment through the creation of regulations relating to the production of the built environment. Legislation and regulation of the housing system in relation to access has been minimal, with the majority of statutes relating to access to public buildings. While not of direct relevance at one level, the lack of relevant legislation speaks volumes about the way in which access has been viewed by policy makers and consecutive governments. Imrie (1996) has noted that government has consistently adopted a voluntaristic attitude to such statutes rather than a mandatory or coercive one. This, it can be argued, is the case because of the way disability has been viewed as a dependent status (Oliver, 1990). The Chronically Sick and Disabled Persons (CSDP) Act however also held powers over the access requirements of disabled people and, as noted by Imrie and Wells, remains one of the most significant statutes concerning the provision of access for disabled people. Indeed the Town and Country Planning Act 1990 places a duty on local authorities to draw the attention of developers to the CSDP Act (Manley, 1998). The tone of the legislation suggests a voluntary

rather than a mandatory approach to making developers comply with accessible standards. Section 4 of the Act states that developers are required to provide access to a building, only where it is 'reasonable and practicable', referring to new buildings and where 'substantial improvements are made to existing ones' (quoted in Imrie and Wells, 1993, 217). However, as mentioned in Chapter 2, the Act relies on the image of the disabled person as a dependent being and so starts from the position of charity rather than rights. The passing of the Disability Discrimination Act (DDA) 1995 will make it unlawful to discriminate in the provision of goods and services including, amongst others, employment. This will affect both new public and private aspects of the built environment. At the European level, no directives have as yet been issued despite European Commission support of a manual on accessibility (Reeves, 1996).

The amendments to Part T of the building regulations can be seen as related to the DDA 1995. Before discussion of these latest amendments, it is perhaps worthwhile to consider the history of the proposals. Part T (Part M in England and Wales) relates to access to public building for wheelchair users and was implemented in 1986 by the DoE. The purpose of the regulations was to ensure suitable access for people with a disability in all new buildings with the ability to use all the facilities once inside and where substantial improvements are made to existing ones. These new buildings include shops, offices, schools and factories that are required to provide reasonable provision. However, the definition of substantial improvements was left undeveloped and, as noted by Barnes, has proved troublesome in attempting to prove a duty to comply with the regulations in many cases (1991). Likewise the notion of reasonable provision has been left open to interpretation. Apart from the problems of interpreting the regulations, Barnes has identified a number of other problems including the regulations only relating to the ground floor of buildings and the exemption of buildings built before 1987 unless there is a change in use or the construction of an extension. Nor. do the regulations cover listed buildings. In addition the regulations focus solely upon the needs of those with mobility problems, neglecting those with sensory or mental impairments. However the biggest criticism of Part T is that it does not cover a huge section of the built environment, perhaps to many the most important part of that environment, the home.

In early 1995 a draft proposal for amendments to Part T in relation to housing was put to consultation. The main elements covered by the amendments included: level access; access suitable for a disabled person from road or driveway to an entrance of the dwelling; access within the dwelling suitable for a disabled person to one apartment and a WC at entrance level; and accessible switches and sockets (Scottish Office, 1995). The amendments were to cover all new dwellings in the public and private sector, although exemptions would be available for small two storey dwellings, walk up flats and steeply sloping sites. The amendments were not however '*designed to suit all special needs of disabled people, these will continue to be met by purpose built dwellings'* (Scottish Office, 1995).

The emphasis upon special needs and the reliance upon purpose built properties suggest that at this point an individualised approach to disability and therefore to housing provision still prevailed. This approach reinforces, it can be argued, notions of difference between disabled people and the rest of the population by its employment of special needs language (see Dear et al. 1997). Similar to the amendments proposed in 1998, the concept of visitability was used and given as a minimum requirement. The tone of the proposals can be understood as part of the then government's policy of community care to allow people to stay in their own homes where possible and the DDA 1995. Costings were provided with an estimate of £350 per dwelling being cited by the Scottish Office, with an estimated cost of £6.3 million to the private sector annually (Inside Housing, 1997, 6). However, the proposals were not implemented due to opposition by the powerful house builders' lobby (Karn and Nystrom, 1998).

The current proposals cover much of the same ground as those put forward in 1995, with the concept of visitability being employed. Visitability refers to a standard of housing that allows disabled people to enter and have access to a living room and a WC. The requirements for Part T roughly comply with the draft proposal discussed earlier with provisions relating to all new dwellings except those flats/maisonettes not served by a lift. The design requirements include:

> *An access suitable for disabled people from a road or driveway to an entrance to the dwelling*
> *An entrance door with a level threshold and appropriate width for use by disabled people*
> *Access within the dwelling suitable for disabled people to all apartments on the storey containing the accessible entrance (with certain exceptions)*

*A WC to be located on the accessible storey*
*Accessible entry phone system and light switches in the common areas of blocks of flats and maisonettes.* (Scottish Office, 1998)

Despite these relatively modest changes, the 1995 and 1998 proposals have encountered fierce opposition from housing providers, architects and the press, with academics and press alike lamenting the loss of the great British doorstep. Dodd (1998) has summarised the main arguments put forward by the construction industry including technical difficulties in providing level thresholds, increased costs, fewer dwellings, the displacement of costs onto the consumer and that the individuality of design would be compromised. The Joseph Rowntree Foundation through discussion of their Lifetime Homes has refuted many of these arguments, and estimates of costings have been given by the Scottish Office (1994; Cobbold, 1997).

The building regulations have implications not only for the design of houses but for space standards too. Although good design can make the most of little space, it is nonetheless the case that as far as wheelchair access is concerned, more space is required. The current proposals while only requiring visitable standards open up the debate on regulation for builders where in the past there has been a climate of deregulation for the construction industry around space standards (Thornley, 1990).

Legislation will impact on a number of institutions and organizations and the 'culture' or environment in which these institutions live will affect the way in which the legislation is interpreted and access for disabled people is understood. The remaining sections will consider these issues in the context of planners, developers and architects.

### *The planning system*

While institutions such as the Royal Town Planning Institute representing planners have commented on the need for a more accessible environment, the practice of many planning authorities have been disappointing in this aspect (Reeves, 1996). This can be seen as a function of the deregulation of the planning system throughout the 1980s and the attitudes of planners toward access issues.

Throughout the 1980s, the planning system experienced greater deregulation at the desire of the government, who wished to promote private development and the creation of favourable conditions for economic growth and employment. Circulars throughout the 1980s changed the planning system, with development plans weakened and development control restricted (Thornley, 1990). The planning system was to aid rather than hinder the market, thus introducing a market led approach. House builders were consequently given more powers through the removal of constraints on industry and small business. The environment of deregulation and being market led provides a context for an understanding of how planners perceive access issues. Through legislation and Planning Policy Guidance (PPGs, NPPGs in Scotland), planners are encouraged to view access issues as an add-on and not central to their roles as planning officers. For example, the encouragement of local authorities to designate one of their staff as an access officer reinforces the belief that access is simply a side issue of no immediate relevance to the main duties of a planning officer (see Bennett, 1990; Imrie and Wells, 1993; Reeves, 1996). Imrie, in a study of local authority access officers found that just over a fifth had adopted an access policy before 1990. Access officers did not ordinarily spend all of their time on access issues; rather a third spent less than five per cent of their time and a further third spent between six and 20 per cent of their time on such issues. Access officers also faced a number of problems carrying out their duties with many commenting on the lack of finance and resources, the lack of power to enforce policies and the resistance of developers to the policies (1996a, 108).

The way in which legislation has been interpreted by planners is influenced by PPG's defining the current legitimate scope of the legislation. The lack of compulsion within the CSDP legislation is followed through the planning system. Although the Town and Country Planning Act 1971 amended again through the 1990 T&CP (amended by 1981 Disabled Persons Act) notes that planners should draw developers' attention to the provision of the CSDP Act (Bennett, 1990) it does not require the planning system to ensure compliance. Imrie and Wells have concluded that '*the system appears to rely entirely on the consent and cooperation of developers; quite simply, there are no enforcement measures and no incentives which may provide local authorities with something to bargain with*' (1993, 218). Planners have been undermined further by the government's comment in PPG3 in which they state '*the government looks to the building regulations and not the planning system to impose requirements*' (quoted in

Greed and Roberts, 1998, 232). The matter is further complicated by the way in which access issues are perceived simultaneously as a building, planning and design matter.

Planning authorities often have the greatest impact on housing design given their statutory powers of development control. They have the potential to influence developments relating to access through numerous PPGs (Sim, 1993; Reeves, 1996). The way in which the PPGs interpret access has been raised as a potential problem, with Reeves asserting that often accessible housing is read as 'special needs' housing. This problem is not helped by the plethora of terms used to describe different housing forms and the interchangeability of the terms when employed by government agencies (see Appendix 4). Reeves found that planning authorities are not utilizing all the resources available through legislation and planning guidance to encourage the building of accessible property.

### *The developers*

The last section highlighted the changing role of the planning system from being a regulatory force to facilitating market development and more recently, moving back to a regulatory role. This section will consider those who produce houses, the speculative house building industry. The section will briefly consider the problems facing the industry in the 1990s, the structure and nature of the industry as a context from which to discuss innovation within the industry. While innovation is the mechanism through which most industries compete, the house building industry, as noted by Ball (1999) does not. The lack of innovation can be seen as the result of the nature and context of the industry, which has led new housing to be excessively standardised, low quality and expensive to build (Ball 1996). The nature of the industry in relation to innovation will be considered, in terms of design and quality changes rather than technological innovation, as a context for considering the reaction of the industry to the proposed changes to the building regulations.

Barlow and Ball (1999) have identified five main issues facing the house building industry today. While demand is growing for housing, production costs are growing also. The industry after two decades of deregulation is facing new planning and

regulatory controls (as discussed earlier). The housing needs of the population are also changing, with more households demanding a flexible home in which they can both live and work. Household structures are changing along with lifestyles. Finally, they point to the poor price responsiveness of supply, which they argue exacerbates housing market cycles.

The nature of the industry can in part be understood by the internal organisation of the industry and the way in which speculative house builders react to demand in the market. Speculative house builders in contrast to those builders for the social rented sector are in a much more precarious position, given that they face the risk of being unable to sell their properties. As a result they tend to build just ahead of sales. The industry has been described as oligopolistic in structure with a few firms dominating the market. Gibb (1999) however has pointed to the regional distinctiveness of this. For example, in Scotland there are many small to medium sized firms working alongside the larger firms.

The structure of the industry and its resources has been identified as sources of the problems and of the industry's reluctance to innovate. It has been described as 'resource sticky' and a source of inflexibility within the area. House building is a labour intensive industry that suffers from skill shortages.

The lack of innovation within the industry has in part been explained by the nature of housing (Ball, 1999). Ball argues that the variations in location of production, the difficulty in employing large amounts of fixed capital and the cost of holding stock completed all work against innovation. However, the culture of the industry has also been identified as an issue, with few house builders willing to experiment in house design. In the past, experimentation was left to the social rented sector but, with the decline of house building in this sector over the past 20 years, the industry has lost its 'test bed'. Barlow (1999) highlights four factors that work against innovation: lack of competition; previous success; lack of strategy and fear of change. Standardisation has been favoured by speculative house builders for a number of reasons, perhaps most importantly the ability to achieve economies of scale. This could result in monotonous design layout and smaller sizes of dwellings (Ball, 1983). Labour is also an important reason for standardisation, with labour being able to draw on prior skills and

knowledge, thus reducing the time in which the labour force needs to get to work. The volatility in the housing market has also led to conservatism in design (Ball, 1996). Costs are further reduced if architects create a smaller number of designs. Finally, the incidence of snagging and the likelihood that the design is refused by planning and building control is greatly reduced if the same designs are used.

The main reason given by house builders for the standardisation of their designs is the consumer, whom they argue have conservative tastes in design. Ball (1999) has noted that the nature of the housing market in Britain may lead to conservatism in consumers, given that in contrast to our European counterparts, houses are bought and sold more regularly. Therefore, potential purchasers consider the saleability of the property before buying. A study by Nicol and Hooper (1999) into the extent of standardisation amongst house building firms found that there seemed to be a trend toward standardisation with the largest builders having only 20 designs. The study found that while builders were happy to change internal fittings at purchasers' requests, they were much more cautious about external changes to buildings. The reason most often cited for refusal to change external layout was company policy and then building regulations.

With increasing standardisation has come the development of house types within which certain household types are targeted (see Goodchild and Karn, 1997). These types work on the assumption of specific households and specific bodies living in a property. These can be condensed into three main types: starter; middle; and executive homes (from Nicol and Hooper, 1999).

The house building industry then can indeed be seen to have a number of features suggesting a conservative nature and, as noted by many writers, this will have to change if the industry is to survive and flourish (Ball, 1996; Barlow and Ball, 1999). While the industry has always supported voluntary changes to the housing system, it has been pointed out that voluntarism as a strategy has not been successful in transforming the industry, with calls for intervention at the policy and legislative levels. As noted earlier in the chapter, the industry is facing re-regulation (Karn and Nystrom, 1998), through planning system and building regulations, and through government funders (see Scottish Homes, 1998). In terms of building regulations, the increasing calls for energy efficiency U-Values has been brought onto the agenda. Of most importance in this

discussion are of course the changes to Part T of the building regulations mentioned earlier. The industry has been a ferocious opponent of the changes, and their opposition in 1995 was fundamental to the proposals being dropped (Karn and Nystrom, 1998). The reasons for such vociferous opposition was illuminated in a report published by the House Builders Federation (HBF), who argued that the costs of implementing such changes would be prohibitive at the lower end of the market, resulting in the properties being non-viable. However, recent estimates by Cobbold (1997) for the Joseph Rowntree Foundation and by the Scottish Office (1998) have shown that if considered at the beginning of the design process, the costs are far from prohibitive. Assumptions about the nature of consumer tastes were also brought to the fore in the HBF report, with ramps being seen as 'objectionable' to purchasers (1995, 2). However, it is difficult to see how developers could state this given the paucity of research, academic or otherwise, into consumer perceptions of accessible housing (see Reeves, 1996; Madigan and Milner, 2001). The assumptions about disability and rights are illustrated in this statement by the HBF referring to level access to a property:

> *If a disabled person visits a home owner, it is to be expected that they can be assisted over the threshold.* (1995, 1)

This brief quote highlights first of all the assumption that a disabled person would not be a home owner and that it is acceptable for someone to be carried. The resistance to the most recent proposals have to be seen in the context of the nature of the industry, its desire for profit as the main motivation, its structure and its assumptions about housing need and provision for certain groups in society. The house building industry is undoubtedly a complex industry about which it is difficult to make generalisations.

### *The role of the architect*

Architects are considered along with doctors and lawyers to be professionals. The concept of professional suggests that it has elite status and that the ability to join the group is reliant on the individual's enduring and overcoming a number of hurdles which once achieved accords high status and a level of prestige in society (Jary and Jary, 1995, 254). However the status of architecture as a profession has been threatened recently by the rise of various design practitioners (Knox, 1987). The autonomy of the architect

over what he/she produces has been the site of conflict with architects being caricatured either as the puppet of a paymaster or a suffering, uncompromising artist, unwilling to allow their work to be polluted (Knox, 1987; Knesl, 1984). Whichever position is ascribed to architects, as a profession they are important to the way in which our buildings are produced. They are the ones who decide on the creation of the building and bring the clients' ideas to life through their technical expertise and knowledge:

> *It may be thus said of architectural discourse that it too often imitates or caricatures the discourses of power, and that it suffers from the delusion that 'objective' or knowledge of 'reality' can be attained by graphic representations. This discourse no longer has any frame of reference or horizon. It only too easily becomes - as in the case of Le Corbusier- a moral discourse...* (Lefebvre, 1991, 361)

Architects, it can be argued, have a tendency not only to 'disembody' bodies but also to consider them to be homogeneous. It has been noted that Vitruvius' concept and dimensions of man are still used in the construction of contemporary architecture, building for a small identifiable elite who are fit males between the ages of 18 and 45 who are not overly tall, short, fat or left handed (see Matrix, 1984, Ghirardo, 1991 for discussion). Architects' conceptions of the normal body have been scrutinised not only from a disability standpoint, but by women too. Lester (1997) notes that architects' considerations of the body are premised on the idea of a disembodied self, yet this is impossible given that the body is in general suffused with such concepts as gender, class, health, normality (cited in Imrie, 1999). Feminists have been among the first groups to criticise architects for their conception of the body being focused around the male form (see Matrix, 1984). The ability to disembody and homogenise bodies allows the architect to give no consideration to the production of a space as engaging in the reproduction of social relations since bodies are credited as being asocial and capable of the same things. The idea of different bodies and different social agendas does not enter into the equation.

Architectural dogma surrounding the body can be seen to be transmitted through the pedagogic practices within schools of architecture. Work by Milner and Edge (1998) into the extent to which the design needs of disabled people are taught within architecture schools has highlighted the lack of consideration given to these design areas within the curricula. Milner and Edge found that European criteria relating to architecture school curricula were not being met with respect to accessibility issues,

with a separatist approach being advocated rather than universal design philosophy. In a separate though related study, Milner and Edge found that students demonstrated a low level of awareness of the design issues facing disabled people and concluded that:

> *the dominance of the discourse of architecture is not only evidenced by the discriminatory design of urban environs but can be seen to operate at source within the educational process.* (1996,17)

The direct involvement of users in the planning of the environment has been raised by groups over the past two decades (Sim, 1993). Through these groups, the autonomy and status of architects as the producers of buildings for use by bodies who have no say in their production has come increasingly under attack, with the idea of user participation coming to the fore. These groups serve not only to challenge the authority and professional status of architects in their role of producing the built environment, but also challenge dominant ideologies about the role of these groups within society and their ability to articulate and create their own buildings based upon their understanding of their self-defined role in society. Thus the role of these groups within society not only destabilises the role of the professional in the production of the built environment but also poses a direct challenge to the social relations that ordinarily reinforce the professionals' position in the creation of space, who in turn reinforce social relations.

This section has sought to evaluate the role of the architect in the creation of the built environment and to consider the forces that affect the architect in the production of the built environment. The architects apparent lack of knowledge about bodies and so their ignorance about the needs of different bodies in space has been shown to allow the built environment to remain disablist and therefore exclusionary to many groups in our society. It can be concluded that through design practices, assumptions around preconceived notions of the body and the impact of social relations and attitudes upon the architect all collude in oppressing/discriminating against those defined as 'other' in our society and by so doing, create a disablist environment.

*Summary*

This section has explored briefly the institutions involved in the production of the built environment, considering their role in the production of a disabling environment. The importance of legislation and its application by the above actors was illustrated. The final section will return to the issue of the amendments to the building regulations raised throughout the chapter.

## Access by Design?

One of the main points to arise out of this chapter is that changes in legislation are required in order to create an accessible environment for disabled people. Through the amendments to Part T of the building regulations this appears to be taking place. However, this chapter and the previous one have also placed an emphasis upon the dominant discourse of disability and the role this plays in the creation of solutions to the problems facing disabled people. This final section will reconsider developments within housing design and question whether developments such as Part T, barrier free and lifetime homes as applied by various institutions can be seen to represent a paradigm shift towards understanding disability as discrimination. The question is whether the amendments to the building regulations and moves within the housing system to create a more accessible environment through innovation constitute changes in kind or degree.

Following on from previous discussions in Chapter 2, it can be argued that changes endorsed by government and associated institutions, for example Scottish Homes, do not represent a change in attitude or a paradigm shift in the way in which disability is conceptualised. That is, the individual/biomedical discourse of disability still holds within these institutions. This can be seen most clearly through brief consideration of the way in which these innovations have been discussed by institutions and the way in which disabled people's needs are portrayed. This was shown earlier in the chapter with the Scottish Office stating that wheelchair users would be accommodated by purpose built dwellings (p.63). The categorising of disabled people into certain groups

by level of impairment fundamentally has at its heart an individualised and biological understanding of disability. Therefore, while moves to improve the building regulation may appear to represent a paradigm shift toward a structuralist understanding of disability, it in fact works within the individualist/biomedical framework.

The 1999 Housing Green Paper for Scotland, endorsed the concept of barrier free homes stating that:

> *New housing built to barrier free standards allows individuals with a range of disabilities and handicaps to continue to live independently in the community.* (Scottish Executive, 1999)

However, similar to the 1995 proposals cited earlier, the government has been quick to point out that the new standards if implemented would not cover full accessibility for those using a wheelchair. The proposals note that:

> *The basic principle has been that of visitability, to enable householders to invite disabled people to visit them in their own homes. These requirements should make it possible for householders themselves to cope better with the infirmities of old age and thus be able to remain longer in their own homes* (Scottish Office, 1998, 2)

The extract focuses upon disabled people gaining access to another householder's home rather than focusing upon the need to move about their own property. Undoubtedly, the need to visit friends, neighbours and relatives is a major issue. Many disabled people feel isolated from the wider community simply because they cannot leave their own property and visit another because of inadequate facilities at a friend's home. The emphasis on the increasing toll of old age and infirmity locates the problems of an inaccessible dwelling with the individual's functional impairment rather than poor housing design.

Visitability does not consider the needs of a disabled householder and thus does not go far enough in developing an accessible built environment for all. It can be argued that the reasons for this again involve the definition of disability used. By taking an individual approach to disability, the problems of the housing system in catering for this group is simply a question of numbers; ensure adequate provision (which Scottish Homes 1996 survey showed was desperately needed) and the problem is solved.

Recently Scottish Homes have included barrier free design as a condition of funding for housing associations and private developments applying for grants. Prior to this, Scottish Homes have preferred a voluntary approach to the adoption of the standards by housing providers, an approach that was criticised by the Ewing Inquiry (1994). Although Scottish Homes until recently has been reluctant to apply standards suitable in housing, it has produced a number of consultation reports and research reports looking at the area of housing suitable for disabled people (see Scottish Homes, 1994; Scottish Homes, 1995a; Scottish Homes, 1995b; Pickles, 1996; Pickles, 1998).

In 1993, Scottish Homes released a consultation paper on barrier free housing, which defined barrier free as:

> *mainstream dwellings and their environment that are designed so that they are accessible to and to a certain extent usable by people with mobility problems and those with impaired sight/ hearing.* (1993, 2)

The paper insists that it is not special needs housing but rather, housing for all. However, the recognition that wheelchair users are not served by this design of dwelling again reinforces the argument that the recent developments in the realm of accessible design in Britain represent a change in degree rather than kind.

In contrast, the housing association Edinvar, whose aim is to provide houses that are accessible and usable by as many people as possible including disabled people, conceptualises design issues as being on a continuum. Edinvar, in creating various categories argued that, given that wheelchair users experience the most difficulty in the built environment, barrier free housing categories should be set against the needs of wheelchair users.

Viewing the problem of inaccessible housing employing a social oppression definition of disability, reconceptualises the problem as one of rights; people are being disabled by a built environment that serves to exclude and marginalize a group in society, therefore oppressing them. In this sense the built environment is reproducing and sustaining disabling values.

An approach known as universal design is the design of products and environments to be usable by all people to the greatest extent possible, without the need for adaptation or specialised design. This design ethos can be seen to reflect the principles of a social model approach to disability through its emphasis on the ability to change design rather than the person. The design of an environment should be able to cope with different level of abilities and be able to adapt to a range of abilities (Centre for Adaptive Environments, 1999). Universal design is different from accessible design in that it is inclusive while accessible design often leads to separate provision for disabled people.

This approach represents a paradigm shift in the way in which disability is conceived as a structural rather than an individual issue:

> *It is important to note that the term universal design does not imply that everything in this world be fully usable to everybody. As we shall see, the term refers more to a goal to be reached and an attitude rather than a strict absolute.* (Steinfeld, 1994, web)

The implications of such an approach to design are far reaching, suggesting a radical re-evaluation of the way in which we see the built environment. The recent calls by the disability movement for the proposed amendments be integrated within the rest of the building regulations rather than being seen separately can be seen as a move away from the further division of disabled people's needs from that of the general population.

This section has reconsidered whether the nature of the proposed changes to the built environment through government policy and legislation reflect broader changes in the way in which these institutions perceive disability, moving from an individual to a social understanding of disability. It was argued that recent changes in legislation and policy by government and related institutions represent a change in degree rather than kind. Despite the belief that such moves are limited in their usefulness to disabled people, particularly those who use wheelchairs, they do represent a move toward improving a poor situation.

## Discussion and Conciusion

The production of the built environment is dependent upon a number of things, government regulation and policy, the practices of institutions and the socio-cultural environment in which they are produced. As a product of society, buildings reflect the social and cultural values of society. One way in which this is reflected is through the implicit assumptions of who buildings are designed for, particularly whose bodies. As argued in previous chapters disabled people are often defined by their bodily state that is defined as 'abnormal' and 'other'. This 'otherness' is played out in the built environment by the ways disabled people are 'designed out' of the physical environment. The production of inaccessible physical environments is not only a frustration in the living of day to day lives but emphasises to disabled people that they are 'out of place' (Kitchin, 1998). Napolitano comments:

> *I wasn't at all happy with the idea that getting my share of what goes on in those buildings should inevitably produce an aesthetic blot on the cityscape. If my participation could only be made possible by some ugly contraption, what did that say about me? (1996, 34)*

Similarly, the lack of absolute numbers of dwellings suitable for those with impairments coupled with the reluctance, until recently, of government to consider the importance of private dwellings, suggests that disabled people have no place in the built environment. In a world where disabled people are marked out as 'other', houses as the designers of everyday life (Pople, 2000) can be a haven from such labels or it can be a place where 'otherness' is reinforced. Gathorne-Hardy observes that:

> *Attention needs to turn to the ways in which different people experience different forms of oppression and how these processes are reproduced through what may be presented as 'impartial' structures of decision-making, unquestioned cultural norms or physical structures as seemingly innocent as a 'normal' doorway. (1999, 242)*

This chapter has attempted to show the ways in which the production of the built environment excludes disabled people from public and private space. Dominant discourses of disability, which characterise bodily difference as 'abnormality', inform the production of the built environment through policies and practices of institutions that produce private and public places. As a result bodies which deviate from the 'norm' are 'out of place' in both a material and metaphorical sense.

This chapter has sought to illustrate the way in which social relations are constructed and reproduced in the built environment. It has been argued that the biomedical/individualised view of disability has been applied throughout the built environment and affects the way in which legislation and institutions tackle the problems faced by disabled people in the built environment. The remaining chapters will return to a number of the issues raised here, focusing particularly upon the experiences of interviewees within the housing system, in relation to finding a suitable and usable property. In particular Chapters 6 and 7 illustrate the ways in which the built environment enables or disables those with impairments search for a property.

# Chapter 4: Methods

## Introduction

In Chapters 2 and 3, the evolution of housing policy for disabled people was compared to mainstream policy, with the argument being made that the development of a special needs approach has led to 'mainstream' housing ideals being overlooked for disabled people. It was further argued that where home ownership had been considered for disabled people, it was within the context of sustaining home ownership, making an implicit link between disability and old age, suggesting that entry into the tenure would take place when a person was non-disabled or 'able-bodied'.

The lack of research within the area of housing and disability and more importantly, home ownership and disabled people, meant that a general approach to the subject was adopted with the intention of identifying areas for more in-depth research in the future. The role of the CASE sponsors in determining the area covered was fundamental to this process, and the role of the non-academic sponsor in driving the research agenda is discussed later in the chapter. It is a general study in the sense that it adopts a holistic view of the home buying process rather than focussing upon one aspect of accessing home ownership.

This chapter describes and considers a number of issues relating to the way in which the project was carried out. The political nature of research is discussed within the context of the supposed opposition between the positivist and interpretive schools of social science. The political nature of research is then considered in the context of disability studies and recent debates over emancipatory research. The methods employed in the project are then discussed. Finally the chapter reflects upon earlier discussions of the politics of research in relation to this study.

## The politics of research

In Chapter 1 the importance of the choice of definition of disability was raised. This can be seen as part of a bigger debate between two schools of social science: positivism and interpretive approaches. Often set within a dualistic framework, both are seen to work with very different versions of research, the interpretive school seen to challenge positivist notions of the politically value neutral nature of research and the quest for objectivity.

The origin of positivist thought within the social sciences can be traced back to Comte, who believed that phenomena of the social world could be analysed in the same manner as the natural world using appropriate methods with an emphasis upon hypothesis-testing (Hughes, 1993). Central to the positivist approach lies the belief that knowledge creation is politically neutral and, with the increasing refinement of research tools an accurate representation of reality would be found, the truth (Humphries, 1997, 2.1). Quantitative methods were given primacy, with qualitative methods seen as a minor methodology to be used, if at all, at the beginning of a study (Silverman, 1993). The increasing dissatisfaction with the positivist approach came at a time of great social, economic and political upheaval in many Western countries - the economic recessions of the late 1960s, the political demonstrations against the Vietnam war and the rise in social and civil rights movements and with the realisation that poverty was not being alleviated by the new world order (Johnston, 1991). An example of this increasing dissatisfaction with the goals and methods employed by positivism can be found in the 1967 paper by Becker entitled, *Whose Side Are We On?* In his paper, Becker argued that when studying issues that have relevance to the world we live in, sociologists are often caught between opposing factions. Becker argued that some researchers try not to get involved and attempt to adopt a value free position, while others believe researchers should adopt a value position. The dilemma, he argues, is a false one:

> *For it to exist, one would have to assume as some apparently do, that it is indeed possible to do research that is uncontaminated by personal and political sympathies. I propose to argue that it is not possible and therefore, that the question is not whether we should take sides, since we inevitably will, but rather whose side are we on?* (1967, 239)

While acknowledging that distortion of results may come about by adopting a value position, Becker places faith in the 'theoretical and technical resources' placed at our disposal to ensure that a subject is not distorted. This raises the issue of the methods employed by the two approaches. As Bryman observes, the epistemological differences between the positivist and interpretive approaches means that they operate with divergent principles regarding what knowledge about the social world is and how it can be legitimately produced (1988, 51). While quantitative methods place an emphasis upon hypothesis testing and the ability to define, count and analyse variables, qualitative research can be described as hypothesis generating, with its goal to describe the meaningful social world (Silverman, 1993, 21).

The idea that research is of a political nature, that knowledge is power and that research is implicated in the power relations of society was taken on board by a number of researchers, not least feminist academics. They argued that 'malestream' methods and approaches have endorsed and supported the marginalisation of women's voices and experiences in society, supporting Becker's admission that the separation of what they term reason and emotion is unachievable and that quantitative methods imply oppressive power relations (see Oakley, 1998; Stanley and Wise, 1993; May, 1997). As a result of this acceptance of the oppressive power relations within the research process, the division between the subject and object, researcher and researched, knowledge and ignorance, a number of approaches have developed which attempt to redress the balance through the more active involvement of 'the researched' in the research process. For example, emancipatory, participatory, action, critical theory, praxis and feminist research have all been involved in what has been termed empowering research strategies. These attempt to incorporate research subjects in a more active and meaningful way than traditional research approaches with their focus upon 'the researched' as passive research objects (see Hall, 1978; Maguire, 1987; Opie, 1992; Lather, 1988; Bowes, 1996). Truman (1994) observes that these empowering research strategies not only challenge prescribed ways of doing research, but are concerned with the underlying assumptions of research. Like positivist approaches, they adopt a partial view of the world, but one that is allied to the oppressed and those facing inequality.

## *Them and Us*

This tradition within social science has been followed within disability studies. In 1992, *Disability, Handicap and Society*, the journal that deals specifically with disability studies, published a special edition dealing with the purpose and process of research. This debate revolved around the belief by some academics that disabled people should be involved in the creation of knowledge about themselves and to this end advocated the adoption of an 'emancipatory research paradigm'. The relationship between the researcher and the researched is of direct historical importance to the disability movement with the tale of Le Court Cheshire home and the researchers Miller and Gwynne almost passing into legend within the movement and disability studies itself. Briefly, the residents of Le Court Cheshire Home invited researchers into the establishment to see for themselves what Finkelstein (1991) described as incarceration of disabled people in these institutions. Miller and Gwynne (1972) reported the 'social death' that took place in such places and to the horror of the residents, made recommendations on how to improve this before actual physical death occurred. The result was researchers being dubbed by one activist as 'the parasite people' (Hunt, 1981).

Oliver has argued that current research practices serve to alienate the researcher from the researched, through the positioning of the researcher as expert and the researched as passive objects who have no control over what is to be studied. He argues that as a result:

> *Disabled people have come to see research as a violation of their experience, as irrelevant to their needs and as failing to improve their material circumstances and quality of life. (1992,105)*

Oliver goes on to state that research into disability has tended to mirror the way society views disability as a medical problem, and this serves to perpetuate disabled people's oppression. This position has been supported by Barnes and Mercer (1997), who in the introduction to *Doing Disability Research*, devote a section on 'what's wrong with social research on disability?' Within this context the role of the non-disabled

researcher in the production of knowledge has been raised, with some academics questioning the right of such researchers to undertake work in this field.

Oliver goes on to state that an emancipatory research paradigm must be adopted, the main objective of which is to confront social oppression at whatever level it occurs and so challenge the social relations of research production; and has as its underlying principles the concepts of reciprocity and empowerment (Oliver, 1992, 110; Zarb, 1992, 127). Drawing on Freire's (1972) assertion that people cannot be empowered but have to empower themselves, Oliver declares that:

> *The issue for emancipatory research is not how to empower people, but once people have decided to empower themselves, precisely what research can do to facilitate this process... researchers have to learn how to put their knowledge and skills at the disposal of their research subjects for them to use in whatever ways they choose. (1992, 111)*

While Zarb (1992) agrees with the notion of emancipatory research, he questions whether research can be emancipatory in the current social and economic climate. Others have voiced more fundamental concerns with the approach. The involvement of disabled people in research has resulted in fears being voiced over the independence of the researcher (Bury, 1996b) and the possibility of research being dismissed on the basis that it is ideologically tainted (Shakespeare, 1996). Furthermore, the loyalty of disabled academics to the disability movement has become a source of contention within the debate, with Shakespeare asserting his right to be independent from the disability movement in his research but still agree with the underlying principles of the movement. In addition, the implication that only disabled academics should carry out research with disabled people has been criticised by Bury (1996a) as exclusionist and against principles of academic debate and the furtherance of knowledge. Drake has argued that there are certain activities that are legitimate for non-disabled researchers to engage in and others that are not (1997). He goes on to argue that it is appropriate '*to expose the disabling aspects of society, its policies and its practices*' (1997, 644). However, Branfield has argued that there must be an element of exclusion given that non-disabled people '*have carved out a comfortable niche for themselves out of our oppression*' (1998, 144).

Despite the problems identified with the approach, a number of guidelines have been drawn up within the disability movement, the academy and more recently by research funders such as the Joseph Rowntree Foundation (Priestley and Stone, 1996; Disability and Society, 1992).

### *Finding a way through the maze*

Part of the process of doing a piece of research is to consider what am I trying to find out? How can I do this? What is my position in relation to this subject? Of course the way in which questions such as these are asked in themselves highlight the position the researcher is coming from. However, this knowledge did not assist in making it clear what approach should be adopted and my reading had further problematised my role as researcher. Furthermore it had raised the issue of the way in which the purpose and direct use of research is addressed.

The position that only disabled people could carry out research struck me as being itself exclusionary and against the principles of academic research, as noted by Bury. As Shakespeare and others have pointed out, disability relates to those with a wide range of impairments. If we are to apply the principle that those who are not disabled must be excluded from research because of their physical nature, should this mean that only those with a back injury may research issues relating to those with back injuries? Bhavnani has commented that, '*experience is used as a truth which silences and ends the right to argue with it*' (1993, 42). However, the problem was limited in the sense that the research sponsors had accepted me for the PhD as a non-disabled person. This led to a number of other considerations. First the material relations of research production and the remit within which the study would develop. Zarb has commented amongst others that, until the material relations of research production change, it will be very difficult to create emancipatory research (1992). In my own case, how would the CASE sponsors react to the involvement of disabled people in the study in a more active way?

While accepting the need for the involvement of 'the researched' into the research process, the ability to strike a balance between the ideal and the reality of my position

struck me as daunting, not only for myself but for those supposedly participating in the research process. Throughout the course of my reading little was mentioned about the participants' experiences of the research or what they should receive from the research other than facing their 'oppressive realities' (Lather, 1988, 572). Many of the studies using empowering research strategies used phrases like this, and imply that power and empowerment can be given to participants through the research process. As Bowes comments:

> *The issue of power has been treated (by feminists as well as others) in terms of a commodity which can be handed over from one person to another - possessed rather than exercised. (1997, 4.9)*

Furthermore, potential participants in the project may not be able to devote the time and energy required to be involved in a research project. The representativeness of those individuals involved in the research is not covered in the literature in any great detail, nor is the issue of payment of participants. Some of these issues have been covered within the emerging 'emancipatory approach' in disability studies. Garbutt (1997), discussing the payment of people on her advisory group highlights the positive nature of payment as a way of showing participants that their experience and expertise as disabled people is valuable. Access to financial resources was of concern, given that I was financed through a scholarship that gave access to limited fieldwork expenses.

The obligations of the researcher within empowering research approaches are also of concern. In most of the approaches, the researcher adopts a number of additional roles including activist and educator, which may lead to a conflict of what role should take precedence (Maguire, 1987). Time is also required to build up relationships with participants and time for the group to work together. However, very few researchers have this luxury especially those funded from an external source. From my own position, funding for the PhD was for a limited time of three years. How would the involvement of disabled people in the study affect this timing? Of course, placing this in perspective, PhD students do have the luxury of time compared to most researchers.

The methods employed within empowering research strategies have tended towards the qualitative. Oakley comments that this preference for qualitative approaches can be seen as the outcome of the creation of a supposed binary opposition between positivism and interpretive approaches. Within feminist studies, positivists' use of number

crunching is seen as a form of oppression (Oakley, 1998). This division between positivist and interpretive schools has been criticised by a number of writers, who argue that it is a false one with Bryman noting that:

> *A good deal of qualitative research shares an empiricist streak with quantitative research; much quantitative shares a concern for subjects' interpretations.* (1988, 172)

Old habits die hard however and some within the disability movement have criticised the use of quantitative studies as perpetuating the oppression of disabled people:

> *the consequences of their statistical mutilations of the experience of disability is to enable the state to justify its failure to provide disabled people with the necessary resources to exercise our human rights; in a word, robbery.* ( Abberley, 1991, 156)

As noted by Priestley and Stone, the problem relates not simply to the method of data collection but to the paradigm underlying such collection and analysis (1996, 705). Indeed, a number of writers have pointed to the benefits of employing both qualitative and quantitative methods within an emancipatory framework (see Barnes, 1992; Abberley, 1991, 1992; Stanley and Wise, 1983).

Silverman comments that it is unhelpful to consider which of the two approaches you 'belong' to since the opposition is invariably a false one. Often the supposed distinction between the two approaches influences the choice of method used for a study, since within each method lies different theoretical perspectives and ways of understanding the world (Brannen, 1992). However often the choice of method does not rely simply on such high level abstraction, regarding epistemology, but can come down to technical considerations (Bryman, 1988). While I would say that my own beliefs about social research would broadly fall into what has been termed an interpretive approach, this should not be to the exclusion of those methods normally considered to be in the realm of positivism. As Silverman and others have noted, the methods employed should reflect the nature of the project (1993; Brannen, 1992).

While a commitment to the involvement of disabled people within the research process was felt to be of importance, the practicalities of such an undertaking were daunting. Furthermore, the origin and history of the studentship meant that a number of the 'criteria' for doing emancipatory research had already been compromised. The

remaining sections focus on my attempts to reconcile these beliefs with the practicalities of doing a PhD.

The distinction between hypothesis testing and hypothesis generation within the two approaches is of course a false one. Few researchers employing quantitative methods are theory free and few qualitative researchers have no preconceived ideas about the meaning and nature of the data collected. The study mirrored this flux, in that while a social model perspective on the nature and construction of disability influenced it, a hypothesis was not developed as such.

## Summary of methods

The aim of the thesis was to consider the process of a disabled householder buying a property and to consider the barriers faced by the householder when going through this process. Given the lack of information about disabled persons' housing needs and circumstances in general, it was decided that any discussion of home owners' experiences would need to be placed within this context (see Chapter 5). As a result both qualitative and quantitative methods were used in the study. Brannen, in writing about the problems feminist research has using quantitative methods, notes that where social groups have been mis- or under - represented in research a mixing of methods can be useful:

> *While the qualitative approach may overcome some of the problems of giving a voice and language to such groups, through which they may better express their experiences, the quantitative approach would serve to indicate the extent and patterns of their inequality at particular historical junctures.* (1992, 22)

Returning to the aims and objectives of the study outlined in Chapter 1, it can be seen that the questions asked within the study differ, from considering broad base general questions looking at the housing circumstances of disabled people in general, to questions over the processes involved in owner occupation for a specific group. As noted earlier the type of method employed within a research project should be determined by the questions posed and the nature of the project. Given the desire to work at the general and particular, this project aims to use both qualitative and

quantitative methods to answer these questions. A more useful way of understanding this is to consider Sayer's idea of intensive and extensive research design, summarised in Figure 4.1. Sayer argues that it is not simply a question of '*depth versus breadth*' but '*the two types of design ask different sorts of questions, use different techniques and methods and define their object and boundaries differently*' (1992, 243). Sayer goes on to define these terms:

> *In intensive research the primary questions concern how some causal process works out in a particular case or limited number of cases. Extensive research, which is more common, is concerned with discovering some of the common properties and general patterns of a population as a whole.* (Sayer, 1992, 242)

Applying these definitions to the study, it can be seen that the quantitative aspect of the project is covered in the development of the questionnaire to address the issue of the general housing circumstances and aspirations of disabled people, particularly the circumstance and characteristics of home owners. This broadly relates to Sayer's term extensive research. Those questions relating to the processes of accessing home ownership by disabled people can be seen to involve intensive research design. In-depth interviews are employed to achieve this. Sayer notes that the two designs can be employed within the one research project, complementing each other, so where one method cannot begin to explain causal mechanisms such as the use of surveys; the use of an intensive approach can provide this (1992, 248).

**Figure 4.1**: Summary of intensive and extensive research

| | INTENSIVE | EXTENSIVE |
|---|---|---|
| Research question | How does a process work in a particular case or small number of cases?<br>What produces a certain change?<br>What did the agents actually do? | What are the regularities common patterns, distinguishing features of a population?<br>How widely are certain characteristics or processes distributed or represented? |
| Relations | Substantial relations of connection | Formal relations of similarity |
| Types of groups studied | Causal groups | Taxonomic groups |
| Type of account produced | Causal explanation of the production of certain objects and events, though necessarily representative ones | Descriptive 'representative' generalisations, lacking in explanatory penetration |
| Typical methods | Study of individual agents in their causal contexts, interactive interviews, ethnography.<br>Qualitative analysis | Large scale survey of population or representative sample, formal questionnaires,<br>standardised interviews.<br>Statistical analysis |
| Limitations | Actual concrete patterns and contingent relations are unlikely to be 'representative', average or generalizable.<br>Necessary relations discovered will exist where- ever their relate are present, e.g. causal powers of objects are generalizable to other contexts as they are necessary features of these objects | Although representative of a whole population, they are unlikely to be generalizable to other populations at different times and places. Problems of ecological fallacy in making inferences about individuals.<br>Limited explanatory power. |
| Appropriate tests | Corroboration | Replication |

Source: Sayer, 1992, 243

Figure 4.2 highlights the stages of fieldwork and the timetable in which these took place. The quantitative stage of the study took the form of a survey of the housing circumstances and needs of disabled persons in the Greater Glasgow area and secondary data analysis of the Scottish House Condition Survey 1996. My own survey also provided a sample for the second stage of the study, which involved interviewing disabled home owners and aspiring home owners about their experiences of buying a home. The third stage of the study involved interviewing eight professionals within the housing system about disabled people buying a home.

**Figure 4.2**: Fieldwork stages

| Stage | Fieldwork | Time period |
|---|---|---|
| 1 | Development of questionnaire (including pilot)<br>- Paisley pilot<br>- Greater Glasgow | Oct 1997-July 1998<br><br>Oct 1997- Jan 1998<br>Feb - July 1998 |
| 2 | Semi-structured interviews with aspiring/actual homeowners<br>- Paisley pilot<br>- Greater Glasgow | Feb - Sept 1998<br><br>Feb/Mar 1998<br>Apr- Sept 1998 |
| 3 | Semi-structured interviews with institutions involved in the house buying process | Oct- Dec1998 |

Before each stage of the fieldwork is considered in detail, the process of involving disabled people in the research process in a more meaningful way will be discussed.

## Getting Started

Given that I already had a broad remit that was not decided by disabled people but by my co-sponsors, Margaret Blackwood Housing Association (MBHA) and Scottish Homes, the possibility of the project following a truly participatory research course was already undermined. Rather than attempt to follow a particular approach because of the problems mentioned above, I decided to allow these approaches to inform the study as much as possible through the development of an advisory group. This had been discussed on a number of occasions with the supervisory group during progress meetings, which took place every three months. These meetings allowed the co-sponsors to be kept up to date with research progress, for me to gain advice and comment from co-sponsors on aspects of the research, such as the establishment of an advisory group, and to provide feedback on the fieldwork. Returning to the advisory group, the co-sponsors at this point were amenable to the idea of disabled people's involvement in the study at some level, with MBHA being particularly keen that I should develop links with the many disability organisations in and around Glasgow. This was encouraged through suggesting contacts at the various organisations and organising a one-day seminar including a number of disability organisations to discuss the theme of the PhD. Throughout the first year of the PhD, I had visited a number of disability organisations in and around Glasgow, partly to tell them what I was doing and

to get some idea about what people's thoughts were on the particular housing issues facing disabled people.

After I had decided that I wanted to pursue the involvement of disabled people at some level, I contacted those organisations and other ones that I had come to hear of. Figure 4.3 identifies those organisations contacted about joining the advisory group. At this point I gave organisations and individuals copies of the research proposal and asked if we could meet to discuss the possibility of them joining the advisory group.

**Figure 4.3**: List of organisations contacted about joining advisory group

| **Organisation** |
|---|
| Centre for Independent Living, Bridgeton, Glasgow |
| First Forum for the Disabled, Possilpark, Glasgow |
| Paisley Disabled Persons Housing Service |
| Glasgow Coalition of Disabled People |
| The Advocacy Project, Glasgow |
| Spinal Injuries Scotland, Ibrox, Glasgow |
| Equality All for One |

I was quite vague at this point as to what the advisory group's remit would be, as this I felt was something that the whole group should consider and not simply myself. A number of groups refused due to time pressures, but most were keen for there to be some form of contact, for example should I have any questions or required assistance in distributing the questionnaire.

One group, the Paisley Disabled Persons Housing Service (PDPHS), felt that the time and support needed to allow a member to join the group would be prohibitive. However, they were keen to be involved at some level with the research, particularly the questionnaire given its aim of considering the housing circumstances of disabled people. Representatives from each of the Centre for Independent Living; First Forum for the Disabled and Glasgow Coalition of Disabled People joined the advisory group along with one individual who had experience of buying a property.

Those organisations contacted tended to be from very politicised groups working from a social model approach to disability. This of course raises the issue of the representativeness of those on the advisory group. Throughout the process this question was raised, with one member of the advisory group who was not allied to any disability organisation often finding himself in conflict with other members of the group. This highlighted for me the difference between disability organisations looking at structural forces, applying their beliefs in general and the individual constantly drawing on lived experience. The tension between structure and agency provided a good focus for discussion in the sense that we were constantly applying what our discussions meant in the 'real world'.

After reaching agreement that three organisation representatives and one individual who had had experience of buying a property would be part of the group, with two satellite groups who could be consulted, it was time to organise the first meeting. Before this could be done, the issue of payment was raised. Garbutt (1997, 6) notes that payment says to the individual that their experiences are valued commodities. While it is acceptable that people should be paid for their time and effort, particularly given that these people were busy with other groups, the reality of being a student means that few funds were available to realise this commitment. In the end it was decided that I would pay for travel expenses and the hiring of a room through ESRC fieldwork expenses. An agenda was sent before the first meeting (written by myself).

The first meeting of the group took place at the beginning of October 1997. At the meeting I outlined what research is and why get involved, since, as noted by Rae (1997) of the British Council Of Disabled People (BCODP), disabled people are often intimidated by the thought of research. The remit of the group was discussed, whether the group would be active in the research process in terms of the development of research questions, collection and analysis of data or would prefer to take a more advisory role. I attempted to remain very much in the background at this point of the discussion, as I wanted the group to come to some agreement without knowing my opinion, so as not to influence their decisions. Situations like this arose on a number of occasions, where I felt apart from the group and that my input into the group would sway the group in a certain direction. The group were concerned that they should not be used purely for consultation and alluded to the use of disabled people by the city

council. The group also felt that in order for them to reach their potential within the group and help me, they should receive recent reports on housing for disabled people and I agreed to circulate copies of reports that could be discussed in meetings. It was decided by the group that the meetings should devote a proportion of time to discussing general housing issues rather than focusing solely upon the study. The group finally decided that it did not wish to become fully involved in the research process by way of collecting and analysing data but would prefer to act in an advisory capacity. Wardhaugh (1989), discussing her PhD on Asian housing issues, observed that while participants were enthusiastic to discuss the project, they did not wish to make decisions relating to the way in which the project should develop:

> *The process was 'democratic', but mainly in the sense that everyone had an equal say in the final decision making, rather than full participation in the whole decision-making process* (1989, 24; quoted in Bowes, 1997, 6.3)

After the ground rules for the advisory groups had been established and its remit clarified, the meeting then turned to the development of the pilot questionnaire, with the main themes of the questionnaire being discussed. The group decided that until the questionnaire was finalised, the group should meet every month to discuss progress and developments surrounding the questionnaire. When the Greater Glasgow questionnaire was ready to be distributed the group decided to meet every two months. Issues covered at these meetings included feedback from the questionnaires, issues around distribution and the formulation of the topic guides for interviews with home owners. As agreed at the initial meeting, the group took time to discuss issues extraneous to the study, such as developments in the housing policy of the local authority, the use of direct payments, and issues around housing and support were raised. Reports relating to housing for disabled people were circulated around the group for discussion. One member of the advisory group also attended my supervisory meetings with my industrial sponsors, in order to create dialogue between the two groups. This proved to be initially a positive experience, with all parties gaining from such meetings. However, this relationship disintegrated during the second phase of my fieldwork, as will be discussed later.

For the remainder of the chapter, the role of the advisory group in the development of the research tools will be discussed as well as the general discussion of the methods employed.

## Stage One- the questionnaire

### *Objectives*

The main objective of the questionnaire was to identify home owners and those attempting to access the tenure for interview in the second stage of the study. The questionnaire was developed as a means of identifying the housing circumstances and needs of those with a physical impairment and the general housing aspirations of this group. The questionnaire therefore was used to provide a broader context for the qualitative aspects of the research.

### *Involving the supervisory and advisory group*

At the first meeting of the advisory group, these general objectives were raised and discussion developed around what issues the group thought to be important within these and other themes raised by the group. The Paisley Housing Group had expressed an interest in being involved in the study, particularly in the creation of the questionnaire. Taking the broad comments from the first advisory group meeting and previous supervisory meetings, I drafted a questionnaire for comment by the group. Initially, the advisory group decided to be involved in assessing the relevance of the questionnaire for disabled people. This role involved the group as a whole commenting extensively on the drafts of the questionnaire that were produced.

At the meeting with the PDPHS I outlined the general principles of survey design, for example how things should be phrased. The need to have a survey that was rigorous and valid had to be allied to a commitment to the social model and a consideration of the needs of the particular group being targeted. At this initial meeting a number of issues were raised, many of which relate to general questionnaire design.

The need to employ language that is not offensive to the sample and non-leading is of importance in the design of any questionnaire (de Vaus, 1991). The language employed in sections of the questionnaire was raised by the group, for example the use of the term 'long term sick and disabled' within the question on employment status. This has been raised as problematic within the literature (Abberley, 1991).

The issue of 'questionnaire fatigue' was raised by both the advisory and Paisley group, noting that disabled people complete questionnaires on a daily basis, not only for researchers, but in order to maintain their income, most notably the DLA forms which can be over 50 pages long. As noted by Moser and Kalton, *'lengthy rambling questionnaires are as demoralising for the interviewer as for the respondent'* (1993, 309). Disabled people's lives and livelihoods can be shaped by such questionnaires and so they have a certain uneasiness about them given the way they reinforce the power relations in society. The groups felt therefore that the questionnaire should be as concise as possible and developed with the social model being its theoretical underpinning.

A possible disadvantage of closed questions is whether they force the respondent into an answer which does not necessarily correspond to their opinion (de Vaus, 1991). The advantages, however, are they are quick to answer and are useful for self-administered questionnaires. The group pointed out that closed questions were desirable in allowing disabled people with a range of impairments answer the questions on their own, but felt that some questions had to be open ended. For example, it was felt that the range of adaptations carried out were so numerous that this would be best served with an open question.

The format and layout of a questionnaire is of importance for any survey. However, for disabled people these issues are not simply of an aesthetic nature. The colour of paper was discussed, considering that yellow and black provides the most contrast for those who are visually impaired and a relatively large font size for the main body of questionnaires. It was agreed that the questionnaire should be available in a number of formats including large type, computer disk and Braille. A pre-paid envelope would be

provided so as to incur no expense and as little inconvenience as possible to the respondents.

The questionnaire went through a number of drafts with input from the advisory group, the supervisory group and the Paisley group including a pilot study, until a final draft was produced (see Appendix 1).

The questionnaire is divided into four main sections dealing with housing circumstances, aspirations, housing information and personal information. The first section focuses upon households' present housing circumstances, not only in terms of tenure, but house type and suitability. The majority of the questions focus upon the issue of accessibility of the home for the disabled individual and considers the level of adaptations carried out and required in the property. The relevance of the section lay in the lack of information about what type of housing disabled people lived in and whether it was suitable for their needs.

The second section is divided into three subsections. The first section was of relevance to all and dealt with tenure and dwelling type aspirations. The remaining two sections were focused upon aspiring owners and home owners respectively. The first section aims to explore disabled people's housing preferences, given that McCafferty's study suggested that disabled people's housing aspirations were slightly different from the general populations. The next two sections focus upon the experience of home owners and aspiring home owners. The second section focuses upon those who do not own their dwelling but would like to own. The purpose of this section was two fold. First, to identify those who had considered buying but had not pursued it and to find out their reasons why and secondly, to identify and glean some information about those who had considered buying and to find out what their experiences were of this process. It was hoped that this group would form the basis of the second phase of the study. The third section aimed to classify home owners in some manner and to identify whether they had experienced any problems in the house-buying process. Again this was primarily as a means of identifying those who could be involved in the second phase of the study.

Following from Eccles' (1995) study on housing information for disabled people, the third section aimed to find out whether disabled people had approached any

organisations for housing advice and what the nature of that advice had been. It also sought to discover where those who had not sought housing advice would go in the first instance.

The final section dealt with personal details, such as employment status of members of the household, income and receipt of benefits. This section was included in order to build up a picture of the socio-economic characteristics of households.

### *Pilot study*

The pilot study was carried out in the resource centre in which the Paisley Group was based. Respondents all had a physical impairment and were below retirement age. Some required assistance in completing the questionnaire although it had been produced for self- completion. Agreement was sought from the Centre Manager to carry out the pilot in the Paisley Disability Resource Centre (PDRC). Once this was secured, the group and myself discussed the details of carrying out the pilot in the centre and how much of a role they would have in the pilot study. It was agreed that the group would bring it to people's attention within the centre. I, in turn, would visit the centre as and when required to help people complete the questionnaire and to answer any questions they may have had. This gave me the opportunity to receive feedback on the questionnaire. Thirty questionnaires were sent to the PDRC, with 19 completions. Of these, nine were completed with assistance. Four people agreed to be interviewed for the pilot of the second stage of the study.

From the pilot study a number of problems were identified with the questionnaire. These related to the ambiguity of some of the questions and issues that could be raised. These problems were addressed for the Greater Glasgow Study. The pilot interviews were extremely useful in allowing me to determine the key points to be raised throughout the interviews and to familiarise myself with the interview situation. Finally, the pilot study also offered an opportunity for me to test out my skills with the computer packages SPSS and NUD*IST.

*The sample for the Greater Glasgow survey*

Recent studies into home ownership had tended to focus upon options for people with a learning disability rather than those with a physical impairment. It was decided therefore that those with a physical impairment would be the focus of the study. This would include those with a sensory impairment or multiple impairments. The focus upon those with physical impairments allows us to consider the barrier which people face when finding a suitable property. The target age of the respondents for the second stage of the study was of more importance than for the first stage. However, it was decided that as near as possible, the sample for the first stage of the study should comprise adults below retirement age, since this would be the age group most likely to enter the tenure. In Chapter 2 the idea of sustaining and maintaining older people in a tenure was identified as being the main way in which policy and research had understood disabled people within the tenure, while this study is interested in the access of younger adults into the tenure.

The problems of researching this group of people are not simply of a political nature, but of practical concern also. While disabled people can be identified through accessing the professional services they use, for example social work, occupational therapists and health services these avenues do not cover those who have been termed 'the hidden disabled'. A number of strategies were employed as a means of informing disabled people that I was conducting a study, summarised in Figure 4.4. Social work departments were contacted with the purpose of gaining access for the purpose of research. This proved to be the least successful strategy adopted since many of the social work departments contacted were undergoing restructuring at this time. Using this approach, questionnaires were to be distributed by occupational therapists through the social work departments as it was agreed that they would be the best placed to determine who should receive a questionnaire. Questionnaires were also distributed through social work resource centres.

Disability organisations were also contacted with a view to distributing questionnaires to members or by posting them out with mailshots. The advisory group also provided input by distributing questionnaires to their groups and telling other groups about the

study. One organisation allowed me to advertise the study on their web site and a disability interest paper also ran a piece on the study. Obviously a great deal of time and resources were expended on the part of all the organisations involved in the distribution of the questionnaire. What do they receive in return? During the negotiation for access I agreed to distribute a summary of results and if desired by the organisations would present the results of the study to the organisation. It was pointed out to organisations that results may not be available for a significant period of time. This I feel was a problem in that the lag between my request for assistance and the organisations actually receiving something in return has been two years. Would organisations think that I had used them and promptly forgot about my agreement?

**Figure 4.4**: Method of distribution of questionnaires

| **Organisation/ method of distribution** | Numbers given | Numbers received |
|---|---|---|
| Centre for Independent Living, Glasgow | 15 | 3 |
| The Advocacy Project, Glasgow | 20 | 1 |
| DUPU | 10 | 6 |
| Drumchapel Disabled Action group | 15 | 13 |
| Equality All for One | 20 | 5 |
| South Nitshill Disabled Club | | |
| Spinal Injuries Scotland | 140 | 49 |
| Possil and Milton Forum on Disability | 50 | 9 |
| The Point Project, Springburn | 10 | |
| Priesthill Volunteers and Disabled People | 20 | 3 |
| Glasgow City Council Disabled Employees Forum | 67 | 4 |
| Renfrewshire District Council - Social Work and Housing | 130 | |
| Glasgow City Council Social Work Dept.<br>- Fernan street<br>- Pollok DRC<br>- Partick area office | <br>40<br>20<br>130 | <br>6<br>1<br>- |
| North Lanarkshire Social Work dept | 300 | 12 |
| South Lanarkshire Social Work dept. | | |
| East Kilbride and Hamilton Forum on Disability | | 18 |
| Motherwell Disability Forum | 20 | 6 |
| Barrhead and Neilston Disability Forum | 20 | 3 |
| Monklands Forum on disability | 10 | - |
| Renfrewshire Forum on Disability | 30 | 15 |
| Springbank Centre for Independent Living, Maryhill | 24 | 8 |
| Other | | 2 |
| Webpage within CIL web site | - | |
| Article in Disability News | 3 | 3 |
| Total | 960 | 167 |

### *Advantages and disadvantages of the approach*

There are a number of problems with this approach, not least the method by which the sample was created. Because of problems contacting disabled people, the creation of the sample was neither random nor systematic, but what Shipman has called a judgement sample (1997). This type of sample means that levels of confidence are low

and that statistical tests would be meaningless. The method by which the questionnaires were distributed to the group differed greatly between organisations, some posted questionnaires to members, others handed questionnaires to members and others left questionnaires in a prominent area for people to complete if they so wished. The response rates in each area differed, those opting to post the questionnaires having the higher response rates. The understanding of who I was looking for by the contact agencies is another issue that may have skewed the sample. The high proportion of home owners in the sample could be due to agencies actively seeking home owners to give the questionnaire. Other limitations of the questionnaire are highlighted below:

1. The person completing the questionnaire would be the householder.

While the questionnaire was focused upon the circumstances of the household, with the intention that the disabled member of the household would complete the questionnaire, they may not have been the main householder. This situation could have resulted in important information being lost as they were unaware of what was happening with the home at particular points in time. This did not present itself as a significant problem in practice but was nonetheless a design flaw.

2. The respondent purchased their property after the onset of impairment.

Questions 20-28 have as an underlying assumption the belief that the problems people face when buying a house will be related to their impairment. However, as stated earlier, the main purpose of the questionnaire is to identify potential interviewees for the next stage of the study and in this sense the section achieved its objective. The section also gave indication of whether people did face difficulties and the nature of these difficulties, thus helping to structure the topic guide for interviewees.

3. There was no information on the household's mobility between tenures. This would have been an interesting thing to consider, especially if information on the onset of impairment had been included.

4. The questionnaire does not ask those who have applied for adaptations, but have not yet received a response/been refused whether they will be able to remain in their home and the implications of this.

5. The request for gross income rather than net income limits the comparability with the SHCS, which uses net income.

6. Similarly, the lack of an explicit question on the employment status of the head of household limits comparability with the SHCS.

7. Knowledge about the former dwellings before last move would have been interesting, especially for those who stated they moved to their present accommodation because of access problems in their former dwelling.

Despite these problems, the approach did have a number of advantages. First, it allowed basic information of the housing circumstances of this group to be collected over a wide area and for a substantial number of people. By contacting disabled people through a range of methods it attempted to overcome the significant problems in accessing this group of people and partly overcame the problem of focusing solely upon social workers as a method of contact. Furthermore, collaboration with disability groups in and around Glasgow meant that people were aware that the study was taking place and were willing to participate.

In total, 960 questionnaires were sent out to organisations in and around Glasgow, as summarised in Figure 4.4. Where questionnaires had originated from was recorded as each organisation's questionnaires were labelled with a code that denoted the point of origin. Through follow up calls to organisations and counting the numbers of questionnaires remaining in each organisations, it is estimated that of this number perhaps only half were actually received by individuals. Analysis of the questionnaires illustrated that those organisations that had posted the questionnaires to members exhibited the highest response rates. Nevertheless, despite these problems 167 households throughout Glasgow, North and South Lanarkshire, Renfrewshire and East Renfrewshire completed the questionnaire.

### *Analysis*

The questionnaires were coded. In addition to the closed questions a number of the open-ended questions were coded, for example question two on reasons for moving to present home, the adaptations carried out in the dwelling. Those open questions which could not be coded, all of which related to entry into the tenure (question 20-26), were entered into NUD*IST. SPSS (Statistical Package for Social Scientists) was used to analyse the data.

The low number of questionnaires (167) received meant that statistical analysis of the results would have been meaningless and so analysis focused upon descriptive statistics and cross-tabulations. Although the explanatory power of the results is weak, the aim of the questionnaire was simply to gain more of an idea of the housing circumstances of this group and to identify home owners and aspiring home owners, rather than the falsification or verification of a hypothesis. Although the advisory and Paisley group had been involved in the development of the questionnaire, they did not want involvement in the analysis. Similarly, the supervisory group felt that analysis should be left to myself. However, the results were discussed with each of the groups.

### *Analysis of the Scottish House Condition Survey (SHCS)*

SPSS was used to analyse the data from the SHCS. Within the SHCS, a number of variables could be employed as a definition of disabled person: long term illness/ disability, mobility problems or physical disability. Given that my study dealt mainly with those with a physical impairment, one could consider this group as a subset to be studied. However, this group is subsumed within the larger 'long term illness/disability group'. A comparison of the results from the three subsets was carried out and it was found that few differences were apparent. The largest data set, long term illness/disability was therefore used (see Chapter 5 for results). The sample of 20,000 was weighted to reflect national figures depending on the variable being analysed. For example, the social weighting was used when socio-economic characteristics were

being analysed, while the physical weighting was used for analysis on dwelling types and characteristics such as type of adaptation used.

Secondary analysis of a large-scale data set such as the SHCS offers researchers an opportunity to access information that ordinarily would be beyond their human and financial resources. However, similar to any survey, such large-scale surveys have their limitations, and the SHCS 1996 is no exception. Given the size of the dataset it is inevitable that anomalies will occur in the data. Another limitation of the uses of such a dataset is that inevitably questions that you may deem appropriate are often not presented or asked in a meaningful way for your study. Similarly the definitions employed by the survey may not be correct or appropriate from an individual researcher's point of view. For example, the SHCS 1996 definition of disability draws upon the census definition. As noted in Chapter 1, the definitions employed by government departments amongst others have been criticised by disability organisations for their medicalised view of disability. The social model approach taken in this study is therefore at odds with the definition employed by the SHCS. Following from this, the way in which questions are posed by the SHCS differ from the way in which questions would have been asked had a social model approach to disability been taken. Similarly, the use of the barrier free scale can also be questioned on this basis, while a dwelling may fail the stylised notion of a barrier free dwelling, it may be the case that for the household who lives there, the property is liveable and usable. This highlights a disparity in design guidelines whereby individuals often subvert or accommodate around such guidelines. Despite the problems associated with large-scale surveys, it must be borne in mind that they do offer access to data that would otherwise not be available. The limitations of the data set must be acknowledged.

It was acknowledged earlier in the chapter that the sample in the GGS was biased toward those below retirement age, but not to the complete exclusion of older age groups. This bias was understood in terms of the importance of younger households for the second stage of the study, i.e. interviewing home owners. In contrast, the SHCS sample exhibits an age range more akin to what one would expect for the disabled population, namely, a sample skewed toward the older age groups. Therefore the two samples from which the data are drawn, while dealing with the same population, have utilised different sampling methods, leading to a different demographic which are not

comparable in the sense of presenting the data together. Nevertheless, each of the data sets can provide interesting information about disabled people's housing circumstances, if the limitations of the data are acknowledged. As a result, in Chapter 5 the data from the SHCS is presented first in order to give a national context of the housing circumstances of disabled people.

## Stage 2- Interviewing Actors

### *Objectives*

> *The most fundamental characteristic of qualitative research is its express commitment to viewing events, actions, norms, values etc, from the perspective of those being studied.*
> (Bryman,1988, 61)

Two aims have been identified as the purpose of the interviews. These are:

- to understand the processes involved in disabled people accessing owner occupation; and
- to identify the barriers to home ownership for disabled people.

The importance of disabled individual's experiences in achieving these aims is emphasised through the centralising of their accounts within the narrative.

### *The advisory group*

The advisory group with myself and the supervisory group came up with issues thought to be of importance for the pilot interviews: the process of buying, maintaining and sustaining home ownership and information. It was agreed that I conduct the interviews and report back on issues arising and what they may mean for the study.

### *Selection of sample*

Forrest, Murie and Williams (1990) describe the owner occupied sector as being increasingly characterised by its *'differentiation and fragmentation'*. Owner occupiers can no longer (if ever) be seen as a homogenous group in terms of their experiences

within the housing system and their own personal characteristics. The heterogeneity of this group poses a challenge to the general study of owner occupation. Owner occupation can be seen to be differentiated by: the type of ownership available; the manner in which individuals purchase their home; the type of property they purchase; and their socio-economic characteristics.

The sample of home owners and aspiring owners was drawn from those who responded to the questionnaire and were willing to be interviewed. A number of criteria were developed for the selection of those to be interviewed within the two groups. Those aged 65 or over were excluded since the focus was on accessing the tenure rather than sustaining it. Those who had lived in their present home for more than ten years were excluded since it was thought that they would have difficulty recounting the actual process in any great detail. Indeed, during the course of interviews, many who had purchased relatively recently had difficulty recounting the exact details of the purchase. Those who had agreed initially to be interviewed were contacted, and the majority was happy to be interviewed. Of course, within any study the issue of self-selection may prove to be problematic. Following the objectives of the study, interviewees were chosen to exhibit a wide range of characteristics in relation to household size and socio-economic characteristics. Where interviewees had provided information on problems experienced in purchasing a property, this was used to inform the basic interview schedule for each interviewee. Respondents exhibited a wide range of characteristics in terms of gender, combined household income, whether they had a partner who was disabled or non-disabled, whether they were a wheelchair user, or whether they had problems accessing the tenure and the home. From the pilot study, three home owners and one 'aspiring owner' and from the main sample, nineteen home owners and seven 'aspiring' owners were interviewed. Aspiring owners were defined as those who had attempted to purchase in the past and had failed to do so and those who were in the process of attempting to purchase a property, be that at the stage of applying for a mortgage. In other words it involved those who had taken some action toward moving into home ownership. In the original proposal I had aimed to interview 20 from each category. However the response rate from the aspiring owners was low. There may be a number of reasons for this. While a large proportion of respondents stated that they would prefer to own their home, a smaller percentage had actually enquired about purchase. Of this number, only a few were at that point actively pursing home

ownership. The point at which people decide and consider themselves actively involved in the process of purchase seems to vary from household to household. Time also seems to have been a factor, with those looking for a property at the present time being more in evidence than those who have considered owner occupation in the past. This group seems therefore to have selected themselves out of the study through the possible decision that their experiences are of no value.

The interviews took place in two waves, April through to mid-June and mid July to September 1998, mirroring the timing of the distribution of questionnaires. In the first wave, a large proportion of wheelchair users were keen to be interviewed. At first I thought this was related to the high response from the Spinal Injuries Scotland sample to the questionnaire, given the high proportion of wheelchair users in this group. However, in the second wave of questionnaires a high proportion of wheelchair users also responded. This led to a questioning of why so many wheelchair users had responded to the questionnaire. Using SPSS it was determined that although respondents from Spinal Injuries Scotland did have a high number of wheelchair users, so too did the other non-specific organisations. Edinvar Housing Association, in its discussion of the evolution of the barrier free concept, noted that wheelchair users were used as a point of extreme in the sense that they experience the most difficulty with the built environment (Martin, 1992). Following this logic, it may be that those who use a wheelchair have the most traumatic experiences in securing a property and for this reason decided to take part in the study.

### *Approach*

As stated earlier, the heterogeneous nature of home ownership means that it is difficult to construct an interview schedule to suit all circumstances. I decided that in order to gain an insight into these processes, semi-structured interviews would allow the respondent to answer in their own terms and allow me to explore issues in greater detail, while still allowing for some degree of comparability (Gilbert, 1995; May, 1998).

The semi-structured interview allows not only the researcher to keep the topic on course, but allows the interviewee the scope to develop ideas and expand on areas not considered by the researcher. There are a number of ways in which the subject can be approached. Appendix 2 shows the basic topic guides used for aspiring and actual home owners. The interview began with a discussion of the person's housing history. The point at which they started the housing history was left up to themselves to an extent, with some starting from their marriage, others from when they acquired an impairment, and others from birth. While the topic guide suggests that questions were asked uniformly, often the discussion over buying the home developed from the housing history and the topic guide acted simply as that, allowing me to 'check off' points of importance rather than slavishly sticking to the questions as they were written. Issues such as the decision to buy a property, what their first move was (whether to secure a mortgage or find a house), time and sources of information, were raised. If interviewees had mentioned in the questionnaire that they had experienced problems, these were noted and raised if they did not arise in the conversation. The interview then discussed what interviewees saw as the benefits of home ownership and finally whether they had any comments they would like to make regarding housing, or anything we may have missed during the course of our conversation.

The relationship between the researcher and 'the researched' in an interview situation has been one that is often considered in qualitative research. First from the point of view of whether the interviewer, by virtue of their gender, race, impairment affects the interview process in a particular way and whether the researcher should reciprocate with information, to engage with the respondent in a more meaningful way. Oakley (1981) takes the concept of the interview to task in her paper *Interviewing Women: A Contradiction in Terms*, arguing that the supposed errors of poor interviewing that of subjectivity and involvement, and the 'fiction' of equality within the interview situation mirror gender stereotyping of women as passive, sensitive and intuitive (1981, 38). Oakley goes on to argue that the textbook approach to interviewing, with the emphasis on developing rapport, on being 'friendly but not too friendly', is flawed and perpetuates the subject/object dichotomy.

Following Oakley's reasoning, I attempted to interact with the people I interviewed as within any other social situation. That is, I did not refuse or parry questions but tried to

answer them openly. Often questions were about why I was studying this area, what I had done before, what would happen to the study and my own housing experiences. Rather than seeing this as hindering the research process I felt it added to my experience of the encounter. Of course, my reasons for doing so stemmed not only from a belief in equalising the research relationship, but also was probably influenced by my desire to find out as much as I could about interviewees' experiences of buying a house.

Interviews lasted between half an hour and three hours depending on the amount the householders had to say. Interviews were conducted in the interviewees' property, mainly for reasons of convenience for the householder and also the lack of accessible space within the University from which to interview those with mobility impairments.

Interviews were taped. Permission was sought for this when arranging the interview and interviewees were told at this time what issues would be covered in the topic guide. At the beginning of the interview, interviewees were again taken through the interview guide so that there were few surprises and were told that they were under no obligation to answer any questions and if they felt awkward to let me know. This I felt was quite important in the sense that I wanted the householder to know that they were in control of the situation not me. In other words I wanted the power relations to be very clear. I did not want the householders to feel that I was demanding information or that they were somehow being scrutinised in a negative way. At times, partners were present throughout the interviews, and occasionally joined the discussion. This was important because although the experiences of the disabled adult was important, often the family unit was comprised of two equal partners in the sense of joint decision making and from that point of view it was important to consider partners' experiences too, since often they were the ones actively looking for the property simply in terms of access issues.

Interviewees were asked if they would like a full copy of the transcript, although it was pointed out that this would probably take a few months. Many of the interviewees expressed an interest in the study and a desire to know the outcome of the study. For this reason a summary of results will be sent to every interviewee. Often after the interview householders would give me a 'tour' of their home pointing out where adaptations had been carried out, what strategies they adopted to get over poor design

problems and what future design plans they had for their home. This experience was invaluable as it gave me insight into how these households had been quite sophisticated in their use of space, their consideration of future access and adaptation issues of their home.

## Stage 3- Interviewing gatekeepers

### *Objectives*

As mentioned earlier, disabled people's experiences of buying a property would dictate who would be interviewed in the third and final phase of the study. From the interviews, it was apparent that those organisations ordinarily involved at various stages of the process, namely lenders, estate agents and builders, were most often discussed. The aim of the interviews with these organisations was to highlight issues raised by disabled people in relation to the organisations ordinarily involved in the housing system, to gauge the level of awareness of disabled persons' needs in the housing system and to consider how the current policies within their respective organisations would help or hinder disabled people in accessing owner occupation.

### *Sample*

From interviews, three main institutions were identified as being of importance in the house buying process: lenders, estate agents and builders. Tate (1997) had recently conducted a piece of research in Scotland looking into new build provision for disabled people, and it was felt by the co-sponsors and myself that any work on builders would be a repetition. However, I decided to interview one company that had been involved in a private development that included a number of flats suitable for disabled people in the Glasgow area. Also, the proposed amendments to Part T of the building regulations had been released since Tate's study, and given the implications of the amendments to building in Scotland and access for disabled people, I felt that it was appropriate to contact a builder. Four lenders at the branch level were interviewed, these were chosen from the top five lenders in Scotland. Finally, three representatives from the top estate

agents in Scotland were interviewed, again from within the Glasgow area. All interviewees had a position of responsibility within their institutions, for example branch managers or sales directors.

### *Approach*

A semi-structured interview was employed for each of the interviewees (see Appendix 2). All interviewees with the exception of one lender agreed to be taped and field notes were taken in this instance.

With regard to lenders, before finalising the topic guide, I sought advice from an employee of the Centre for Independent Living, Glasgow who had experience of dealing with the benefits system and of securing a mortgage for a disabled person who was reliant on benefits. Following from this meeting and the issues raised from interviews the topic guide included: questions around general procedures for lending; the type of mortgage products on offer; whether there are any guidelines on benefits being considered as income; and an awareness of the types of benefits available to disabled people. Interviewees were asked whether they had considered the implications of insurance cover and mortgage availability and finally whether their institution dealt with shared ownership mortgages. Examples were used in order to make explicit exactly what a lender would do in a particular situation and also to see if this elicited any stories of personal experience dealing with this issue. In addition to this, the Council of Mortgage Lenders were approached and asked for any information relating to guidance on their position of lending to people in receipt of benefits.

With estate agents a similar approach was employed with the topic guide asking general questions as to what they saw the role of the estate agent to be. Questions then turned to issues of what was contained in a house schedule, on databases and other media. Examples were again used to discover what issues would be identified as important by the estate agent for disabled people. The issue of adaptations was raised in the context of house prices and whether adaptations were viewed as a negative or positive addition to a property. In addition, the implications of the amendments to Part T of the building regulations were discussed.

Finally, the interview with the sales director of a well-known private developer again followed a topic guide that, at the request of the company, had been sent prior to the interview. The interview began with the respondent outlining the nature of his company and its position within the building trade at the present time. The interview then turned to specific issues relating to the development mentioned earlier. The interview concluded with a discussion of the amendments to Part T and what factors would need to change in order for there to be an increase in the proportion of new build houses suitable for disabled people.

Although a semi-structured interview was employed in both stages two and three, I felt that my role when interviewing gatekeepers differed from that when interviewing aspiring/ home owners, in the sense that I was playing the role of not knowing anything and was relying on these people to tell me everything. I also had the impression that they were 'toeing the party line' and being very careful in their use of words when replying. On a number of occasions, interviewees stated that they were not discriminating against disabled people, to which I replied that I was not suggesting such a thing. However, something in my line of questioning, or the way in which I delivered the questions may have given them this impression. Perhaps this explains why I felt they were choosing their words carefully.

Interviewees were offered a copy of the transcript and a copy of the results when the study was complete. Most were not concerned about receiving a transcript and a few wished to receive a summary of the results.

## *Analysis of interviews*

### Preparation of data

As stated earlier, all interviews but one were taped. Notes were taken throughout the course of the interview and were fully written up for this interview. The remaining

interviews were fully transcribed by myself. Although time consuming, the advantages of full transcription outweigh the demands on time, as noted by Heritage:

> *The use of recorded data is an essential corrective to the limitations of intuition and recollection... it may be noted that because the data are available in 'raw' form, they can be re-used in a variety of investigations and can be re-examined in the context of new findings.* (1984, 238)

Certainly in writing up the interview notes with a lender, I found that even though the notes were written immediately after the interview, my recollection of phrases and the context within which some statement were made was hazy. I also felt that the importance of some statements over others was dependent upon myself, and in this sense I was already analysing the data. While transcribing the interviews I noted themes, issues that seemed to be of importance or which made me consider something.

#### Analysis

Qualitative data have been characterised as being '*voluminous and difficult to handle*' (Lee and Fielding, 1991, 3). The process of analysing such data is rarely explained, causing further frustration to the novice researcher. Kelle has described the process as:

> *The collection and analysis of unstructured textual material in order to develop concepts, categories, hypotheses, theories (or mere descriptions of social life worlds). Thus, most of the time during qualitative data analysis is spent on reading, rereading, interpreting, comparing and thinking on texts.* (1997, 2.9)

Often the process of doing a study is broken up into discrete categories, such as the formulation of a research question, the carrying out of fieldwork, the data collection and finally the analysis of the data. However the reality is somewhat different with some writers pointing out that analysis begins from the point of data collection and continues throughout the study. This position or understanding of the research process can be seen to be influenced by the grounded theory method to analysing data developed by Glaser and Strauss (1967). The approach follows an inductive approach to analysis and is, as the name would suggest, interested in theory generation from the data, suggesting that themes and theory should emerge from the data rather than from the researcher's own theoretical position. Pure grounded theory has come under attack not least for this position, since it is impossible for a researcher not be informed by their reading and

theoretical standpoint (see Bryman, 1988). Nevertheless, the idea that themes and issues should be allowed to emerge from the data, has been a powerful force within qualitative research and grounded theory is often the standard referred to by most writers (Silverman, 1993).

In order to analyse data, it is necessary to break it into different parts that are more manageable than a whole piece of text. This process is done through coding. Coding can be seen as a process of data reduction and data complication, since it can be used to segment the data into simpler categories and it can be used to expand the data, to ask new questions and consider new levels of interpretation (Coffey and Atkinson, 1996). While coding can be seen as part of the analytic process, it is not the analysis itself. Initially I began coding by considering the different areas of the house buying process as a means of breaking down the data into themes. For example one general code was barriers to home ownership and this included finance, finding a property, attitudes. These themes were further divided into smaller themes, for example finance included personal finance, lenders, insurance, affordability, grants. The coding system was hierarchical, following from my use of the computer package NUD*IST. The creation of the codes did not simply take place when the transcripts had been inputted into NUD*IST and I was to begin the coding. Rather, some codes were influenced by the section headings in the interview; others emerged during transcription and others again during the formal coding of the transcripts. During this process, some codes were discarded others created, and some were moved within the hierarchy.

The analysis and interpretation of the data involved linking categories together and making connections. The use of Boolean operators such as union, intersect and the use of keywords, by NUD*IST allows this process of making – albeit mechanistic - connections slightly easier. As noted earlier through the processes of conducting interviews and the transcription, I had written notes on ideas and thoughts that occurred throughout the fieldwork. These thoughts and ideas were the method by which I initially began the analysis of the data. Ideas and thoughts were 'tested' against the data. Generally at this stage, big ideas were covered; for example, all the organisations interviewed used an individualised view of disability. This was refined to consider how this was played out in their discussions of disabled people, and to consider when contradictions occurred, for example when notions of equality and difference were

used. At other times, issues had not been considered but had emerged through 'playing' with the data, and seeing where it would take me. Ideas were tested, discarded or reworked, from which other questions and ideas arose or previous puzzles were solved. This process is of course very time consuming and, given the nature of analysis, could be endless. However, eventually I came to a point where I felt the data were 'saturated'.

#### A word on computers

As noted by Dey (1993, 55), a computer can help us to analyse our data, but it cannot analyse our data. A number of writers have expressed concern over the increasing use of computers for qualitative data analysis and the establishment of a new orthodoxy within qualitative data analysis (Coffey et al., 1996). These worries stem from the inference that such programs conduct 'theory building' rather than focusing upon the coding and retrieval functions that are the basis for many of the packages. Kelle, however dismisses these worries by pointing out that the system of indexing employed by such programs is not some new development in the field of research, but employs a technique which has been around for hundreds of years: the construction of indexes and the inclusion of cross references in text (1997, 2.2).

The advantages of computer packages such as NUD*IST lies in their ability to make data manageable and allow the data to be arranged in a number of different ways in a short space of time. It is flexible in the sense that as ideas emerge they can easily be inserted into the analysis. From my own experience, it has allowed me to change codes, move them around without the inconvenience of managing reams and reams of paper. It records, through the use of memos, how codes have developed as ideas have changed and so provides an important 'tracking device' of the development of the coding and analysis.

The possibility of such programs to change the craft of research in unanticipated ways has been the main concern of researchers (Fielding and Lee, 1991). The ability to do less rigorous research has also been raised, although as the creators of NUD*IST point out, computers make the process more transparent and allow analysis to be scrutinised.

## Getting involved? An evaluation of participation in the project

The section reflects upon the research process and considers the level of participation of disabled people in the fieldwork. This will be based on a framework developed by Martin (1994), using Hall's guidelines for doing participatory research (1978). Martin has noted that:

> *One of the problems associated with FPR [feminist participatory research] is its vague and sometimes nebulous quality. This can present an obstacle to researchers and community groups pursuing this research approach and considering it valid*. (1994, 134)

For this reason, Martin developed an evaluative framework based on Hall's guidelines (1978). Martin divides the evaluation into five distinct areas of: initiation and control; critical content; collective analysis; learning and skills; and uses for research and action. This final section will briefly address these issues in relation to this study.

### *Initiation and control*

This section has three main questions attached to it. Who initiated the research, who defined the problems of the research and finally who paid for the research. Because of the nature of the CASE studentship, a number of individuals were involved in initiating the study, many of whom are representatives of organisations with particular remits. So for instance the MBHA and Scottish Homes dealt with the practice of providing housing, while Jo Milner and Robina Goodlad were responsible for developing a proposal which was academically worthy while being of relevance to the industrial sponsors. Finally, given a remit to work from I had to develop a more robust study. The nature of the CASE award means that it has a strong practice element tied to the proposal. However, it does mean that many people's different interests are tied up in such as project and the 'ownership' of the work is sometimes called into question.

As the project progressed, I had some influence in developing the original idea and defining the research problems. As noted earlier, since the beginning of the study I had contacted and spoken to various individuals within disability organisations about what

they considered to be the main housing concerns of disabled people. Talking to people throughout the year convinced me that any discussion of owner occupation would have to be placed in some sort of context. This was the rationale behind stage one of the study. The advisory group were involved to a limited extent in the formulation of the questions to be asked in the questionnaire and interviews.

The issue of control and who formulated the research question is especially pertinent to this study. Earlier in this chapter I alluded to the break down of relations between the advisory and supervisory group. This had come about due to the industrial supervisors' belief that households with a disabled child should be included in the study. The advisory group disagreed, feeling that the study was already large and that it raised different issues to that of a disabled adult attempting to buy a house. I also had reservations about including children in the study. First of all in order to be manageable and achievable, a PhD must have a relatively tight focus and the study was already becoming large in size due to the co-ordination of a large number of agencies involved in the study and the time these had taken to organise. More importantly, the methodological implications of subsuming one group within the other were also of concern. First, the approach assumed that the problems facing a household with a disabled adult would be the same as those facing a household with a disabled child. While a parent may need to stay at home to care for a child, thus resulting in the loss of income, this is qualitatively different from the head of household or joint householder being unable to secure income and thus face barriers in trying to secure a mortgage. Given that the starting point of the project was discrimination against those with physical impairments it was therefore of importance to use the factor of direct experience of impairment as a 'controlled variable'. Furthermore, given the lack of research into this area the study was exploring the extent to which a disabled adult could access the tenure. Grouping adults and children together ignores the rights and responsibilities that adults have in contrast to a child. For example, a child cannot apply for and receive a mortgage while an adult can do so. Discussion around this issue lasted several months, culminating in a meeting being arranged between the advisory and supervisory groups, and myself. In the end the industrial sponsors refused to move on the issue with it being decided that I would carry out interviews with families, a process which took a couple of months. Findings and analysis from this research have not been included in the thesis as I feel it would weaken the argument presented.

However, the advisory group felt that the supervisory group had undermined their role in the study. The balance of power lay quite clearly with the funders, who it appeared were content to allow the advisory group to form and take a role in the study, until conflict arose.

While I organised meetings throughout the summer months of 1998, these were poorly attended and the atmosphere of free discussion had changed. I attempted throughout the course of the final year to re-initiate contact with the group as a whole, through telephone conversations and the arrangement of advisory groups meetings. These proved unsuccessful.

### *Critical content*

The decision of who decides what is to be studied has already been considered. As stated earlier, the co-funders originally decided on what was to be studied and I was constrained by that. The advisory group were given a copy of the research proposal and asked for critical comments and the group as a whole were quite positive. This became an issue as described earlier.

Martin, in evaluating her own study, comments that it was mainly the researcher who carried out the study because the community felt they did not have the skills, time, confidence or knowledge to carry out fieldwork. My experience of the advisory group mirrored Martin's experience. However, the Paisley group did play an active role in the development of the questionnaire. The advisory group was involved in this and in the creation of interview schedules for the second and third stages of the study.

### *Collective analysis*

Information was gathered primarily by myself, although the advisory group and the Paisley group were involved in the distribution of questionnaires and informed a great many people that the study was taking place.

Analysis was carried out by myself, primarily because as discussed above, the group felt that they did not have the skills to carry out this type of work and preferred to adopt an advisory capacity. Furthermore, analysis began after the decision to include children in the study and so contact had been lost with many in the group.

### *Learning and skills*

Throughout the project I was the main beneficiary in relation to learning and skills. I learned more from the organisations and disabled people who kindly agreed to allow me to spend time with them than they did from me. At a technical/practical level I was the one who learned different computer packages to allow me to develop my analytical skills. Those who engaged in the production of the pilot questionnaire may have learned something about the process of developing and implementing a questionnaire.

### *Uses of research for action*

Ordinarily, the research student would decide on what will happen to the results, with the main route being a thesis and the production of papers for academic journals. However, in this case it is hoped that the results will be useful to a wider audience than academics and to this end, the supervisory group will work together to decide how and where the results are distributed. Similarly I had offered to present results to those organisation that were involved in the distribution of the questionnaire and all interviewees will receive a summary of the results.

Ultimately, the research student will benefit from the research. The question of who benefits, relates to Oliver's (1992) assertion that it is not possible to know whether research is emancipatory until the benefits of the research for disabled people can be seen. In the short term, the researcher will always be the main beneficiary of research, and depending on what happens to the research after its completion, can the benefits for others be determined.

On reflection of my experiences in conducting this study, I do not agree that the research process in the current social and political climate can be equal and have sympathy with Shakespeare's conclusion that:

> *I am not naïve enough to imagine I have completely equalised the relationship, because I believe this is ultimately impossible. I write the articles; I have the academic voice and authority; I have the education and the language which contributes to the acceptability of what I write.* (1996, 116)

## Summary and Conclusions

This chapter has reviewed the methods employed throughout the study and the reasons for their selection. The political nature of research as it relates to disability studies has been discussed, noting that while a researcher may have a commitment to the principles of emancipatory research, and the practice of realising such a goal is difficult.

The achievement of this goal requires the commitment of those involved in the research project, particularly those who fund the research. Following from this, I am inclined to agree with Zarb (1992) that given current social and economic conditions, the goal of emancipatory research is a dream. However, given the commitment of those involved in a research project it is possible to involve those who are ordinarily the subjects of research as the discussion earlier in the chapter illustrated. The practicalities of doing a PhD have been discussed in some detail along with the execution of fieldwork.

The following chapters will present the findings of the fieldwork described here. Chapter 5 presents the findings of the questionnaire, referred to as the Greater Glasgow Survey and the results from the analysis of the SHCS 1996. The remaining chapters draw upon the interview data, with Chapter 6 providing insight into the process of buying a property; a theme continued in Chapter 7 that considers the barriers identified by aspiring/home owners through their experiences. Chapter 8 considers the strategies employed by disabled people who managed to purchase a property, looking at the 'access points' available to this group when attempting to enter the tenure.

# Chapter Five: Circumstances and characteristics of Owner Occupiers

## Introduction

In the preceding chapters, the development of 'special needs' housing as the main way through which disabled people's housing needs are conceptualised has been discussed with reference to what has been termed the individual model of disability. The results of such a policy have been discussed, with the argument being made that disabled people's housing needs or circumstances have not been sufficiently dealt with, particularly for those in the owner occupied sector. This was understood as being a function of the way in which home ownership has not been considered the natural tenure for this group. Yet, clearly a number of disabled people and their households have accessed the tenure. Through secondary data analysis of the 1996 Scottish House Condition Survey (SHCS), this chapter will consider the socio-economic characteristics of households with a disabled person in the owner occupied sector. The aim of the chapter is to identify who, within the wider disabled population has accessed the tenure and provides a basis for discussion of who is likely within this group to access the tenure in the future. The first section provides some basic information from the SHCS about the housing and socio-economic characteristics of disabled people in general, showing that as a group, they are poorer, older and more likely to rent their property than the general population. The second section focuses upon owner occupiers, focusing upon the socio economic characteristics of households with a disabled person compared to owner occupied households with no disabled persons. In Chapter 4 the difference between the GGS and the SHCS samples, namely the younger age profile of the GGS was highlighted. In order to contextualise the owner occupiers selected for this study, the third section will briefly consider the characteristics of owner occupier households within the GGS study. The chapter concludes with a discussion of the findings of this chapter in relation to access to this tenure.

## The 1996 Scottish House Condition Survey: Secondary Analysis

### *The circumstances of households with a disabled person: a brief discussion*

This section presents a summary of the socio-economic circumstances of disabled people in comparison with households that do not contain a person with a long-term illness or disability. Throughout the course of this section the reader will be referred to Appendix 5, which contains detailed tables from which the following discussion is based. All results are weighted to reflect national estimates.

The SHCS estimated that around 621,000 households have someone with a long-term illness or disability, 29 per cent of all households in Scotland (SHCS, 1997). As the 1988 OPCS survey and recent surveys have affirmed, the majority of disabled people tend to be of retirement age, with an estimated 69 per cent of disabled people aged over 60 compared to 29 per cent of the general population (Martin et al., 1988). The 1991 census for Scotland estimated that 56 per cent of disabled people were aged 60 or over. Older households constituted a large proportion of the disability cohort, with over 40 per cent of the disability cohort over retirement age, compared to 25 per cent of the non-disabled population (see Table 5a) and similar to the main population are amongst the poorest groups in Scotland (SHCS, 1997). Considering household types, there are a higher proportion of older households within the disability cohort, over 40 per cent compared to fewer than 20 percent for the non-disabled cohort (see Table 5b). Small families are under represented within the disability cohort, with only eight per cent of the sample in this category compared to 20 per cent of the non-disabled sample (see Table 5b).

Martin and White (1988) made explicit the link between poverty and disability, estimating that a third (34%) of non-pensioner disabled people had mean incomes of less than half the average, compared to less than a quarter of non-disabled people. The SHCS estimated that the median income in Scotland is £193 per week net. A quarter (24%) of the disability cohort has net incomes on or below £99 per week compared to 15 per cent of the general cohort (see Table 5c). Over two fifths (43%) of the disability

cohort indicated a high dependency on benefits (defined as having 90% or more of income from benefits) compared to just only 14 per cent of the non-disabled cohort (see Table 5d). Fifteen per cent of the disability cohorts described themselves as being independent of benefit compared to three fifths (62%) of the general cohort. Across both cohorts both single adult and older households have a higher benefit dependency and lower incomes than other household types. The Labour Force Survey of 1995/6 found that in Great Britain as a whole, 40 per cent of disabled people could be described as economically active compared to 83 per cent of the population. Comparing the number of adults in full time work in households, in the SHCS 71 per cent of the disability cohort households have no adults in full time work, compared to 35 per cent of the non-disabled cohort (Table 5d). Under a fifth (19%) of heads of household in the disability cohort are in full-time employment, with 60 per cent of the non-disabled cohort falling into this category.

The OPCS survey (1988) estimated that of the 93 per cent of disabled people living in a private household, 46 per cent live in an owner occupied house, while a more recent study by McCafferty (1994) estimated this figure to be 49 per cent. Owner occupation is now the majority tenure in Scotland, with 57 per cent of all households falling into this category in 1996. The figure for the disability cohort is almost 20 per cent lower, with only 38 per cent of households living in the owner occupied sector and 26 per cent lower than the non-disabled cohort (see Table 5f). In relation to dwelling types, a quarter (26%) of the disability cohort lives in a tenement dwelling and a further quarter live in a terraced property (see Table 5g). The next section shall now consider the circumstances of owner occupied households who have a person with a long-term illness or disability.

### *Summary*

This section has presented a summary of the socio-economic circumstances of disabled people in comparison with households that do not contain a person with a long-term illness or disability. Older households constituted a large proportion of the disability cohort, and similar to the main population are amongst the poorest groups in Scotland. From the analysis it has been shown that households containing a person with a long

term illness or disability are generally poorer than the non-disabled population, more reliant upon benefits as a source of income, with high levels of no one in paid employment. In relation to tenure, the disability cohort is less likely to live within the owner occupied sector than the non-disabled population. The next section shall now consider the circumstances of owner occupied households who have a person with a long-term illness or disability.

### *Home owners: comparison of characteristics*

The Scottish House Condition survey estimated that in 1996 57 per cent of households in Scotland fall within the owner occupied sector (SHCS 1997,63), making it the largest tenure in the country, although less than Britain as a whole, where home ownership stands at 67 per cent (Wilcox, 1999). As home ownership has become the tenure of first choice within Britain and Scotland, the tenure has been characterised not by homogeneity, but by increasing 'differentiation and fragmentation' (Forrest et al., 1990). This section will consider the characteristics of home owners from the SHCS, breaking down the general figures to determine whether the characteristics of households with a disabled person are any different from non-disabled households (referred to throughout the section as disability and non-disabled cohort respectively).

The emphasis upon younger homeowners as a means of understanding access into the tenure as opposed to sustaining the tenure is raised. Are the characteristics of younger homeowners different between the two groups? Analysis of this group through the exclusion of the older smaller and single pensioner households will be used to determine whether there are any differences between the younger cohort.

Table 5.1 illustrates the characteristics of homeowners from the non-disabled cohort and the disability cohort, those households with a household member who is classified as having 'long term illness or disability'. It can be seen that there is a higher proportion of older head of households within the disability group than within the non-disabled group. Forty two per cent of all head of households within the disability cohort falling into the over 65 years of age category and 16 per cent of all heads of households within the non-disabled group. Forrest and Leather (1998) have noted that

the home owning population is getting older which could lead to problems in the future in relation to the maintenance of stock. The figures for the disabled grouping reinforce the link between age and disability (Martin et al., 1988). The question arises then of whether these people entered the tenure with no illnesses and developed as the years progress or accessed the tenure at a time when they could be classified as long term sick or disabled.

#### Employment of head of household and numbers of adults in full time employment

Homeowners generally have higher employment rates and income relative to other tenures (Maclennan et al., 1997). Within the non-disabled group, just under three quarters of heads of households are in full time employment, compared to a third of the long term sick and disabled category. Not surprisingly given the higher age of this cohort, 45 per cent describe themselves as retired. Excluding older households, 86 per cent of heads of non-disabled households are in full time employment compared to just over half of the disability group.

The head of household will not be the only person capable of employment, with households often having multiple earners as adult children remain in the home for longer periods of time and partners working. Those households classified as long term sick/ disabled have a higher proportion of no adults in full time work than the main cohort (see Table 5.1).

**Table 5.1** Comparison of general characteristics of owner occupier subgroups

| Variables | Non-disabled % | Disabled % |
|---|---|---|
| **Owner occupiers as % population** | 64 | 38 |
| **Age of HOH** | | |
| 16-24 | 3 | 0.3 |
| 25-39 | 33 | 10 |
| 40-59 | 41 | 35 |
| 60-64 | 6 | 12 |
| 65-74 | 11 | 24 |
| 75- 80 | 3 | 11 |
| 81+ | 2 | 7 |
| | | |
| **Employment of HOH** | | |
| Full time | 73 | 31 |
| Part time | 4 | 3 |
| Unemployed | 2 | 2 |
| Retired | 19 | 45 |
| | | |
| **No. of adults full time work** | | |
| 0 | 23 | 57 |
| 1 | 44 | 29 |
| 2 | 28 | 12 |
| 3 | 4 | 1 |
| 4 | .8 | 0.4 |
| | | |
| **Benefit dependency ex cb (1)** | | |
| Independent | 75 | 26 |
| Low | 10 | 26 |
| Medium | 7 | 23 |
| High | 6 | 23 |
| | | |
| **% of Outright owners** | 28 | 52 |
| Total (n) '000s | 961 | 236 |

Source: SHCS 1996

1: excluding child benefit

Excluding older households, the proportion of numbers of adults in full-time work increases for both groups, although at a lower rate for disability groups. Just over half of non-disabled households have one person in full-time employment and a third with two people and only eight per cent have no household members in full-time employment. In contrast, just under a third of all disability households have no adults in full-time employment (30%), while just under half (46%) have one person and a fifth have two adults in full-time employment.

### Household type

Within the SHCS, an emphasis was placed on the importance of household types in relation to tenure, income, benefit dependency and a range of other indicators. Table 5.2 shows the breakdown of household types within the two groups.

**Table 5.2** Comparison of household types by cohorts

| Household type | Cohort % | |
|---|---|---|
| | Non-disabled | Disability |
| Single adult | 11.1 | 6.1 |
| Small adult | 22.8 | 19.6 |
| Single parent | 1.7 | .7 |
| Small family | 23 | 7.9 |
| Large family | 10 | 5.8 |
| Large adult | 13.8 | 16.5 |
| Older smaller | 9.2 | 27.6 |
| Single Pensioner | 8.5 | 15.8 |
| Total (n) '000s | 961 | 236 |

Source: SHCS, 1996

From the SHCS, small adults and small families are the most likely household types to be within the owner occupied tenure, while this is confirmed within the non-disabled sample there are a smaller proportion of small families amongst the disability group. Older smaller households are also much in evidence in both groups, but are of more significance amongst the disability group.

### Income issues

Both cohorts exhibited a wide variation in income, as would be expected, given the heterogeneity of the tenure. Table 5.3 illustrates the difference between both groups. The high percentage of owners living on a low income can perhaps be explained through the proportion of older households, whom the general report on the SHCS noted were amongst the poorest groups in Scotland (1997, 67). However this group may be 'asset rich', while they do not have much disposable income, their property is an asset with older households in this tenure more likely to own their property outright. In general the non-disabled cohort tend to have higher incomes than those within the

disability group, with 50 per cent having incomes over £300 per week compared to a quarter of the disability cohort.

**Table 5.3** Comparison of net income of owner occupiers between cohorts

| Net weekly income (£) | % Non-disabled cohort | % Disability cohort |
|---|---|---|
| 0-99 | 9 | 19 |
| 100-199 | 18 | 34 |
| 200-299 | 22 | 22 |
| 300-399 | 21 | 13 |
| 400+ | 30 | 12 |
| Total (n) '000s | 961 | 236 |

Source: SHCS, 1996

The higher income of the non-disabled group is borne out when older households are excluded from the analysis, with only four per cent of general owners having incomes below £100 per week compared to 11 per cent of the disability group. Just under a quarter of the disability group have income between £100-199 per week. Coupled with the fact that studies have shown that disability incurs a number of extra costs suggests that home owners within this cohort may have even less disposable income than other home owners (see Martin and White, 1988).

As can be seen from Table 5.1, large proportions of both groups are classified as outright owners, which changes the level of costs associated with the tenure. The proportion of older households within the disability cohort can partly explain this. This may also be due to a number of other factors, a higher number paying off their mortgage before retirement, or the increase in insurance policies which will pay off outstanding costs of the mortgage due to the onset of certain illnesses and impairments.

Table 5.1 also shows the high proportion of homeowners within this cohort with a high dependency on benefits (excludes child benefit) compared to the non-disabled cohort. While the higher proportion of older households within this grouping (see SHCS) can partly explain this, disabled people do tend to have a higher dependency on benefits than the rest of the population. The OPCS survey (1988) estimated that around 86 per cent of disabled people are in receipt of some form of benefit and over half (54%) are totally dependent on them (Martin et al., 1988b, 26). Breaking this down by household type, while single pensioner and older households do have a high level of dependency

on benefits across both groups, within the disability group, all households show a higher dependency on benefits than the non-disabled group (see Tables 5.4 and 5.5).

**Table 5.4** Benefit dependency amongst households in disability group

| Household type | Disability cohort - benefit dependency level % | | | |
|---|---|---|---|---|
| | independent | low | moderate | high |
| Single adult | 32 | 13 | 17 | 37 |
| Small adult | 43 | 28 | 12 | 13 |
| Single parent | 19 | 26 | 47 | - |
| Small family | 61 | 29 | 6 | 4 |
| Large family | 57 | 29 | 10 | 4 |
| Large adult | 36 | 30 | 18 | 12 |
| Older smaller | 5 | 25 | 37 | 30 |
| Single pensioner | 1 | 22 | 29 | 48 |
| Total (n) '000s | 61 | 61 | 54 | 55 |

Source: SHCS, 1996

While a significant section of those categorised as having a high dependency on benefits fall within the older households, within the disability group, one third (17,481 households) are younger household types, meaning that they are sustaining home ownership through benefits.

**Table 5.5** Benefit dependency amongst households in non-disabled group

| Household type | Non-disabled cohort- benefit dependency level % | | | |
|---|---|---|---|---|
| | independent | low | moderate | high |
| Single adult | 84 | 5 | 2 | 6 |
| Small adult | 92 | 4 | 2 | 1 |
| Single parent | 69 | 16 | 12 | 2 |
| Small family | 95 | 3 | 1 | .3 |
| Large family | 94 | 4 | 1.4 | .3 |
| Large adult | 84 | 7 | 3 | 4 |
| Older smaller | 12 | 35 | 30 | 21 |
| Single pensioner | 2 | 31 | 32 | 34 |
| Total (n) '000s | 721 | 96 | 68 | 58 |

Source: SHCS, 1996

The most significant cost associated with home ownership is the mortgage. Comparing the mortgage costs of the two groups it is clear that the non-disabled group tend to have higher mortgage costs than the disability group. The younger households also follow this trend. The higher costs can perhaps be explained through the higher incomes of the non-disabled group and therefore having the capacity to afford a higher mortgage; this is borne out by a comparison of income by mortgage costs, with those with higher mortgages tending to have higher incomes. Lower mortgage costs tend to suggest

lower value property, which has implications for the sustainability of a property in the sense of repairs and maintenance.

**Table 5.6** Weekly mortgage costs: non-disabled and disability cohort

| £ | General cohort % | Disability cohort % |
|---|---|---|
| No mortgage | 28 | 52 |
| 0-25 | 11 | 16 |
| 26-50 | 27 | 20 |
| 51-75 | 19 | 7 |
| 76-100 | 8 | 3 |
| 100+ | 7 | 2 |
| Total (n) '000s | 961 | 621 |

Source: SHCS, 1996

As noted earlier, the high proportion of outright buyers within the disability group can partly be explained through the numbers of older people within the group. Excluding older households, within the disability cohort a third (29%) of households own their home outright compared to 16 per cent of the non-disabled group. The ability of disabled people to purchase and sustain a private property through benefits has been as an issue within the disability movement and within some housing agencies (Carson, 1998). Table 5.7 shows the incidence of younger disabled households with a high benefit dependency through a mortgage or owning outright. Of course, these figures do not tell us whether the tenure was accessed while the household had such a high benefit dependency, they do however suggest that it has been possible for these households to sustain the tenure at some level.

**Table 5.7** Owner status of those with high benefit dependency (disability group)

| Household Type / status | Single adult % | Small adult % | Small family % | Large family % | Large adult % |
|---|---|---|---|---|---|
| Outright | 57 | 43 | 7 | | 43 |
| Mortgage | 43 | 57 | 93 | 100 | 57 |
| % of all h'holds with dependency | 30.4 | 35.1 | 4.2 | 3.1 | 27.2 |

Source: SHCS, 1996

From Table 5.7 it can be seen that most households are divided fairly evenly between owning their home outright and paying a mortgage, apart from the small family cohort where the overall majority pay a mortgage.

The implications of a family paying a mortgage must be considered given that they have a finite and small income coming in to the home. From interviews, the significance of benefits, even for those not entirely reliant on them was great. Although changes to state mortgage protection do not apply to disabled people, the standard rate of interest at which government will pay for loans was a constant worry, with many families having to use Disability Living Allowance (DLA) or some other benefit to pay the difference. Those who had endowment policies also had to pay these from their own incomes. The ability of this group to undertake repairs and maintenance with limited funds raises issues over the sustainability of this group to maintain a suitable living environment. This may also affect the value of the property available to this household.

#### Household by income

Considering the income of households, single pensioners have the lowest income within both groups, with just under half of this group having incomes less than £99 per week within the non-disabled grouping and over half within the disability grouping. From Table 5.20 the disparity between the two groups is apparent, with all household types within the general population having higher incomes than the disability group. The likelihood of certain households to be owner occupiers was raised earlier, with small adult and small families being likely to be within this tenure. Tables 5.8 and 5.9 show the difference between both of these households between the groups. Households within the disability group have lower incomes than their non-disabled counterparts.

**Table 5.8** Income breakdown by household type: non-disabled cohort

| | Income per week £ (%) | | | | |
|---|---|---|---|---|---|
| Household type | 0-99 | 100-199 | 200-299 | 300-399 | 400+ |
| Single adult | 11 | 32 | 34 | 12 | 9 |
| Small adult | 4 | 12 | 21 | 24 | 38 |
| Single parent | 10 | 30 | 29 | 21 | 8 |
| Small family | 1 | 7 | 22 | 27 | 43 |
| Large family | 1 | 8 | 17 | 29 | 45 |
| Large adult | 5 | 15 | 23 | 24 | 33 |
| Older smaller | 16 | 41 | 20 | 12 | 10 |
| Single pensioner | 46 | 40 | 10 | 1 | 2 |
| Total (n) '000s | 87 | 173 | 211 | 202 | 288 |

Source: SHCS, 1996

**Table 5.9** Income breakdown by household type disability cohort

| | Income per week £ (%) | | | | |
|---|---|---|---|---|---|
| Household type | 0-99 | 100-199 | 200-299 | 300-399 | 400+ |
| Single adult | 37 | 34 | 15 | 9 | 5 |
| Small adult | 8 | 23 | 26 | 20 | 20 |
| Single parent | 21 | 21 | 29 | 11 | 10 |
| Small family | 3 | 13 | 28 | 28 | 28 |
| Large family | 4 | 9 | 23 | 26 | 38 |
| Large adult | 11 | 29 | 31 | 16 | 14 |
| Older smaller | 15 | 53 | 21 | 6 | 4 |
| Single pensioner | 53 | 38 | 7 | 1 | 1 |
| Total (n) '000s | 45 | 80 | 52 | 31 | 28 |

Source: SHCS, 1996

*Summary*

This section has compared the socio-economic characteristics of the non-disabled population and households containing a person with a long-term illness or disability. Using various indicators, analysis has shown that the disability cohort differs in a number of respects from the non-disabled cohort. Owners within the disability cohort tend to be older and poorer, with a higher proportion of outright owners. Higher benefit dependency, lower numbers of adults in full time employment and fewer heads of household in full-time employment characterise the disability cohort in comparison with the non-disabled cohort. The next section briefly considers the characteristics of owners in the Greater Glasgow Survey.

## Owner Occupiers in the Greater Glasgow Study

This section will describe the general socio-economic characteristics of homeowners who responded to the GGS. Of the one hundred and sixty seven households who responded to the questionnaire, being completed by the disabled person in the household who was mainly the head of household or joint householder, 78 are owner occupiers, accounting for half (48%) of the total sample (see Table 5.10). The higher proportion of owner occupiers in the study may be attributed to the method of distribution and the knowledge of those distributing the questionnaire that the study was

primarily about home ownership. At times the data are presented in conjunction with other tenures groups, in order to provide a basis for comparison.

**Table 5.10** Tenure breakdown

| Tenure | % | number |
|---|---|---|
| Owner occupation | 48 | 78 |
| Rent- Local Authority | 32 | 53 |
| Rent- Housing Association | 14 | 23 |
| Rent Scottish Homes | 3 | 5 |
| Other | 3 | 5 |
| Total | 100 | 164 |

Source: Greater Glasgow Survey

As a proportion of all those who owner occupy, small adults comprise the largest group with over two fifths falling into this tenure (as one might expect from bias given the age range of the overall sample).

#### Age range

The majority of homeowners were found to be in the 40-59 age group, with just under two thirds falling into this category. The number of respondents over retirement age is relatively low with 12 per cent of the group falling into the 60-64 age group and nine per cent over 65 age group. This is in sharp contrast to the SHCS sample, where a third of the cohort where of retirement age or over (see table 5.1). The reasons for this bias have been discussed earlier in Chapter 4.

#### Length of residence

The sample was spilt relatively evenly with 45 per cent of homeowners having lived in their property for less than ten years and the remaining 55 per cent for ten years or more. This is significant for the selection of those to be interviewed as detailed in Chapter 4.

**Household type and Income**

The group exhibited a wide variation in household types similar to that of the overall sample. As noted earlier, the type of household seems to influence the income of a household, which will have a clear impact on the ability of a household to move into home ownership. A high percentage of small households own their home, with 83 percent of 'small families' owning and 60 per cent of small adult owning their home (see Table 5.11). From earlier discussion of income and household types it was established that these households tend to have higher incomes than other household types.

**Table 5.11** Tenure by household type (percentages)

| | Single | Small adult | Single parent | Small family | Large adult | Large family adult | Large mixed |
|---|---|---|---|---|---|---|---|
| Owner occupied | 23 | 60 | 50 | 83 | 46 | 0 | 67 |
| Rent LA | 48 | 25 | 50 | 11 | 25 | 100 | 33 |
| Rent HA | 25 | 13 | 0 | 6 | 4 | 0 | 0 |
| Rent SH | 2 | 2 | 0 | 0 | 8 | 0 | 0 |
| Other | 2 | 0 | 0 | 0 | 17 | 0 | 0 |
| Total (n) | 56 | 53 | 2 | 18 | 24 | 2 | 6 |

Source: Greater Glasgow Survey

Within the owner occupied group, just over two fifths (42%) of those who responded live in a small adult household and 20 per cent comprise small family households. Interestingly 17 per cent of the group are single householders.

From Table 5.12 the disparity in incomes between the tenures can be seen clearly. While households within the social rented sector tend to be located within the lower end of the income scale, owner occupiers have a higher proportion of higher incomes than other tenures. The results broadly correspond with the findings for the general SHCS in that those with higher incomes tend to live in the owner occupied sector. Only 5 per cent of owner occupiers were in receipt of means tested benefits.

Comparing tenure by income, it appears that owners tend to have the higher incomes and tenants lower, but not exclusively so, as Table 5.12 shows. Two thirds (67%) of those with incomes on or below £99 per annum (gross) live in local authority dwellings, with only 11 per cent of this income group owning their home. As one might expect, those with higher incomes tend to reside in the owner occupied sector, with 62 per cent of households with incomes of £300-399 being owner occupiers and this proportion rises as income increases.

Comparing income by household, the pattern identified in the main group, of small adult household and small family households having higher incomes than other household types, with roughly three quarters of small adult and small family households having incomes on or above £300-399 per week gross (74% and 76% respectively). Interestingly, single adults had the largest spread of income with 15 per cent of this group falling into the lowest income group and just under two fifths (39%) in the £ 100-199 category.

**Table 5.12** Comparison of incomes by selected tenure

| Weekly income (gross) £ | Tenure | | | | | |
|---|---|---|---|---|---|---|
| | Owner occupied | | Rent local authority | | Rent housing association | |
| | % | number | % | number | % | number |
| 0-99 | 3 | 2 | 40 | 12 | 17 | 3 |
| 100-199 | 16 | 10 | 27 | 8 | 50 | 9 |
| 200-299 | 21 | 13 | 13 | 4 | 22 | 4 |
| 300-399 | 13 | 8 | 13 | 4 | 6 | 1 |
| 400-499 | 18 | 11 | 3 | 1 | 6 | 1 |
| 500-599 | 16 | 10 | 3 | 1 | - | - |
| 600+ | 13 | 8 | - | - | - | - |
| Total | 100 | 62 | 100 | 30 | 100 | 18 |

Source: Greater Glasgow Survey

#### Employment status of head of household

Over three-quarters of the sample described themselves as the head of household (79%) and 12 per cent as joint householders. Of the head of household, 15 per cent were in full-time employment and further 14 per cent in part-time employment, while 45 per

cent of their partners held a full-time job and 17 per cent a part-time post. Just under a quarter described themselves as unemployed and a further quarter as retired.

#### Dwelling type and preferences

Owner occupiers are more likely to live in a house of more than one storey than the general sample, with 28 per cent (22 households) of the group living in this type of dwelling. Just over a third lived in a bungalow, yet only one per cent live in a purpose built wheelchair accessible property. With regard to dwelling type preferences, over half (58%) would prefer to live in a bungalow, while only three per cent wish to live in a house of more than one storey. The majority of respondents (81%) who stated they would prefer to live in a bungalow mentioned its accessibility as a reason for wishing to live in this property, while those who preferred a house of more than one storey mention space as the determining factor. A quarter of the sample wish to live in a purpose built property, of this group, 43 per cent state it would be suitable for their needs while 28 per cent state that it would give them independence.

The majority of homeowners wish to remain in this tenure with 95 per cent stating a preference for this tenure. Just under half stated that they preferred home ownership for the sense of control over their home and a third mentioned seeing the home as a future investment.

#### The house buying process

Just over two thirds of those who responded to this question stated they had bought their homes privately with just under a quarter buying through the right to buy policy. While this may have provided a useful mechanism for the purchase of property in recent years, the decline in the type of property suitable for disabled people within local authority stock (due to this very policy) raises questions over whether it is a sustainable form of access into owner occupation.

Of the homeowners who completed this section of the questionnaire (68) only 28 per cent experienced problems in purchasing their property. Of this number half mentioned

finding an accessible property a problem. A further fifth stated that they had experienced problems in securing a mortgage. Considering the income and household type of those who identified these areas as problems, it was found that those who had experienced problems in this area had varying incomes from the lowest income category to the highest. It should be borne in mind that the numbers reported here are small.

### *Summary*

The circumstances of homeowners in the GGS have been reviewed in this section. It has been shown that homeowners in this sample exhibited a wide range of characteristics in household type and economic circumstances. In relation to the house buying process, a quarter had exercised their right to buy. A number identified problems in the purchase of their home, including finding an accessible property and securing a mortgage.

## Discussion and Conclusion

The aims of this chapter have been to first of all illustrate the characteristics of disabled people who have accessed home ownership with regard to their socio-economic and housing circumstances and to provide, on the basis of these findings, discussion of the possibility of disabled people moving into owner occupation. The chapter has shown that disabled people and their households have indeed accessed the tenure, comprising 38 per cent of all households with a disabled person in Scotland.

Analysis from the SHCS has shown that disabled people and their households are amongst the poorest in society, having lower than average incomes and higher rates of benefit dependency and as a group are older than the general population. Owner occupiers are a heterogeneous group, exhibiting a range of socio-economic characteristics, which one would expect from a sector that accounts for over half of households in Scotland. As a sub-set of this group, households with a disabled member are no different in exhibiting a range of characteristics. At a very general level, the

disability cohort tend to be older, poorer, and more dependent on benefit compared to the non-disabled owner occupiers. In relation to the disability cohort as a whole, owner occupiers tend to be more affluent and comprise small households compared to the group as a whole.

It is apparent that disabled people, albeit in smaller numbers than the non-disabled population, have managed to access home ownership and sustain home ownership even when older households are excluded. The question therefore is not whether it is possible, but whether the characteristics of the group as a whole can sustain an expansion within this tenure and what changes would make access into the tenure less problematic for this group.

The increased costs of disability have been most clearly documented in the OPCS study (Martin and White, 1988), the movement of resources into these associated costs could prevent disabled people from entering the tenure because of the reduction in disposable income or income which could be diverted into housing costs. The low income threshold would also affect the value of property that a household could aim for, the ability of them to move out of this and progress up the property ladder is also an issue. The costs of repair and maintenance, adaptations and so forth are other costs that have to be considered and which may make home ownership for this group unsustainable.

The prevalence of older people within the disabled population has a number of effects on the discussion. While they are amongst the poorest of all groups in society in general and many of them own their homes outright, they are often asset rich cash poor, a situation acknowledged by government through such schemes as care and repair and staying put. These people represent to a large extent those who have developed an impairment/illness within the tenure and as such have perhaps been established within the tenure, bypassing a number of the problems facing their younger counterparts around securing a mortgage, as will be shown in the following chapters.

The type and level of income within the disabled population will act as a barrier to accessing owner occupation by this group. Apart from the lower than average income of the group, the level of employment within the households tends to be low. This may act as a barrier to a mortgage, given that most lenders require evidence of a regular

income and many do not consider benefits as valid income, due to the vagaries of the benefits system at the present time. Low income will also affect the ability of a household to save for a deposit for a property, with most lenders requiring at least five per cent deposit for a mortgage. The housing costs of this group may be offset by eligibility for housing benefit; should a household decide to move into home ownership, such assistance would not be available unless home ownership was being pursued through a shared ownership scheme.

Considering owners' characteristics, a number of issues arise from the data. The wide variation in income highlights the possibility of home ownership across a range of income groups, although it does not say anything about the security of owners on low incomes. The high incidence of outright ownership is interesting and could be related to a number of factors. Including clauses within the mortgage or endowment policy, such that if a person acquires an impairment or long term illness, the mortgage will automatically be paid. Those whose injury or illness has been caused by an accident can often claim criminal injury expenses, which at an anecdotal, level those with spinal injuries have tended to use the money to purchase a property. Other factors could be that their mortgage has simply matured within the allotted time and they are not over retirement age yet. The incidence of benefit dependency, particularly high dependency, is of importance given recent debates within housing circles and the disability movement about proposed changes to the benefits system for disabled people.

As noted earlier, the households entering into home ownership tend to be small adult and small families, who have higher income than other groups, obviously increasing the chances for entry into the tenure. Furthermore, interviews with homeowners have suggested that living with a non-disabled partner/relative is often viewed positively by lenders and therefore are more likely to obtain a mortgage under the name of the non-disabled partner or other relative in the household.

This chapter has provided a discussion of the circumstances of current homeowners socio-economic characteristics. While this quantitative data is useful in providing us with a context with which to understand their social and economic position, it cannot tell us about their experiences of buying a property. In the following chapters, the

process by which disabled people accessed the tenure will be considered, drawing upon their own narratives of how they experienced and understood this process.

# Chapter 6: The Process of Buying

## Introduction

Utilising both the SHCS and GGS, the previous chapter illustrated the socio-economic characteristics of owner occupied households with a disabled person and drew comparisons to owners within the general population. The fragmented and heterogeneous nature of homeowners within the wider population is reflected in the disabled owners cohort, which exhibited a wide variation in income, household type and age. This chapter addresses and moves beyond the issue of access raised in Chapter 5, by considering in more detail the characteristics of those interviewed and their experiences of the process of buying. The chapter is divided into two main sections. The first section briefly considers the characteristics of those interviewed, illustrating the diversity within the group; and to the process of buying a house from the perspective of disabled interviewees, exploring their experiences of the house buying process and decisions around this, such as their reasons for buying. The process and experiences identified by disabled interviewees are then considered in more detail in the second half of the chapter that considers those institutions involved in the house buying process. It will be shown that, while disabled people and their households move through the house buying process in much the same way as the general population, it is in many ways disrupted or changed, a theme explored in greater detail in Chapter 7. It should also be noted that all names of interviewees, their families and friends, have been changed throughout the following chapters.

## Characteristics of disabled interviewees

Nineteen home owners and seven aspiring owners were interviewed for the main study. Table 6.1 details the characteristics of interviewees and their households. Table 6.2 details those identified as aspiring owners, identified as those who had taken some action toward moving into owner occupation (see Chapter 4 for definition). Those interviewed were all below retirement age and represented a wide range of household characteristics, age groups and income profiles. The majority of interviewees who were

home owners were in the 40-59 year age range and tended to comprise small adult or small family households, with a wide variation in incomes. The group then exhibits a range of characteristics, as one would expect given the socio-economic range of the tenure, as illustrated in Chapter 5.

A number of those interviewed, including one aspiring interviewee (interviewee1 in Table 6.1), had purchased a property previous to their present purchase. Interviewees also differed in whether they had acquired an impairment in later life or otherwise, although this was not known prior to the interview.

In Chapter 4 the issue of asking interviewees about their impairment was raised, with the advisory group reluctant to ask such a question. Instead, interviewees were asked about the use of mobility aids as an indication of their housing needs. As can be seen from both tables, the majority of those interviewed use a wheelchair, either full-time or part-time. The reasons for such a high proportion of wheelchair users were considered in Chapter 4. Where people used a wheelchair also varied, with a number of the group using walking aids in the home and the wheelchair outside. Clearly, the high proportion of wheelchair users within the group raises issues over the ability to translate their experiences of purchasing a property to others with a different type or level of impairment.

**Table 6.1** Characteristics of Aspiring Owners Interviewed

| Interview No. | Age | Gender | Marital Status | Mobility | Household type | No. employed in H'hld | Receipt of means tested benefit | Total Household income £/yr |
|---|---|---|---|---|---|---|---|---|
| 1 | 48 | m | married | wheelchair | small family | 1 p-t<br>1 f-t | no | 20,800-25,998 |
| 2 | 27 | f | partner | wheelchair use at times. walking aids | small adult | 1 p-t<br>1f-t | no | 20,800-25,998 |
| 3 | 40 | f | single | walking aids | single adult | 0 | yes | 5,200-10,399 |
| 4 | 51 | f | married | wheelchair | large adult | 1p-t | yes | - |
| 5 | 32 | m | partner | walking aid | large family | 2 p-t | no | - |
| 6 | 28 | m | single | wheelchair | single adult | 0 | yes | - |
| 7 | 28 | m | married | wheelchair use at times | large family | 0 | yes | 20,800-25,999 |

Source: GGS and interviews

**Table 6.2** Characteristics of owners interviewed

| No. | Age | Gender | Marital Status | Mobility | Household type | Number Employed in H'hld | Receipt of means tested benefits | Established owner? | Household income £/yr |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 47 | m | single | wheelchair | single adult | 1 p-t | yes | no | 10,400-15,599 |
| 2 | 33 | m | married | wheelchair | small family | 1 f-t | no | yes | 20,800-25,999 |
| 3 | 34 | f | single | partial wheelchair, walking aids | single adult | 0 | yes | no | 5200-10,399 |
| 4 | 60 | m | married | partial wheelchair walking aids | large adult | 1 p-t | yes | yes, through Right to Buy | - |
| 5 | 53 | m | married | wheelchair | small family | 1 f-t | no | yes | 31,200-36,399 |
| 6 | 42 | m | married | wheelchair | small adult | 2 p-t | no | no | 20,800-25,999 |
| 7 | 38 | f | married | wheelchair at times | small adult | 1 f-t | no | yes | 20,800-25,999 |
| 8 | 36 | m | single | wheelchair | single adult | 0 | no | no | 5,200-10,399 |
| 9 | 44 | m | single | partial wheelchair, walking aids | small adult | 0 | no | no | 20,800-25,999 |
| 10 | 52 | m | married | wheelchair | small adult | 0 | yes | yes, through RTB | 5,200-10,399 |

**Table 6.2** Characteristics of owners interviewed (continued)

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 11 | 47 | f | married | wheelchair use at times, walking aids | small adult | 1 f-t | no | yes | - |
| 12 | 59 | m | single | wheelchair | single adult | 0 | no | yes | 5,200-10,399 |
| 13 | 55 | m | single | wheelchair use at times | single adult | 1 p-t | no | yes | 15,600-20,799 |
| 14 | 59 | f | married | wheelchair use at times, walking aids | small adult | 0 | no | yes | 5,200-10,399 |
| 15 | 39 | m | married | wheelchair | small family | 1 p-t | yes | yes | - |
| 16 | 53 | m | single | wheelchair | single adult | 1 f-t | no | yes, through Right to Buy | 26,000-31,199 |
| 17 | 63 | m | married | wheelchair | small adult | 0 | no | no | 10,400-15,599 |
| 18 | 47 | m | married | wheelchair | small adult | 2 f-t | no | yes | 46,399-51,599 |
| 19 | 50 | f | married | wheelchair at times and walking aids | small family | 1 f-t<br>1 p-t | no | yes | 41,200- 46,399 |

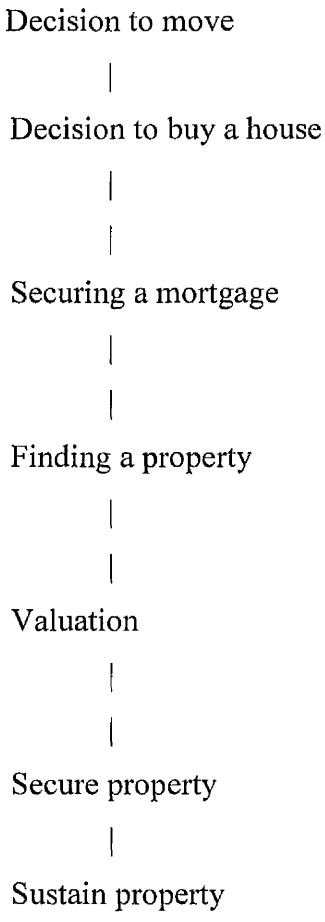
Source: GGS and Interviews

## The house buying process

Figure 6.1 represents diagrammatically the idealised process of buying a property. This is however stylised and does not factor in time nor the alternative routes to buying a property. Generally, those who had purchased a property had followed the same route as Figure 6.1. However, the process was disrupted in several respects. Decisions around the process of buying were interrupted, with locational preferences often being superseded by the need for a suitable and adaptable property. The time taken to go through the process was identified as a problem, with this often relating to the ability to secure a mortgage and/or find a suitable property. This section will discuss the experiences of home owners in general with a more explicit discussion of the barriers faced being considered in the second half of this chapter and in the next chapter.

Before purchasing, the household goes through a decision making process which determines the choices made later on in the process. Consideration will be given to reasons for buying a property and the associated costs and benefits of being a homeowner, which influence the process below.

**Figure 6.1**: The house buying process




The decision making process related to housing choices such as residential mobility and tenure choice have been the focus of much work within housing economics (Clark and Dieleman, 1996). Within this literature housing choice is acknowledged as being a complex process which is difficult to model. The choice of dwelling can be understood to be related to the physical characteristics of a dwelling; the selection of a neighbourhood; the socio-economic characteristics of neighbours; and accessibility to other services or needs, such as location to place of work (see Quigley, 1985; McFadden, 1978). Of most importance is the choice of dwelling, then choice of neighbourhood and thirdly the choice of services and amenities (Quigley, 1985). Within this literature, location choice amongst other factors is seen as being an important aspect of households' housing choice. While interviewees expressed preferences in terms of location, these preferences were constrained.

Interviewees were asked about their location preferences and what importance they attached to this aspect of housing choice. Interviewees did express preferences in terms of location, but many acknowledged that this was not a major factor in the purchase of a house. Rather, finding a suitable property was the main aim. Preferences were not specific, for example, areas such as the West End of Glasgow or the Southside of Glasgow were cited as being desirable rather than a particular estate or neighbourhood. Because of the problems faced by interviewees in trying to find a suitable property, a wide area was often explored:

> *I was taking anywhere in Central Scotland at that point because I was then working in Bathgate.* Interview aspiring 1

> *Well, we only looked in, I wouldn't call it locally, the Southside of Glasgow and into Lanarkshire and Uddingston area, maybe a bit of Hamilton, but not a lot. Uddingston, the Southside of Glasgow and Cambuslang, locally really. But there was nothing here, so we decided to take quite a drastic move and we knocked that house down and built these two bungalows.* Interview owner 19

The problems experienced by householders in finding a suitable dwelling meant that often preferences for location were superseded by the need for a suitable and potentially usable dwelling:

> *But in coming, in not being you know, fussy, or well not being fussy, where you got, it means that you can't choose where you want to live. This is one of the main problems of disability, you have no choice you have to go where the housing is and since they do not build very many that are acceptable within any ratio of building, they are very few and far between. We were lucky in as much we had a, we could choose this one because it suited us at the time, but it wasn't, we'd looked all over the place. This is an area that we did not know, we knew no-one, so you're breaking new ground as well as. Whereas with other areas with friends and family that we might have chosen to go but couldn't find suitable housing.* Interview owner 14

In relation to mortgage types, a number expressed a desire to have an endowment mortgage, but as discussed in the next chapter, this was often denied to households as an option, including those who had purchased previously before they had acquired an impairment. However, again the ability to secure a mortgage was of more importance than the type.

Therefore, while interviewees and their households did have preferences for the location and mortgage, these preferences did not drive the process. Rather it was driven

by the type of dwelling, namely a usable and suitable property that could accommodate the needs of the disabled person and the needs of the whole household.

Time was identified as being crucial within the process, with the length of time taken for interviewees to go through the process often taking an inordinate amount of time. The time taken for buying a property was determined by attempts to secure a mortgage and/or finding a property.

A delay in securing mortgage finance could be a problem, particularly where a household had found a suitable property:

> *NB: So how long did that process take, from you starting to look for a bank to give you a mortgage to you finally getting one?*
> *I: Two years. A long time.* Interview owner 3

Often the process of buying a property appears to take much longer for this group than for others. For example Gibb's study (1992) revealed that 50 per cent of the sample spent two months looking for a property and less than a third (30%) spent more then 13 weeks looking. Often, the reason why purchasing a property took a lot of time came down to the time spent finding a suitable property. The length of time taken to find a property varied. Some took a few months but a significant number took two or three years to find a property that suited the needs of the household:

> *It took from October '92 until September '93. Nearly a year. Which in some ways actually is a very long time.* Interview owner 18

> *I think we'd been looking for three years, in the area that we're in St. Leonard's in East Kilbride.* Interview owner 10

> *It took me about three years to get a house, to get this. Because when I went, I thought what's the best for me.* Interview owner 12

This can be understood not only as a function of the dwellings available but also in relation to the level of mobility of these interviewees, each uses a wheelchair. For those who had decided to sell their existing property before buying, the time element could be particularly stressful:

> *Had a lot of trouble looking for a house that, by that time I was in the wheelchair an awful lot and I had an awful lot of trouble looking for a house that was suitable for wheelchair*

*plus that we could afford... So we did we had trouble finding a house that was suitable for a wheelchair. We did we had a lot of trouble actually getting this house.*
*NB: So was this house, it was this house you had had trouble?*
*I: That's right because we had sold our, we always believed in selling first then looking. So you've only got a set length of time between when you sell the house you've got.*
Interview owner 11

While interviewees had experienced a range of good and bad experiences throughout the process of buying their home, all agreed that the process could have been made much simpler. This point related not only to the particularity of their situation, which was acknowledged as complicating the process, but the process in general:

*I think an awful lot more could be done, well certainly it could be made simple the process of buying houses.* Interview owner 1

The complicated nature of the process as a whole was seen as exacerbating the problems faced by disabled people in the housing system:

*I mean I can say I found buying a nightmare. My husband and I ended up it was causing a lot of friction between him and I.*
*NB: What, actually going through the process?*
*I: Uh-huh, because. I mean he was working, we were going to look at houses and very few to look at when we're looking for likes of disability or wheelchair, if you're not keeping. Aye I must admit I found it pretty horrendous.* Interview owner 11

## Reasons for Buying

Chapter 2 considered the way in which owner occupation was promoted as the ideal tenure, through policy and research, with notions of independence and choice being raised. These ideas were raised by interviewees, often in the context of describing the lack of choice offered by the social rented sector, which was perceived as being unable to satisfy the needs of households. Economic rationality was also given as a reason for purchase, particularly by those who had rented property and had executed their right to buy. For others, home ownership was seen as the 'natural' tenure, the one that they had expected to live in.

The group interviewed varied not only by socio-economic circumstances, but also by stage in the life cycle and housing career. This invariably influenced reasons for wishing to move property, and at times meant that the only option was to buy a property

as rented property could not accommodate the needs of the household. Decisions then were affected by constraints within one sector of the housing market in relation to the needs of households at particular stages of the life cycle:

> *NB: So are you on the waiting list for all these housing associations?*
> *I: Quite a negative response from them... Just recently we found out, they're not building the houses big enough. She [housing officer] said, "Oh I never thought of that at the time, it's only two bedroom houses". So I mean this has been going on and on and on. I mean for a housing officer to turn round and say, oh I never actually thought of that with the size of your family, I don't want to take you off the list but none of the houses will be big enough anyway... We knew at the time, we asked the council when we came out what was the prospects of getting a house and all they said was a 4 apartment and they weren't budging from a 4 apartment and we were going but what about a five apartment a six apartment, there's going to be no room. Interview aspiring 7*

> *I was either to buy the house or be put into a homeless unit which was not adequate for my disability. I'd have to share a kitchen, share a bathroom, there were stairs in the unit, which has resulted in the fact that I am now here... I did apply to [Housing association] and various other Housing Associations but the waiting was too long, minimum 18 months.* Interview owner 3

The inability of the social rented sector to cope with the needs of households with a disabled person did not simply relate to the disabled person's needs, but the needs of the wider family. As the quote above illustrates, often the provision of dwellings for disabled people considers only particular household types such as single or small households as being of relevance to disabled persons and their households needs. For others, a lack of suitable housing within the social rented sector led to their deciding to purchase:

> *But I think it's more, we're never going to get the house we want rented basically. So the only reason we're going to, the only way we're going to get a house that we want and it suits us is to buy it... But mostly just access wise that fact that there are no houses to rent in this area that would suit us perfectly.* Interview aspiring 2

> *I: I had no other option I had to get out. I had to give him [father] a bit of an easier time of it...*
> *NB: So the rented sector?*
> *I: It wasn't there. Wasn't there at all, I mean basically the [local authority] Joint Community Care Plan 1995 only identified 80 to 90 wheelchair accessible dwellings and Scottish Homes said there should be 324.* Interview owner 8

Issues of control of the living environment also came to the fore with interviewees expressing dissatisfaction with social rented housing for this reason:

*Also because it's a rented house there are certain things that you don't want, that you want to change or adapt and you feel that the time and effort and money of doing that in a rented house is just a waste of time.* Interview aspiring 2

*So I decided that if I bought this house, I would be able to turn that car port into a garage and nobody would be able to see whether I was in or out. It would give me a bit more security, that was one of the reason why I bought my house* Interview owner 1

Many of those interviewed also expressed ideas about what being a home owner meant and drew upon the concepts discussed in Chapter 2. Notions of independence, autonomy and choice were expressed in the interviews as being 'attributes' of home ownership:

*I mean all I thought about was right it was a case of going somewhere that I wanted, the only the biggest advantage of that you could go anywhere you wanted.* Interview aspiring 5

As the previous section has shown, for some this was not the first time they had purchased, either before they acquired their impairment, or after. For a number of individuals, home ownership was all they had experienced and therefore it was the 'natural' choice for them to buy. Improving the environment for children was also raised in this context:

*I think we'd always thought that we were going to buy, just because it was something a bit better for Simon [son]. So we'd always sort of, I don't know why we took so long.* Interview owner 2

*We bought it and the only reason that we bought it was to secure a home for our sons in the future when we're not here.* Interview owner 4

For a number who had purchased through the right to buy legislation, or shared ownership, economic rationality played a part in determining whether they would purchase. In these cases, the properties suited the household including the disabled person, with the property being adapted:

*We realised, the rent was getting dearer than the mortgage, would have been. So with the big discount it was silly not to buy it, so we did buy it and we modernised the place.* Interview owner 10

*NB: So why did you want to buy your house?*
*I: I think it was because we were getting it so cheap.*
Interview owner 4

Those who had purchased previously tended to be in the 40–59 age groups. While only one interviewee had purchased through Right to Buy, a number of interviewees had previously purchased through Right to Buy and had since moved on, the capital gained from the sale offering an opportunity to purchase a bigger property. This was more to do with changing lifestyles than being related to disability.

Reasons for wishing to buy a property varied, therefore, with choice and a lack of options driving the moves to buy. While few studies have shown moves to buy due to lack of choice, this may become more of an issue for the wider population as the social rented sector becomes increasingly residualised (Malpass and Murie, 1994).

## Benefits of owning

Following from studies on the experience of owning by those who purchased through the right to buy scheme and other low cost home ownership initiatives, much has been written on the perceived benefits of owning versus other forms of tenure arrangements.

Interviewees expressed many of the same reasons given by other purchasers in previous studies (see Saunders 1990; Forrest and Murie, 1986). Three benefits of owning were identified: the investment opportunities offered by purchase; independence and control; and ideas around the possession of something that you own.

The investment side of owning a property was identified as a benefit to owning, with a number of interviewees expressing a desire to pass something onto their children:

> *Also the fact that you're paying money out constantly like and you're not, you're paying out for something that's not yours and never going to be yours either. When you've got the house, it's an investment.* Interview aspiring 2

> *The most positive thing for me is one day when we've paid this off, if Pamela and I go to live in a smaller house, we can sell the house and give them. Or if we die here the kids can sell the house and split the money. So what we've not been able to give them throughout their lives in monetary terms, when we die.* Interview owner 14

Issues of independence and control over the environment were also deemed to be of importance. This related also to the choice of location of a property as well as to the

property itself. The social rented sector was used as an example of lack of choice and restriction from which owner occupation was compared:

> *Plus the fact if you own a house and eh for any reason you decide you don't want to live in this area any longer, you have the freedom to be able to go and buy a house somewhere else rather than having to wait for the council to find you something.* Interview owner 1

> *The benefit inasmuch as you can move when you need to. If we'd been in a council house whether we would have got an opportunity for an exchange or lucky enough to get a house that would be adaptable or had been designated as wheelchair accessible, I doubt. It gave us an opportunity to improve that to an extent. It's flexibility quite honestly you're not dependent too much on the slow moving council.* Interview owner 14

Control over the property often took the form of expressing a desire to redesign or adapt a property to suit their needs. This relates to an issue explored further in Chapter 7, whereby interviewees expressed frustration with the present adaptations system:

> *Well it means I can make adjustments that I feel I need and not have to wait on somebody else to do it. Like taking the bath out, if it's my own house I can do that and I can put whatever kind of facility to suit me. Just the thing about making adjustments to suit me as a person and not having to wait on somebody else whether I can have it or not. I think it's my needs that are important, not their's, or the housing association or whatever.* Interview owner 3

The idea of having something that is yours, the notion of possession seems important for respondents:

> *In general it's like everyone else, whether you're disabled or not, it's something that's yours.* Interview owner 8

Overall the perceived benefits of owning a property mirrored those of previous studies and the general population. The desire to exercise control over one's life and living environment is the same. This found expression in the desire to be able to adapt the property without interference from outside agencies, but as discussed in Chapter 7, this was not the case for many households. The importance of inheritance and bequeathing something to the family is also a continuing theme. One possible explanation for this may be the financial hardship faced by many households in order to secure a property. As noted in Chapter 5, households with a disabled person tend to have lower incomes than the general population.

## Costs of owning

In Chapter 2, the negative aspects of owner occupation were discussed with the increasing number of repossessions and arrears in the 1990s. The rolling back of the state in relation to this tenure through the reduced provision of ISMI and expansion of private insurance, have all increased the risk associated with the tenure. As noted in Chapter 2, although people are aware of the problems associated with the tenure, there is still preference for this tenure, a view that was emulated by those interviewed. Interviewees identified three drawbacks to home ownership: the responsibility that comes with owning a property; the threat of loss of income; and issues over maintaining the property.

Some interviewees stated that the responsibility of owning, in that you are responsible for the property, may be perceived as a drawback:

> *Negatives of your place, I suppose it's your general responsibility, there's no kind of fall. Then again it depends on your perception, I don't think it's too negative, not having a safety net, it tends to focus you more.* Interview owner 16

> *The only negative thing I can think of, well no. The only negative is if anything goes wrong the buck stops here.* Interview owner 7

Fears over the loss of income were also raised by a number of interviewees, with individuals noting the changes to ISMI and the lack of support available. This worry was compounded by their belief that they would be unable to secure private insurance due to their disability. Related to this issue of ISMI, a number of interviewees noted that often the government payment at a standard rate of interest meant that the household had to pay the outstanding balance. The variable nature of the mortgage rate was also of concern, especially where households were working within a tight household budget. This led onto problems of finance for households in general, a subject considered in more detail in the next chapter. Given the low level of income of households with a disabled person, as described in Chapter 5, the cost of owning a property was seen as a negative aspect. Repairs and maintenance were seen to be a negative aspect of owning. This is particularly true of those who had purchased through right to buy and who were used to calling on a landlord for such activities:

> *The negative side of it is that everything costs money. Everything, it was great being able to phone the corporation and get it fixed... Of course money is the problem as well. Paying for bills and things like that.* Interview owner 10

The issue of being disabled and getting repairs done was raised by one respondent who noted that because of his impairment he was unable to do repairs on his own. However, this respondent observed that:

> *Owning your own home you're responsible for repairs and actually getting them done. I suppose even some people that's able-bodied they can't even look after their car, they can't look after the home, they've always got to get someone in to paint or decorate and repair for them, so that doesn't make much difference. If you're disabled you know you're going to have to get somebody in.* Interview owner 2

> *The drawbacks are there's ongoing costs, if slates come off and that, you don't have to worry about that if you're renting. That's, we've not had any great problems with that and we feel that is worth putting up with.* Interview owner 15

As one would expect, the literature on housing choice emphasises the importance of household income on influencing decisions to move or remain in a property and tenure decisions. Chapter 7 will explore in more detail the importance of the nature of income for this group.

### *Summary*

This section has considered in general terms the process of choosing and buying a property from the perspective of disabled interviewees. While home owners generally progressed through the process similar to that shown in Figure 6.1, this process was disrupted in a number of ways. Locational choice was often dismissed over the necessity to find an appropriate property for their needs. Time was also a factor in disrupting the process, with problems in locating a suitable property and in securing a mortgage leading to long delays in the process. Finding a property that is suitable and usable has been identified as an issue that will be explored in greater detail in the next chapter. Reasons for buying have also been explored, with a lack of choice in the social rented sector being identified as one of the main reasons for purchase. Finally attitudes toward home ownership have been explored, considering what interviewees deem to be the costs and benefits of owning. It was found that the attitudes towards home ownership of those interviewed were similar to those exhibited in other studies.

Notions of independence, possession and investment identified as the main benefits of the tenure; while fears over loss of income, the maintenance of the property and the responsibility of owning seen as the costs of owning. The next section considers the role of institutions in the housing system.

## Institutional Responses

The range of institutions involved in the house buying process is wide and the culture of such institutions differs greatly. For this reason this section will draw upon general themes which are of relevance to institutions overall. This section considers themes around attitudes, knowledge and stereotypes; and equality and difference. The section indicates that attitudes toward disability influence the decisions made about disabled people's households. The dominant discourses surrounding disability outlined in Chapter 1 are shown to be informing attitudes, particularly within the social care field.

### *Attitudes, knowledge and stereotypes*

Through the course of the interviews, the attitudes and knowledge of professionals towards disabled people was illustrated. The notion of disability as illness, dependency and the popular images of disabled people discussed in Chapter 1, were evident in the way key informants discussed disabled people as home owners. Disabled interviewees also spoke of stereotypes, which in their opinion affected their chances of finding a property or securing a mortgage.

Professionals were cautious in their use of language but on occasion they differentiated between types of disabled people. One lender queried whom I was talking about during the course of an interview, even though this had been raised at the beginning of the interview:

> *I: Would they be able to sign an application form and things like that?*
> *NB: What do you mean?*
> *I: Would they be able to sign their name for an application form and be in sound mind to take on a mortgage?* Lender 3

This quote highlights the lack of understanding about disabled people, which could lead to judgements about mental competency and ability to sustain a mortgage. Paterson (1998) has commented on the assumptions made by non-disabled people at his manner and speech, illustrating the construction of his actions into the actions of a drunk. Casling (1993) notes how non-disabled people draw upon particular imagery and notions of disability in their day-to-day experiences and descriptions of disabled people. This was found throughout the interviews. The notion of someone using a wheelchair would most often be brought to mind by professionals. However, this may, as illustrated in Chapter 8, work in favour of some persons who at the time were able to walk.

The notion of disability as being synonymous with dependency, illness and death within dominant discourse are played out through discussions with institutions. In discussing the 'appropriateness' of granting a disabled person a mortgage, lenders adopted a moral tone noting that they have an obligation to make sure that an individual does not take on too much:

> *But technically I could find myself standing in court being asked by a judge, you knew when you granted this person a mortgage what their situation was you committed this person to a 95 per cent mortgage on benefit, you should have known by your experiences that this person was not in a position to sustain that level of borrowing, why did you grant the mortgage. And to be perfectly honest the court would come down in favour of the wee man and say well you can have the mortgage free and we might have to pay off or clear that debt completely. That can happen, there have been cases that have gone to court, where to be perfectly honest the lender has been proved to be irresponsible with the original lending decision and therefore the customer would have been over committed from day one, the customer is seen as naive, seeking advice when coming into the lender in the first place and therefore the judge and jury will say, we're sorry but you shouldn't have done that, the Lender can afford to write off this type of loan. You've learnt your lesson don't be irresponsible in the future. So it's very difficult you don't want to be in a situation where you have some sort of discriminatory policy, so I mean the organisation puts the responsibility with the branch manager to exercise discretion...*
> *We do have to make, I mean we have to have a moral head but at the end of the day we also have to make a commercial decision on it and although you can leave yourself open to criticism, I have to be myself in that situation where I could be standing in a court of law and of course Lender can look to me and say why did you make that decision, and I say purely on moral grounds. Obviously that comes into it but you have to make sure that this is explored as much as possible. Lender 2*

The reluctance to give a mortgage to a disabled person because of the repercussions of a possible repossession are highlighted by one lender interviewed about the problems of disabled people securing a mortgage:

*I think the root of the problem is that if anything went wrong, no institution would want to be seen trying to recover money from someone in a wheelchair.* (Darby, cited by Wright, 1996)

Through the course of interviews this position was given by interviewees as a reason for the rigorous methods applied for deciding on whether to accept an application for a mortgage. The above quotes touch upon a number of images. In order for the second quote to make 'sense', there needs to be an understanding that to repossess the home of a disabled person is somehow worse than doing this to a non-disabled person. In short, it relies upon the dependency images of disabled people. The identifying of the acceptance of a mortgage application of a disabled person as a 'moral' thing to do also suggests seeing it as a charitable thing to do. The lender (own citation above) goes on to note that they have a duty to protect people from getting into debt, yet he uses the moral statement to finish with.

The negative imagery associated with disability discussed in Chapter 2 was clearly seen in the discussions with estate agents about the search strategy and the marketing of properties. Estate agents were reluctant to consider marketing a property as suitable for a disabled person:

*I've seen housing associations advertise through us and so a proportion of the properties they do designed for disabled people, but I've never seen out there in the real world, in a normal commercial transaction, never seen anybody actively market a property as being suitable for disabled, and I'm not certain I would persuade somebody to do that. A bungalow even if it does have a ramp and fitted bathroom and wider doors and so on, is perfectly suitable for people other than disabled people... There is certainly some risk that a property will be identified as being suitable for disabled people and therefore normally abled people wouldn't want to live there.* Estate agent 2

Notions of dependency also came to the fore, with one estate agent querying why he had not seen disabled people looking for a property. In the quote the ability of a disabled person to 'do the milk round' is questioned. The agent does not question why they may not be able to do this:

*I'll be honest, I can't recall often coming across at this point of the transaction if you like wheelchair users face to face, and I wonder why that is. I wonder if they actually make the point of going to the estate agent, I wonder if someone else does that for them because... Again I am only drawing on anecdotal evidence, but I am wondering if you are in a wheelchair if you actually do the milkround of the agencies on Byres Road. Where you study, Byres Road there are maybe ten agents on Byres Road that's a day going round all the agencies, certainly a morning if you're quick and I wonder if they actually do that. I*

*wonder if someone does it on their behalf, collects all this information does the initial work and from then make the decision of what they go and look at.* Estate agent 1

*I think it would be a gradual thing, I can't imagine, it's a kind of cultural, there's a bit of a mindset in agents not looking to promote aspects that will necessarily appeal to the disabled market, I don't think that's what you first think of when you put a house on the market. But I think where we maybe make up for that is where someone is phoning us or is coming to the office and declares that they have a disability, then I think we will be in a position to say, well in this case, this will suit you, that will suit you.* Estate agent 2

One estate agent summed up what can be seen as causing many of the problems faced by disabled people, not only in buying a property, but in their everyday interactions with society:

*It's something, it's probably a mindset thing, one that's hard to get round because you immediately, I know as an agent when you start working, you concentrate on the broadest possible market for it all the time and you don't, not deliberately, it doesn't occur to you, some of the other parts of the market where it might also be suitable for.* Estate Agent 1

The image of dependency of disabled people was raised as an issue within Tate's study (1997). One developer noted that residents might fear the dependency of disabled neighbours. Another noted that, as developers, they sell a lifestyle as well as a property and that the effect disabled people have on this may be derogatory (1997, 19).

The clash between householder and social work authorities can be seen partly as the result of the attitudes of social work authorities as an institution toward disabled people. Chapter 2 highlighted the role of the individual model in shaping the provision of services and social work can be seen to fall into this mould (see Oliver, 1983; Dalley, 1990). The experiences of disabled people and their households suggest that the individual model of disability was reflected in the actions and attitudes of social work as an institution. The experiences of interviewees confirmed the importance of these issues and highlighted tensions between the interpretations of need by social work departments and the households.

The attitude that the social work department knows best was noted by a number of interviewees, who felt that a low opinion of disabled people dominated discussions around adaptations:

> *"You're in a wheelchair, you are mentally retarded in some way, you don't know what's best for yourself. I deal with wheelchair people all the time, I know"- All this crap.* Interview owner 16

Householders commented upon stereotypes of what and whom, according to the social work department a disabled person should be. A number felt that assumptions were made about disabled people being home owners, with a common issue being that it was often assumed they could afford to carry out any adaptations necessary because interviewees were owner occupiers:

> *Before it got started the social services said that they couldn't contribute any money. Which all different things, okay but the bone of contention effectively for all intents and purposes we could afford it. But the bone of contention was that if you had an accident, all help is welcome help.* Interview owner 6

Decisions about the need for certain adaptations were made on occasion through the assumption about the role of the partner as a carer. As noted by one respondent's partner:

> *There was at one point an assumption that, well it didn't matter because I was here. You can imagine they didn't make the same mistake twice.* Interview owner 18 [partner]

The assumption that a partner or relative will be around to enable a disabled person to use an adaptation or function around the home can be seen as enforcing dependency, not only upon the disabled person but on the household as a whole.

Conflict over need and want was raised by interviewees, who noted that often social workers were working from the basis of the lowest common denominator of what solution was cheapest and easiest at present, rather than what they (the disabled person) felt was best for them. An example of the difference in perspective between disabled people and social work authorities is the way in which disabled people were constantly looking forward to the future while social workers were focused on immediate needs. This can be seen as a function, not only of the attitude of social workers to disabled people's knowledge, but of the financially constraining climate in which most departments operate:

> *Social services initial reaction was but you're not using a wheelchair yet so we can't give you money, because other people who do need it, now.* Interview owner 18

The use of prescribed solutions by social work for adaptations was noted by some, who felt that there was an inflexibility and resistance to other solutions:

> *I can see there's some reason, it's justified that folk think of the cost of things but at the same time it's what's best and what was best for me in that situation they weren't prepared to look at, they wanted to look at what was cheapest from their point of view.* Interview owner 16

> *The social work department I think a lot of these people tend to go along fixed lines, you know?... They sort of think, right you want a shower for a disabled person so you put a shower cubicle with a seat in it. It's sort of automatic you know? They don't sort of consider.* Interview owner 17

Financial constraint clearly determines how much work social work can do, but its reliance upon prescribed solutions (as noted earlier) means that the specific bodily needs of a disabled person may not be fully addressed. The lack of control over the adaptation process led to frustration at a system, which did not acknowledge that an individual was the best person to decide what type of adaptation, was required:

> *Even though they would pay for the adaptation, it's them that choose everything, they choose how to do it. I've seen things that I like, that I would prefer, but they're going to go in and do what they want to do. They're assessing my needs and I don't get a choice.* Interview aspiring 2

Interviewees were aware of the financial constraints upon social work but felt that at times they were being scrutinised as if social work were trying to catch them out:

> *When it came to the adaptations the other kind of downside, the social workers were coming here and saying, oh, they didn't realise I was working, I was working my backside to the bone to pay for this. They thought I had money, I mean I'll show you my bank book, big DR [overdraft], after six figures, DR, kind of stuff. I felt there was a kind of, when I was visited by these people in the district council, social work department they were, maybe I was paranoid, but I did detect, sort of eh, he can afford this kind of thing.* Interview owner 16

### *'Just dealt with in exactly the same way' Issues of equality and difference*

Lenders and estate agents were keen to point out that disabled people's circumstances would be treated in the same way as any other customer wishing to use their service and that their application would go through the normal processes:

> *However in terms of your question how would I consider this, we would actually go about it in almost exactly the same way as we would with any other person who came in with needs. To be honest I don't see where we would draw a difference. If someone came in and said I don't want to live on a hill or I want to live near a train station, we would go about it in exactly the same way.* Estate agent 1

> *Yeah, I don't, I wouldn't, deal with it in any different way as opposed to any other mortgage, it's um as that person's income, you take each individual case, you've got guidelines, it is individual to some extent.* Lender 1

However, in making these statements interviewees are exposing assumptions about the nature of these normal processes. Namely, that everyone is equal and generally the rules governing a society, or institution in this case, are generally fair. Considering the idea of difference, there is contradiction within each of the statements the individual would be treated in exactly the same way but each person's case is different. What these professionals are talking about is the level of impartiality, in the processing of an application. A disabled person will be treated the same as everyone else- but of course a disabled person is not the same as everyone (non-disabled) else.

The use of impartiality by gatekeepers can be understood through Young's (1990) discussion of the notion of difference. Young argues that impartial reason '*adopts a point of view outside concrete situations of action, a transcendental view from nowhere that carries the perspective, attributes, character and interests of no particular subject*' (100). Young goes on to argue that impartial reason represses difference through: the denial of the particularity of situations; the elimination of heterogeneity of feeling; and the reduction of the plurality of moral subjects to one subjectivity (1990, 100-101). The notion of difference as 'other', as discrete from the norm has been explored within feminist anti-discrimination discourse. Bacchi (1996) recounts the increasing disillusion with the concept of direct discrimination with its focus upon individual aberration rather than the structural and institutional dimensions of discrimination. Within the direct discrimination thesis difference is portrayed as a negative:

> *The model is an individualistic one. It seems also to suggest that, since discrimination is due to a mistaken belief that people are 'different', 'differences' do not exist making it difficult to address the differences which result from social and economic causes, and biological and cultural 'differences'. The model is assimilationist. The goal becomes some notion of equal treatment which ignores difference.* (Bacchi, 1996, 19)

Applying this to organisations dealing with disabled people, it can be seen that disabled people's circumstances are treated in the same way as non-disabled people's in terms of

forms of income, preferences and search strategies in the house buying process and so forth. This treatment of disabled people as the same as everyone else ignores difference and through the use of supposed universal norms can in fact discriminate against this group. This can be understood as indirect or structural discrimination, moving from an individual aberration to structural inadequacy. Indirect discrimination focuses upon the apparently neutral rules that have an adverse impact on a particular group. Thus, indirect discrimination takes as its starting point the belief that:

> *Discriminatory decisions are often based on policies and practices which form the structures and patterns of an organisation in particular and society as a whole* ( Ronald, 1987, 99, cited in Bacchi, 1999, 97)

Similarly, Young observes that:

> *Formally neutral rules and policies that ignore group differences often perpetuate the disadvantage of those whose difference is defined as deviant; but focusing on difference risks recreating the stigma that difference has carried in the past* (1990, 169)
>
> *There is often a shift in focus from the perpetrators to the objects of prejudice producing a preoccupation with just what is it about 'these people' which causes others to perceive them as 'different'.* (Bacchi, 1996, 19)

Bacchi's statement and the latter section of Young's observation both highlight that the acknowledgement of difference can be a negative thing. This can be seen in the context of difference described earlier in Chapter 1. In the need to reduce all to a singularity, to allow universal meaning, difference is understood as a negative attribute. An alternative view of difference focuses upon a positive notion of difference that emphasises specificity and heterogeneity. This notion of difference can be seen to be one of the main underpinnings of identity politics such as that being witnessed within the disability movement.

## Discussion and Conclusions

This chapter has examined the house buying process for interviewees. Despite the heterogeneous nature of interviewees and their households, as evinced at the beginning of the chapter the process of buying was disrupted for this group in several ways. It was highlighted that while households do not differ in their housing choice decisions,

preferences and reasons for buying compared with previous studies, choices were often restricted. The importance of the dwelling type often overcame preferences for locations, with the time taken to find a suitable property being longer.

The disruption faced by households can be considered within the context of discussions around equality and difference raised in the preceding section. It was argued that dominant discourses of disabled people as dependent and needy, as 'other', work their way through institutional practices. Difference is perceived in a negative sense, to be other than the norm. Within the practices of institutions there is a repressing of difference, through the insistence that all are treated equally. Through this denial of difference the needs and circumstances of disabled interviewees are 'lost' within the housing system.

The issue of finding a suitable property, highlighted in the first section may provide a useful example through which to highlight these ideas. While finding a property can be seen as an exercise in preference, it can also be seen in terms of need. The desire to find a suitable property is not simply a want, but reflects the need to find a property that is suitable for the bodily state of those interviewed. The comparison of a disabled person's need for a suitable and usable dwelling to that of someone's preference for a house on a hill on page 158 does not acknowledge difference. The denial of difference works against the disabled householder in that the specificity of their need is reduced to a mere preference similar to that of 'normal' people. Through the assumption of an apparently neutral housing system, the differences of disabled people are simultaneously repressed and seen as being inherently negative. Disabled people are free to go through the system as any potential home owner, they will not be treated any differently. Yet this does not acknowledge that the housing system's rules and regulations are inherently able-ist, and that as noted by Young (1990, 169) neutral rules which govern, in this case the housing system, can perpetuate disadvantage. Understanding disabled householders as 'other' and deviant shall be considered further in the next chapter, through a discussion of the norms governing owner occupation

# Chapter Seven: Barriers

## Introduction

The previous chapter explored the process of house purchase from the perspective of those interviewed. It was argued that the process of purchasing a property was disrupted for disabled people and their households. This chapter will identify and consider in more detail the barriers faced by interviewees throughout the house buying process. Barriers are here defined as physical environments, policies and practices of organisations and personal circumstances that have impeded access to home ownership. This definition was reached through the analysis and interpretation of aspiring and established home owners accounts of accessing home ownership. The chapter is divided into five main sections: finance; finding a property; information; and finally a discussion and conclusions section. The final discussion attempts to contextualise the barriers identified, arguing that they can be seen as a consequence of the way disability has been constructed as synonymous with dependency and illness as illustrated in Chapter 1. The discussion also reflects upon whether the barriers facing disabled people in the private sector are any different from other groups attempting to enter the tenure, arguing that while there are some similarities, a number of factors are of particular significance for disabled people. Before identifying the barriers throughout the process of house purchase, the chapter will build upon the arguments made in the preceding chapter about equality and difference. The following section considers the way in which owner occupation has been normalised and the way in which certain rules and norms are created to determine who accesses the tenure.

## Norms and difference

Throughout this thesis importance has been placed upon the understanding of difference in our society and the way in which disability has been constructed within Western

society. Following Young's argument, difference can be understood as the opposition to a norm, with Young arguing that:

> *Difference here always means absolute otherness; the group marked as different has no common nature with the normal or neutral ones. The categorical opposition of groups essentialises them, repressing the differences within groups. In this way the definition of difference as exclusion and opposition actually denies difference.* (1990, 170)

The previous chapter has shown that barriers to disabled people accessing home ownership exist and these have been identified throughout each stage of the house buying process. It can be argued that many of the barriers identified in Chapter 6 and later in this chapter, stem from discourses around disability and homeownership. In Chapter 2 it was argued that the discourses surrounding home ownership and disability can be seen to be fundamentally at odds with one another, while the dominant discourse around disability relies upon images of 'otherness', dependency and illness; the dominant discourse around home ownership focuses upon notions of choice, independence and autonomy. Foucault writes of discourse:

> *In every society the production of discourse is at once controlled, selected, organised and redistributed according to a set of procedures.* (1972, 216)

Discourses of difference in Western society represent disabled people as abnormal, different. In order to be different however there is a need for a norm. The norm can be seen as the attitudes, beliefs and values of the dominant social group, which are identified as universal norms.

From this point, what are the norms governing home ownership? Who is allowed access to this tenure? As stated in Chapter 2, Gurney (1999) has considered these questions by focusing upon the way in which home ownership is normalised in our society. Using Foucault's concepts for the three instruments of discipline - hierarchical observation, the normalising gaze and the examination - Gurney illustrates the way in which the tenure is normalised and considers the implications for those living in the social rented sector.

Applying Gurney's use of Foucault to the current discussion provides a basis from which to consider the discourses surrounding disability and home ownership.

Considering first the idea of the normalising gaze, Foucault notes the use of comparison, differentiation, hierarchisation, homogenisation and exclusion:

> *In a sense, the power of normalisation imposes homogeneity; but it individualises by making it possible to measure gaps, to determine levels, to fix specialities and to render the differences useful by fitting them one to another. It is easy to understand how the power of the norm functions within a system of formal equality, since within a homogeneity that is the rule, the norm introduces, as a useful imperative and as a result of measurement, all the shading of individual differences.* (1977, 184)

Young has noted this assessment to a hierarchical standard through her notion of the 'scaling of bodies'. Dominant groups lose their particularity through the universalisation of them as the norm while '*oppressed groups, on the other hand are locked in their objectified bodies, blind dumb and passive*' (1990, 127). Thus disabled people can be understood as being seen as different, other, not the norm compared with the general population and perhaps more importantly with other home owners. While home ownership suggests independence and autonomy, disability is dependency and powerlessness.

Of the examination Foucault argues that:

> *In discipline it is the subjects who have to be seen. Their visibility assures the hold of power that is exercised over them... The examination is, as it were, the ceremony of its objectification* 1977, 187

> *The examination which places individuals in a field of surveillance also situates them in a network of writing; it engages them in a whole mass of documents which capture and fix them...making it possible to classify, to form categories, to determine averages and to fix norms.* Foucault, 1977, 189

Gurney argues that the examination is part of entry into the tenure noting that:

> *Anybody who has ever applied for a mortgage in Great Britain will be familiar with the process of individualisation of power described by Foucault. Through systems of categorisation and the fixing of norms the contract worker is more individualised than the secure worker... An examination of earnings, marital status, sexuality, health and indebtedness are routinely and naturally part of the ritual of entering the tenure. Mortgage applicants are 'captured' and 'fixed' in the normalizing gaze as either quality borrowers or high risk.* (1999, 169)

While Gurney uses the example of life assurance companies on the issue of HIV, the notion of the normalising gaze could equally be applied to disabled people. Insurers' rules that require disabled people to pay a 25 per cent deposit and the insistence that the

same references apply suggest the use of the normalising gaze within the examination. The disabled person is captured and fixed, they are objectified as a dependent passive creature and are unable to escape the normalising gaze. It could be argued that disabled people are already captured and fixed through the medical examination, which thus sets the understanding of their difference as abnormality (Oliver, 1990).

Discourses around disability have created a situation whereby disabled people are not situated within what are conceived to be the realms of home ownership and as such face a level of discrimination. At one and the same time the denial of difference (through notions of equality and impartiality) and the acknowledgement of difference (through universalising norms) creates a situation whereby disabled people are discriminated against within the housing system. The dominant discourse of disability in society, is one that is premised on the idea of disability as an individual attribute, a biological essence. This view has permeated government policy through the development of housing and welfare policies which focus upon the dependence of disabled people due to their biological difference and because of these differences a number of solutions are offered primarily of the rehabilitative type which emphasise difference and promote dependency. This in turn feeds into institutions understanding of disability as denoting dependency, lack of resources and ill health. These in turn feed into the normal processes of the institutions, which construct rules and regulations, the normal processes regarding access to owner occupation. Policies relating to entry into the tenure are premised on ideas of a disabled person having poor health which will affect earning capacity. The information that institutions receive through this discourse affects the policies that are then formulated in relation to this group. In Chapter 6, the importance of the biomedical understanding of disability through informing individuals within institutions attitudes and procedures, was illustrated. The following sections will highlight the barriers faced by disabled people at each stage of the process.

## Finance

This section discusses the barriers faced by disabled people in financing a move into home ownership. Finance is a large area, encapsulating personal circumstances, mortgages and life assurance. Through the analysis, a number of broad themes emerged

from the data relating to finance. Issues of gaining access to a mortgage were identified as being problematic, relating to the processes through which lenders determine access to a mortgage, the status of benefits throughout this process and the role of insurance in securing a mortgage. Lenders' attitudes toward low cost ownership schemes were also identified as a barrier to a potential access point for disabled people into the tenure. The following sections consider each of these areas, first looking at securing a mortgage generally, then discussing the role of benefits in this context. The availability and cost of insurance is then considered. Finally other issues relating to finance are covered.

### *Securing a mortgage*

The individual's personal financial status, the processes employed by the lender to screen mortgages and the information available to both the lender and applicant are all important to the ease of access to a mortgage for any potential home owner. This section will illustrate the problems encountered by interviewees in securing a mortgage. Given the often limited funds available to households, the need to save a deposit was also identified as a barrier. The processes through which lenders determine access to a mortgage could work against a disabled person and household.

The need for a deposit, often for a minimum of five per cent of the cost of a property, is not insignificant for the majority of the population. The necessity by most banks to ensure some form of deposit was explained by one lender as ensuring a mortgagor had a stake in the property:

> *It is also high risk money. To be perfectly honest if you're lending 100 per cent and somebody doesn't have a personal stake in that property if they come across hard times we would have to question the commitment that person has to their mortgage, they're not going to lose anything personally, they can walk away from it.* Lender 2

The requirement for a deposit can be further exaggerated by the specific policies of some lenders. Underwriters, who assess the likelihood of risk in undertaking a mortgage, determine the lending criteria. Lenders identified underwriters as setting the ceiling of loan to value offered to an individual. One lender noted that the indemnity insurers would loan only 75 per cent of a mortgage to a disabled person:

> *The same references apply, the only thing is indemnity insurers won't insure us for taking disability or taking benefits, so as far as I'm aware the maximum loan you can get is 75 per cent.* Lender 1

This perhaps is due to the fact that any loan over 75 per cent of the value requires some form of indemnity insurance. As one lender explained:

> *We really do come into difficulties where it is over 75 per cent and we have to refer it to our indemnity providers who then have to underwrite that as well. They have to decide whether it is an acceptable risk. An awful lot of their decision is how we put a case to them.* Lender 2

However, this does not explain why disabled people should pay a significantly higher deposit than others. If underwriters decide who is a good risk, their knowledge of disability and disabled people is of great importance. If their knowledge is poor, and focuses upon a medical view of disabled people, they will not see them as a good risk. As in the case above, a disabled person may have to pay a 25 per cent deposit, a significant sum of money for many potential house purchasers. Not much is known about the work or values of indemnity insurers and under writers, with the term 'black box' being most often used to refer to the actions of this institution. Again the nature of the institution, which depends upon discriminating at some level, means that it would be difficult to prove that disabled people are discriminated against. Indeed, the DDA 1995 recognises this through what can be seen as an effective exemption of insurers from Part 3 of the Access to Goods, Services and Facilities 1996. In this case it is questionable whether this can indeed be viewed as discrimination.

The need for a deposit by lenders was experienced by the Centre for Independent Living in their attempts to facilitate a purchase by an individual solely on benefits, which required the application to a charity for the sum of the deposit. The ability of a household reliant on benefits to save this amount of money is further complicated by the fact that benefits will be affected by savings over £3,000 (Carson et al., 1998). The general associated costs of buying a property could also act as a barrier to a household: deposit; lawyers' fees; and arrangement fee. These costs and the need to pay indemnity insurance can all add up to a significant amount of capital. Those interviewees who had purchased before did not experience problems in providing a deposit for a new property, using capital from previous purchases to pay for the costs of buying a new

property. However, the deposit proved to be a bigger obstacle for first time buyers, particularly those dependent on benefits:

> *they* [bank] *weren't prepared to - I needed a 100% mortgage- but they wouldn't give the 100% they would only give me 75. I couldn't put a deposit down so basically I had to go round various banks and building societies.* Interview owner 3

Interviewees experienced problems in securing finance, mainly through lenders' reluctance to grant a mortgage to households where benefits were the main or significant source of income. Interviewees were generally cynical about sources of finance for a mortgage, feeling that a combination of attitudes, mis-information about disability and disabled people's circumstances all worked together to create a barrier for the prospective home owner:

> *I was basically put off but even speaking to people, as I said off the record, people that I know that work in banks and building societies, they kind of said to me. I mean I've got friends who work in the [Lender] and [Lender] and someone who works in [Lender]. And just speaking to them they sort of told me.* Interview aspiring 2

This was also identified as an issue for those who had previously purchased a property:

> *They would not take into consideration the fact that I was receiving any disability, or DLA or anything like that, they refused to accept it. All the big building societies knocked us back on that, [Lender], [Lender].* Interview owner 6

> *I hadn't long stopped working and I was on the incapacity benefit and the attendance mobility money. So I had them to and my wife was working, sometimes the banks were like 'You've not got a lot of money coming in and you might not have enough there to cover the mortgage and things' . The other was as well you know when you start on incapacity benefit you're on a low rate for the first six months before it goes to the higher rate? So when we were getting the mortgage I was still on the low rate, although you can say that in six months time it's going to jump up from 45 to 70 pounds a week, which would make a big difference to getting the mortgage. That was no good because they were taking the mortgage from what you were getting right there and then. So you can't say well by the time next May comes up I'll have plenty of money to pay out* Interview owner 2.

The sources of income, and established outgoings, are the main criteria by which a lender determines whether a household will be accepted for a mortgage. Employment is the main source of income accepted by lenders, a barrier to disabled people given the current figures on disabled people's employment (Barnes, 1991). From Table 6.1 the employment situation of households is shown, with seven households having no one in employment and four in part-time employment, thus having implications for access to the mortgage market. However, of the seven households with no one in employment,

four had purchased previously. Therefore, while sources of income are of relevance, previous house purchases and the capital gained from these was also a significant factor. Lenders placed emphasis upon building up a picture of a household's financial history, doing a credit search, considering length of employment service and using credit-scoring procedures:

> *First being where they live, we try and build up a picture of where they've been for the last three years so we take a credit search on that. Then there's the mortgage details, their employment details because we need to know, there's a certain criteria, they must be on a permanent contract, length of service ... We also go through their expenditure, that adds to the affordability, whether they have got any other loans also their credit history, do they have any bad debt.* Lender 1

> *There's not really a set criteria, we don't have a socio-economic group that we want to lend to. To be perfectly honest it will be reflected to a degree in our own credit scoring but not based on a snobbery or on a particular customer group we want to lend. What we will key into the credit scoring is our own experience of arrears and repossessions and things...* Lender 2

Credit scoring is the basis from which lenders decide whether to accept or reject a mortgage application and as such is used as a rationing rather than a price mechanism. The system generates information on the applicant such as age, income, and the previous lending history of the borrower. The scores are statistically weighted using lenders' previous experiences and therefore rely on accurate actuarial data. Criticisms of credit scoring within the lending industry include that its assumptions are based on past behaviour and the historic economic climate and its simplistic 'yes/no' response (Campbell and Bhavani, 1994). The use of such scores could place disabled people at a number of disadvantages. Some may not have a credit history. If they are in receipt of housing benefit there will be no record of their rent payments from which forecasts of prompt payment of mortgages are made. The way in which disability is treated within actuarial statistics may also work against disabled people.

This highlights the 'normal processes' involved in the mortgage industry to determine who can and cannot enter the market. The use of indicators such as permanent contract has been questioned given the changing labour market and structure of society in general (see Maclennan, et al., 1997; also Chapter 2). Indeed there have been calls for the mortgage sector to begin to reconsider its criteria and lending strategies given changes in labour market movements.

### *Disability or benefits?*

As discussed in Chapter 5, many disabled people are in receipt of benefits and a high proportion is dependent on benefits as a source of income. The receipt of, and reliance upon, benefits can be seen as barriers to securing a mortgage. Lenders generally were reluctant to accept benefits as a form of income and tended to accept only life time award benefits. This situation was further complicated by the difficulty lenders have getting confirmation that benefits are for life. From the analysis it was clear that even for those with an additional source of income from employment (their own or a partner's), benefits were a significant source of additional income.

The question of whether disabled people have problems accessing mortgage finance due to disability or reliance on benefits has been raised:

> *... each lender has their own reasons why they don't give a loan. Basically when I phoned them myself. They*[Lender] *gave these reasons, I'm going, that's basically narrow minded, verging on discrimination like. Yep, think about the lenders' time, the fact of insurance, the fact benefits most of the benefits in my name, basically that's all, they're discriminating upon a disabled person. I always knew that lenders discriminate on benefits, but inadvertently discriminate on disabled person, definitely.* Interview aspiring 7

At one level, disability and benefits cannot be separated. If enabled to find employment, a higher proportion of disabled people would not be reliant on benefits. At another level the question suggests discrimination on the grounds of disability and all that entails, while the notion that people are refused due to their lowly income is accepted. However, to regard the use of benefits by disabled people as the same as the rest of the population does not acknowledge the unique situation of many disabled people with life entitlement. This aspect of finance touches upon the issues of norms within tenure in relation to what is deemed legitimate finance by lenders.

All interviewees were in receipt of benefits, with eight being reliant upon means tested benefit, five of who are owner occupiers (see Tables 6.1 and 6.2). Interviewees noted that lenders would not consider benefits as a source of income:

> *I'd spoken to the [Lender] and asked them but they were talking about being three and a half times your income or something like that and they would only take into consideration the pension. So that wouldn't even buy a rabbit hutch* Interview aspiring 3

*No I think it's all down to the money lenders, banks and building societies. They just don't see benefits as being a secure form of income. They say that although you are entitled to this form of benefit just now, may be a year down the line the government's going to change the rules and say you're not.* Interview owner 1

While a number of home owners had secured a mortgage on benefits, many aspiring owners were disheartened by the refusals of lenders to consider mortgages:

*NB: So you went to [Lender]*
*I: [Lender], [Lender].*
*NB: And after that you didn't pursue?*
*I: Just didn't bother.*
*NB: Why?*
*I: Just negative reactions so you start thinking well my money's not any use. So in the end I just decided to put in for a housing association house.* Interview aspiring 3

As noted earlier, the majority of those attempting to purchase were reliant on benefits. However this reliance did not mean that incomes were exceptionally low. Lenders generally agreed to the use of benefits as a form of income in principle but would consider only certain benefits, not including income support:

*The only ones we take in turn are if it's guaranteed for life. Those tend to be the sort permanent disability allows.* Lender 1

*Well we do have a fairly clear directive and that is that the manager of the branch has discretion to use a percentage of the benefits depending on as they see fit. I have the discretion to decide whether or not you are in a position to use benefit as income when working out the amount a person can borrow. Now what we have to look at is the sort of longevity of the benefit how long the benefit is going to be paid for.* Lender 2

*Now obviously if they're in receipt of benefits or things like that, as long as they are for life we will accept, we will use that for the mortgage...* Lender 3

To confirm that benefits were for life required confirmation from the Department of Social Security. This could prove to be difficult, with social security offices reluctant to confirm a life time award in writing:

*There's always a difficult situation in that we're trying to get something in black and white from for example social security saying this income will or this benefit will be payable indefinitely and they won't give you that. They'll give a wee hand-written letter, saying that given the circumstances they see no reason to something like that, there's always a disclaimer in there unfortunately, which means that do we just say well we're not touching it or say what is the risk here.* Lender 2

*Sometimes the benefits agency are a bit wary of offering that type of information, sometimes they will and sometimes they won't.* Lender 3

Thompson (1991) has noted the reluctance of the Department of Social Security to confirm the receipt of benefits and the payment of mortgage interest, while lenders have often been reluctant to take such a situation on good faith.

For people with additional sources of income, benefits were still important to the household, often being used to pay endowment policies or other household costs:

> *That's another thing whatever they're supposed to be, you are inclined to use your benefit which is for you. Likes of I get mobility allowance, but I've never used it for a mobility car because I needed the money towards my mortgage.* Interview owner 11

> *We're paying like endowments on £72,000 or something. But unfortunately for us the rules from government changed and we got a letter saying that they now don't pay all of your mortgage interest, you've got to top up the shortfall. I thought this is really good, this is incredible, they give you money based on what meant to live and then they come and tell you in effect you're getting a cut of a month by the shortfall. So our shortfall at the moment is about £52 minus £28, that's for insurance, we also have to cover the insurance for the house ourselves. So that's about £24 shortfall a month. So we pay that. Every time the interest rates go up we get a letter from the building society and I've got to try and work out what our shortfall is... Well, we get quite a bit. It might be £190 a month. Or every four weeks. If we didn't have that, we would be in dire straits.* Interview owner 15

Benefits could also potentially increase the income of a family and the size of the mortgage available to a household. Households with disabled members tend to require a bigger, therefore more expensive property due to the need for better space standards. However, often the income of a household considered by the banks excluded benefits, focusing upon the earners in a household.

The question whether lenders discriminate on the basis of benefits would seem to suggest that the source of income is of importance and can therefore act as a significant barrier to home ownership for disabled people. Benefits can be an important source of additional income for a household even where they are not the main source of income, supplementing endowment policies, and the payment of outstanding interest payments above the government standard rate for ISMI. The question of whether lenders discriminate against disabled people is, as noted earlier, less than clear-cut. It is in the nature of their business to discriminate in the sense of rationing products.

Despite the fact that a number of interviewees had secured a mortgage through benefits, and that others have purchased through this method (Grant Carson, personal

correspondence, 1999), the difficulties facing a number of this group should not be ignored. For those who had secured an endowment mortgage, paying for the life assurance was an issue, given that the government pays only mortgage interest:

> *It was an endowment mortgage I had to take out and it was £80 a month, which I had to pay out of my own benefit which I just couldn't afford... My DLA is basically paying for a roof over my head. Interview owner 3*

Problems also arise through the bureaucracy of the system and the stresses this can add to day-to-day life:

> *If you were paying mortgage normally you would pay monthly calendar monthly, well the benefit agencies pay four weekly, so there's a shortfall. Every time the computer sees this shortfall it writes you a letter to tell you. I've got all that sorted out, all these things knock you for six. I suppose that really shows that anything happens, there's no, you're ordinary life is a complete disaster. There are no things that are a slight irritation, everything becomes a disaster because to fix is usually money. We don't have money, we don't have spare money.* Interview owner 15

The interviewee went onto highlight the problems of ongoing costs:

> *... We're at the age and it doesn't take much to make you feel really bad. Like our bathroom floor got flooded at the weekend it was just a really down time... We've got a £50 excess on our insurance, we'll need to try and get that, so that's a worry. Some people are wanting £25 for an estimate and things like that.* Interview owner 15

Of those who had purchased but were in receipt of means tested benefits, three had purchased a property in the past, using the capital from these properties to enable a reasonable deposit to be available. One interviewee's relative acted as a guarantor in order to secure a mortgage. One purchased through Right to Buy and so had a small mortgage to pay in comparison to others.

Therefore, while purchase through benefits was possible, those who had achieved it had done so with some level of security behind them, either through finance for a reasonable deposit or guarantor. Clearly, this raises issues over how achievable home ownership through benefits is, particularly when considering the ongoing costs of home ownership through changes in the interest rate and repairs and maintenance. One interviewee's strategy, which was echoed by a number of them, was to hope that things would be okay:

> *NB: What about problems later on for example, repairs and maintenance?*
> *I: Not in the near future, they're quite well made house and they are quite new houses, so I wouldn't have thought, touch wood, any major building problems in the near future. You never know. I would hope that it's going to be okay for a wee while yet.* Interview owner 1

However, as the above quote from Interviewee 15 highlights, repairs and maintenance are required and the benefits system is constantly re-evaluated by successive governments. Therefore while people have used the benefits system to secure a mortgage, they are nonetheless exposed to the vagaries of government policy in relation to benefits. Owning a property costs money and at times can lead to unexpected costs, which for a household on benefits could be overwhelming. The issue of benefits shall be returned to in the final chapter.

Lenders claim that disabled people would be offered the same range of products as any mortgage applicant, with no discrimination at the point of sale. However, as the next section will show, insurance and life assurance can prove to be a significant obstacle in the availability of certain mortgage products. Often disabled people found that while the bank did not prevent their consideration of any products, their inability to secure life assurance meant endowment mortgages proved difficult or impossible to obtain. In the next section the role of insurance as a barrier to home ownership will be considered.

### *Insurance*

The issue of insurance is one of availability. Interviewees experienced problems both in obtaining insurance and in having their premiums increased. Lenders recognised that the requirement of life assurance for certain types of mortgage products could pose a problem for disabled people. The popularity of endowment mortgages throughout the 1980s increased the use of life assurance for mortgages. Although not quite as popular as previously, endowment mortgages still account for 25 per cent of the new mortgage market, with many owners attracted by the opportunity of excess funds over and above the cost of the mortgage when the policy matures. Those who were attempting to buy were aware of these issues with one interviewee noting that she would have to wait until her non-disabled partner was in employment:

> *Also I was told then that because I can't get life insurance I'm going to find it very difficult or impossible to get a mortgage... Basically because I can't get life insurance, you know if you have a mortgage you have to start thinking about if you lose your job or illness, that kind of back up insurance and things like that. Because basically I'm the breadwinner because (partner)'s just finished Uni. and he's working at [name] Hospital... I do earn*

*quite a lot of money, so it's really stupid to think that I've got to wait until he has a well paid job for us to consider a mortgage, because it's going to have to be him.* Interview aspiring 3

Similarly, those who had managed to purchase often did so through a capital and repayment mortgage, where the lender did not require life assurance. The market has since diversified in the face of growing criticism, and often now includes critical illness cover. While this aspect of life assurance was not covered by the interviewees, the proliferation of this type of cover has implications for disabled people and those classed as having a chronic or terminal illness. It is not simply a question of whether a disabled person would be covered through this type of mortgage security product, but the information on which this decision would be based and whether premiums would be increased.

While some interviewees were refused endowment mortgages outright because of the issue of securing life assurance, a number of interviewees had managed to secure this product. These interviewees tended to have purchased before using this method, often before the onset of impairment. Of those who had purchased their present home using an endowment mortgage (all of whom had purchased before and had used an endowment as a means of payment), a number found that endowment payments increased. This increase was not fully explained by the purchase of a more expensive property, but because of issues related to their disability. At times interviewees had been unaware that they were paying higher premiums, until, through discussion with friends and family they discovered they were paying more than 'normal' for the price of their home:

*Eventually we went to the insurance brokers to get the quote and I found out my quotes were higher than everybody else's from talking to my sisters and my insurance man. So you go back and say why is it that and they'll tell you it's loaded. The information is never volunteered. But when I asked then they were telling me it was loaded because of your disability.* Interview aspiring 1

*They're all the same, soon as you say you're disabled, your life insurance policy goes up, it doesn't matter what it is. I'm not likely to die any earlier than anybody else because I'm not unhealthy.* Interview owner 2

The extent to which premiums were 'loaded' is hard to determine. An example may give an idea of how much extra disabled people can expect to pay for life assurance. The interviewee, who was a first time buyer, had secured a capital plus interest

mortgage for a period of ten years, but was considering changing this to an endowment after talking to his insurance representative:

> *I'm quite friendly with him [ insurance man] and he was talking to me about things when I was telling him about the trouble I had getting an endowment mortgage. He suggested taking out some sort of insurance that if I die within the length of the mortgage they would pay off the mortgage, and it was something like £6 a month or something... But they came back to me and said no they would weigh the mortgage, the first five years they would have to pay £35 a month and for the next five years would pay £9 a month, which seems a bit steep.* Interview owner 1

This was confirmed by lenders who also noted that premiums could be increased by insurers, which could effectively price a household out of the market:

> *The only restrictions that the person might have is that, and it wouldn't be a restriction, well depending on the disability or whatever it is and whether or not they would be in a position to obtain life assurance. Likes of a, what's traditionally known as an endowment mortgage is only available where there is a supporting life assurance policy so you can pay the mortgage, so in those circumstances that is probably the only time that they might have problems getting an endowment mortgage... If the life assurance company think they're taking on too great a risk they might decline to cover, or they might say look we'll heavily weight the premiums. In which case while an able-bodied person might be paying £50 for a life premium, they might say we'll do it but it will be £150 which will almost price them out the market.* Lender 2

While the issue of life assurance may only affect product choice in some lending institutions, one lender requires it for any mortgage application. The lender pointed out that the increase would only amount to twenty or thirty pounds a month, noting that as part of the acceptance for the loan, households would need to have spare income of around £200 a month. This was noted by many of the lenders who often calculate how much extra income would be available in the household. But again what a lender would consider as an acceptable sum of money to be 'spare' may not relate to the household's idea of spare income. The problems with the notion of having extra or spare cash will be discussed in the next section, which considers other issues relating to finance.

### *Other issues*

This last section touches upon a number of miscellaneous issues relating to finance in general. The costs of sustaining a property are touched upon, considering whether household's finances could absorb unexpected costs. Given the use of low-cost home ownership schemes by government to broaden access into the tenure, the section will

briefly consider shared ownership, with lenders' policy toward shared ownership is highlighted as being a possible barrier to disabled people's access to home ownership. The last section has focused primarily on issues relating to securing a mortgage, including the use of benefits and the relationship between mortgages and insurance. There are, however, equally important aspects of finance which will impinge upon the ability of a household not to secure home ownership but to sustain it. These were highlighted throughout the interviews with both aspiring and home owners.

The requirement by lenders to ensure that applicants have a reasonable sum remaining from their household income after out-goings have been deducted may lead to a refusal by a lender to agree to a mortgage. The lenders interviewed mentioned this, with figures between £200 per month to five to seven per cent of income free after the deduction of out-goings. While this is a reasonable criterion laid down by lenders to ensure that mortgagors can afford unexpected events, not least an increase in interest rates, it raises issues for those who have worked out their household budgets within tight parameters. The issue of personal finance was raised by a number of interviewees who noted that finances were indeed tight, with little room for flexibility or ability to cope with financial hiccups.

Obviously those interviewed have overcome the problems of the associated costs of buying a property, but these may be relevant problems for aspiring owners and for disabled people in general. Stamp duty may also be a consideration for disabled owners given that often the property required by a person using a wheelchair is larger and therefore tends to be more expensive, possibly over £60,000.

Another aspect of finance is lenders' attitudes to shared ownership. Many of those who were attempting to move into home ownership had seriously considered shared ownership as an option, more so than those who had actually achieved home ownership. One lender required a larger deposit than is normally required for a mortgage. While mainstream mortgages typically require a minimum of five per cent deposit, the lender required 25 per cent deposit on the tranche the household was buying:

> *We are restricted to be only able to lend 75 per cent of the amount they are actually purchasing, so they still have to put down 25 per cent of the tranche. Which at times puts*

*us out of the market because the very nature of shared ownership is normally people don't have a lot of money behind them* Lender 2

*We can only lend again 95 per cent of their 25 per cent share with the option if they want to increase that and do it that way as well.* Lender 3

*NB: In terms of shared ownership, do you allow a 100 per cent mortgage or do you require five per cent..*
*I: Always, always five per cent. We sometimes have had it at 100 per cent, but not really, not at the moment and not for shared ownership.* Lender 1

## *Summary*

This section has illustrated the barriers in the financial aspects of purchasing a property, drawing upon interviewees' experiences of securing a mortgage and dealing with the costs of purchasing a home. It has been shown that lenders are cautious over the use of benefits as income, which may be a significant obstacle to many disabled people, not only for those solely reliant on benefits. However, the financially tenuous position of those who have purchased solely through benefits was also highlighted. The distinction between 'discriminating' on the basis of benefits or disability was shown to be complex for lenders, but much more clear-cut for insurers who increase premiums on the basis of the individual being disabled. As the analysis has shown, all interviewees regardless of socio-economic characteristics or housing history faced problems in securing insurance. The lack of firm evidence or research into the practices of indemnity insurers, and the nature of their business means that it is difficult to determine the extent of the problem. The financial circumstances and characteristics of households were of crucial importance. Employment was used as an indicator of secure income by lenders. However, where no one was in employment, previous house purchase and the capital gained often enabled interviewees to secure a mortgage. Previous owners experienced less problems given that they had gone through the system, had an amount of capital and endowment policies as well as a credit history. In the next section, aspects of finding a property will be considered.

## Finding a Property

This section will consider more closely the barriers to home ownership through the second stage of the house-buying process, finding a property. Finding a property invariably involves the use of information by different actors: sellers, buyers and their agents in the housing market. This will be covered in the section on information which will also focus upon aspects of the built environment that create a barrier to home ownership for disabled people. Despite differences in socio-economic characteristics, all interviewees faced difficulties in finding a property. These difficulties highlighted the importance of the lived experience of impairment as well as the policies and practices of those institutions involved in the property market.

Five themes emerged from the analysis relating to the barriers in finding a property. First, the dwelling types considered by disabled people as being suitable for their needs, their focus upon the bungalow created a number of problems, not least, issues of affordability. The need for increased space translated into the need for a bigger mortgage. The design of offices in which institutions involved in the house buying process reside and properties hindered the search process, forcing individuals to rely upon non-disabled persons to search for them. Attitudes toward the new build sector by disabled people and the characteristics of the sector created problems in disabled people accessing this sector of the housing market successfully. Finally, the role of adaptations in the house buying process is examined. The lack of knowledge about the adaptation process coupled with concerns about cost led to a number of problems for households. Problems were apparent within the new build sector due to a lack of knowledge amongst developers and no consistent policy toward adaptations. Given the differences in the second hand and new build sector in relation to interviewees' experiences, this section views each sector separately.

### *Dwelling types*

The types of dwelling considered as suitable and usable for disabled people by interviewees influenced their ability to find a property. Just under half (48 per cent) of

all respondents in the GGS stated that they would prefer to live in a bungalow and this view was explained through interviews with home owners and aspiring home owners. The popularity of the bungalow can be understood as being linked to the assumption that they offer level access more than other dwelling types and are generally perceived to be more usable by disabled people. Given that a high proportion of those interviewed were wheelchair users (see tables 6.1 and 6.2) a number expressed this belief. The focus upon the bungalow means that disabled people and estate agents alike are ignoring other dwelling types:

> *I mean obviously we were looking for places that were accessible and had to be accessible, we never considered a semi or a terrace or anything like that. I mean that was never a consideration for us. We did look at bungalows but just wasn't earning enough from scratch.* Interview aspiring 1

The popularity of the bungalow is not strictly limited to disabled people, with one estate agent noting that:

> *[It's] the classic kind of housing that suits sort of, which has a broader market is bungalow housing. Which is quite prevalent in Scotland you know, you know we quite like our bungalows here. Certainly in the 1930/40s/50s bungalows were all over the place. I know when we are describing bungalows I know that's a very common marketing tack, you know, something that is suitable for a wide range of age ranges and people, because it's on the level.* Estate agent 1

In terms of their suggesting suitable property for disabled people, estate agents themselves invariably focused upon the bungalow as a suitable house type for disabled people:

> *and in those circumstances we would certainly recommend that some one look for a bungalow and provided we had an idea of the prospective purchaser's intended budget and location and then if we feed into that a bungalow* Estate agent 2

The reluctance of developers to build bungalows meant that often new build developments were not considered by interviewees. This also relates to the perceived space standards and cost of new build, which will be discussed later.

### *Affordability*

Affordability was an issue for all interviewees regardless of income levels, with interviewees being aware that funds would be required for adaptations (see later). In Chapters 2 and 3, it was noted that the space required by a disabled person, particularly those who use a wheelchair, tends to be higher than a non-disabled person particularly in the use of lateral space. This requirement for more space translates into the need for a bigger house. This need for a bigger house translates into the need for a bigger mortgage. The general popularity of bungalows, means that prices are often prohibitive:

> *So we had a look about Strathaven and it was very difficult to get a bungalow type of, because most of the bungalows are very expensive, over £100,000.* Interview owner 15

> *So we moved here. Obviously part finance driven, you can no doubt get bigger bungalows if can afford the economic market but we finished off with this.* Interview owner 14

The desperation felt by many meant that at times, households would pay well above the asking price for dwellings, compounding finance issues:

> *Nearly 20 per cent over the asking price. But that was what bungalows were going for, I mean from our experience, 20 per cent over the asking price was not unusual. Incredible. Fortunately it started lower so we could make the bid.* Interview 18

New build property was seen to be more expensive than older properties in relation to the space offered. Many felt that their money would go further in older properties and fulfil their space needs.

The cost of new build property in comparison with the floor space was noted by a number of interviewees, who felt that what they could afford in new build did not allow for the space standards needed:

> *A lot of the new housing that's in our price range, that's newly built, it's very small inside.* Interview owner 11

> *I: Because see the houses we looked at, I mean oh fantastic prices. Very, very small, nothing this size.*
> *I2: I mean they were talking about, see a three bedroom semi-detached like this, you're talking £83,000. We don't have that kind of money!* Interview owner 4

### *Access and Design issues*

In Chapter 3 the notion of the built environment 'designing out' certain groups can be seen to great effect in the design and layout of residential property. Access to a property and the layout and design of properties is a major barrier to households searching for a property in both the new build and second hand market. However, the suitability of design is determined by the individual's bodily state. As noted earlier the majority of those interviewed required some form of mobility aid and this was reflected in their desire for accessible dwellings with features such as level access, wide turning spaces and accessible and usable bathrooms. The needs of those with a sensory impairment for example would be different.

Interviewees experienced problems when attempting to enter and view properties. In terms of physical access, interviewees experienced problems attempting to receive information about potential properties. Interviewees noted that estate agents' and lawyers' outlets and developers' site offices were at times inaccessible:

> *A lot of solicitors' shops tend to be in old shops, and tend to be inaccessible, but the one they suggested was actually accessible.* Interview owner 1

> *Because it was a wee portacabin it was mostly my wife that was going in to ask the details because you can't get into them.* Interview owner 2

The properties themselves also posed problems in this respect, with many interviewees relying on friends or partners either to look for them or to aid their entry into potential properties.

Those that did look required assistance in entering properties. This was often a time consuming and labour intensive process that would only be undertaken if there was a real possibility of the property being acceptable. Often a partner or friend would look over the property beforehand:

> *We'd have to ask Laura's dad or a couple of my pals depending on the number of steps to go and view a property. And then you'd have to look at it and say, well planning for a ramp, would it fit here or not?* Interview owner 6

The search process was further frustrated by the design and layout of properties considered to be potential homes. Design was not only an issue in searching and looking at property, but in relation to the money which would be required to adapt a property, with some unaware of their position in funding adaptations. This is discussed in more detail in the next section. While previous surveys and reports have emphasised the problems of accessing a property, discussions with interviewees illustrated the problems experienced once within a property:

> *We tried modern houses, older houses, houses in between and we got to the stage we thought we weren't going to get anything. Due to narrow door widths, no halls, couldn't turn into rooms. Bathrooms that were just not on.* Interview owner 14

> *The next problem was when I got into the house I couldn't get through any of the doors. Particularly in the bathroom, the rest of the doors were 30 inch and the bathroom was only 28, so there was just no way to get into the bathroom.* Interview owner 15

While older properties were seen in general to have better space standards, the use of the space was perceived to be very poor. The bathroom is the main area and most common design problem facing disabled people (Goldsmith, 1997). In older properties the positioning of the kitchen and bathroom was a significant problem:

> *Of the older flats you find you can get the wheelchair into the kitchen or you can't get it into the bathroom. It's usually one or the other.* Interview aspiring 1

> *Bathrooms was always a problems, I've never seen a big bathroom yet.* Interview owner 10

Despite the general popularity of bungalows as an ideal type of property for interviewees, their poor design was commented upon by a number of interviewees:

> *I looked at bungalows and the trouble was when I went into bungalows they were all wee sort of angles and sharp corners.* Interview owner 12

> *But they weren't, they were maybe big enough but the space wasn't well enough used. Like there wasn't a long hall or things like that, tended to be what we found wasn't good... And the spatial distribution was all too small.* Interview owner 19

One interviewee commented upon the general inadequacy of the design of the built environment, not only for those who used wheelchairs, but also for the general population:

*I mean it comes down to door widths, the modern one come down to, well if you get 760mm that's one of the standard sizes but frequently they're below that, particularly in some to the modern houses. They're not [to partner] I saw a beautiful double buggy today by the way, they're not adequate for wheelchairs. Many of the modern houses you wonder how anybody gets a pram in and as for double buggies and it's the same for shops and things, if they are made accessible for the likes of double buggies you can get a wheelchair in no problems.* Interview owner 14

### *New build*

In 1998 the private sector accounted for 90 per cent of all new dwellings completed, new build property clearly represents a significant and growing proportion of all property transactions in Scotland (Scottish Executive, 1999). Despite this fact, many interviewees did not consider purchasing a new build house. Reasons for this included their experience of trying to buy a property in this market and their assumptions and experiences about what this market could offer them.

As mentioned earlier, considering the importance of the new build sector for the purchase of property, relatively few households had explored this sector fully, although a number had explored it to some degree. Potential purchasers found that properties tended to be too small for their needs, often did not come in a bungalow format, and in their opinion properties tended to be over priced. Builders were perceived to be reluctant in the main to engage with the idea of property suitable for disabled people:

*Well as far as the house builders are concerned they're not really interested in adapting or making new houses in the first instance to suit disabled people. They're prepared to adapt them but not to build new houses. Which is a strange thing nowadays because there are so many disabled people.* Interview owner 5

New build properties were perceived to be too small for interviewees' requirements:

*I think we just thought all the houses were the same. Laura's been in lots of show houses and things, they're just silly sizes, I don't even bother going in.* Interview owner 10

*I don't know if you've looked at new housing really, [Developer] and that. I couldn't get away with it, they're like wee boxes inside!* Interview owner 11

Those who had made enquiries received a range of responses from builders. Some finding developers reluctant while others found developers willing to consider the possibility of adapting a property.

The mixed reaction of builders to individual requests for changes to dwellings was commented upon by one estate agent:

> *Depending on the builder you use, I think they would get treated quite well or they may get treated as a nuisance, the whole range of builders, the range of service you get from them is quite wide, some of them are brilliant and others are really bad and once they get the cheque they don't care.* Estate agent 1

The observation by the estate agent raises a number of issues covered earlier and in previous studies. First of all there is an issue over the cultural and institutional framework within which builders work, as discussed in Chapter 3. There is also the way in which developers view the production of properties suitable for disabled people. There is a general reluctance to assume demand will be forthcoming and that bungalows will be the preferred type of property (Tate, 1997).

Builders' awareness of interviewees needs were deemed to be low, with many commenting that developers just seemed uninterested:

> *But the trouble was these builders weren't too you know, they weren't aware of a disabled person's needs.* Interview owner 12

The mixed responses toward queries for the design of a wheelchair accessible house translated into a mixed level of service experienced by interviewees. The number of interviewees living in new build was small and so caution is needed in drawing conclusions here. Nevertheless, the point made earlier by the estate agent held true. Some builders will consider doing design changes and carry work out competently while others will not.

Problems in selling properties made some developers more willing to carry out necessary design changes:

> *NB: And they were quite happy to move things..*
> *I2: At that point the flats weren't selling so they would basically do anything for anybody.*
> Interview owner 6

A couple of interviewees had experienced developers agreeing to changes to the structure of the house only to find that these had not been carried out:

*When I bought this house, I bought this from the plans and I got them to do various alterations for me to come in, some of which they didn't do. Without having to go to court it would have been so much of a hassle because quite a bit was verbal, like for instance ramping from the front to get in. Though of course why they've got to build a house with steps God only knows.* Interview owner 13

*NB: You were saying about the builder, could you tell me a bit more? Did you ask him to do anything else apart from the ramp and the lip..*
*I: When I asked for even the doors, the main door here, there's a lip over it and I asked them to put something like a small ramp up to the lip. Y'know and they never done anything. I said 'Me constantly going over and, I can pull myself over but it could break it, what happens if it happens in the future, am I liable for it?' 'Oh no it won't break' This was through my lawyer speaking to his lawyer, speaking to the builder. The builder wouldn't even speak to me. The ramp, the lip, the car parking space, I asked him drop down the door entry system telephone- give him his due he did do that. Asked him to drop the shower unit, which he didn't do.* Interview owner 8

The type of property considered by some interviewees may explain the reluctance of some builders:

*They just said they never done bungalows and it was a bungalow - so they weren't interested. They don't seem interested. I think that most new build are detached and semi-detached, because you are building up the way you can get like three or four bedrooms but you don't need as much ground as, I think they must make more money out of it or something. They don't seem interested in bungalows.* Interview owner 2

*We gave them information and they did some editorials in the Glasgow Herald, Evening times and the Record and we had a couple of phone calls from people off the back of that, both were both looking for bungalows and they were both looking for elsewhere than Springburn, it was like oh I see you build houses for people in wheelchairs where else are you building them?* Developer 1

The reluctance of developers to build bungalows can be understood as simple economics. Developers can build more houses per acre through the adoption of flats and semi-detached property:

*Yeah well the problem with bungalows is they take up an awful lot of land, I mean when you're making a bid for land, if you're wasting it on bungalows, you've no chance of winning the bid in the first place. Which from the builder's point of view a bungalow is a nightmare, unless you are building a site and you can buy it off the market and you're not in competition with other builders.* Developer 1

This section has illustrated that the new build sector of the property market has not been accessed by disabled people as much as it could be. This can be seen as a function of a number of things. There is a certain inflexibility in what interviewees, builders and estate agents assume will be suitable and usable properties for disabled people, with solutions often focusing upon the bungalow. However, the experiences of interviewees

have shown that the design of general (that is, not wheelchair accessible) bungalows is often inadequate for the needs of a disabled person. Furthermore, bungalows are unpopular with developers, who know they could sell more properties per acre if they commit to other house types and query whether planning permission would be granted on such developments. Assumptions about the new build sector by interviewees, in relation to price and space standards, meant that few interviewees would even enquire about new build developments in any great detail. Developers appear to have assumptions about the needs of disabled people rather than actual knowledge of them, a fact borne out by the experiences of interviewees and Tate's study (1997). In short, the new build sector, while potentially a source of suitable property and access to home ownership, is not fulfilling this potential due to the institutional culture of developers and assumptions from both developers and disabled people about what the sector can offer them. The next section will explore in more detail the issue of costs for adaptations relating to the new build sector.

### *Adaptations*

The need and ability to acquire adaptations can be seen to have varying roles within the overall house buying process. It may in some circumstances act as a barrier to home ownership, for example, if a developer refuses to allow adaptations or changes to a property; and at other times as a hindrance to the overall process. While problems with adaptations did not stop anyone from purchasing a property, these problems did cause friction in the home and often mirrored the problems in the main area of house buying, namely finance and attitudes toward disabled people. The section will focus upon the role of developers. The role of social work authorities is considered in Chapter 6.

Adaptations are of importance in a number of ways. First, given the problems of finding a suitable and usable dwelling as discussed earlier, often adaptations to the property at some stage would be required by the household. Therefore properties were considered by interviewees in relation to their potential adaptability given their personal preferences and needs. This was the case both for second hand property and new build, sometimes within the context of whether the developer would carry out such adaptations. None of those interviewed expected to be able to find a dwelling that was

usable and accessible immediately. This leads on to the second issue around adaptations, finance. Many householders were unsure whether the social work department would be prepared to pay for any of the work required. Many were aware of the issues over waiting lists and confused as to how the system worked for owner occupiers. As a result the type of property considered would be constrained by an estimate of how much work would be required, given that the interviewees themselves may have to pay for such work. This was particularly true for those considering new build property, with the varying responses of developers to additional costs for adaptations driving decisions about purchase and deliberation over whether they could cope without adaptations.

#### Developers

Interviewees noted that, at times, developers were vague about whether adaptations could or would be carried out on a property, with cost often being the main issue raised by the developers:

> *...that I would need it ramped at the front.*
> *NB: Did you not ask the builder about that?*
> *I: Yeah I asked the builder.*
> *NB: And what did he say?*
> *I: Oh he would do it, he eventually done it but it was the social work that paid for it. Because he would charge me for that you see. So and he altered the bathroom for me, there's two bathrooms, there's an en suite and he altered the en suite for me. So as to make it more suitable for me. He could do that, there was nothing up in the place, it was just a shell, so he altered the toilet and put in a wee wash hand basin.* Interview owner 12

> *If you want them wider they would have made them wider but they would need to charge us, 'cos it would be ordering in special size doors.* Interview owner 2

There appeared to be no consistency in what builders would charge for, with some placing no charge on widening door ways or lowering kitchen worktops, while others would charge for these types of adaptation. Often the additional costs to a property were considered to be prohibitive by householders who instead decided to wait it out and seek a grant from the social work department. This of course leads to the question of when an adaptation would be likely to be carried out. A number of interviewees had experienced situations where developers had agreed to carry out work but in the end had not fulfilled this obligation, as illustrated in the last section. Although this was not

the norm it does raise questions over the efficacy of a voluntaristic approach to adaptations espoused by the building industry in response to the proposed changes to Part T of the building regulations as discussed in Chapter 3. In terms of working with social work departments, often developers wished to carry out external changes and charge for this rather than allowing a social work tendered builder to do the job:

> *initially they told me it would be added on to the cost of the house. I went 'No sorry but I'm buying the house, I can get my ramp for nothing, I'm not paying for a ramp, The council will come and do it'. They went 'oh, it's a new property we don't want the council to do it, because it won't fit in with the building and your neighbours might be objecting'* Interview aspiring 1

The poor quality of the work carried out by builders contracted by the social work department was a source of dissatisfaction amongst many interviewees, with many feeling that cost was their main consideration rather than the quality of the work, which at times was seen to be shoddy.

> *There was a firm called [name] builders, I think their motto was, 'Helping the disabled remain disabled'* Interview owner 5

> *Social work help you but they only do certain things. To get my wheelchair, see my driveway, I couldn't get away with this. To get the wheelchair on the driveway they gave me one row of slab stones, one row! I mean so the likes of the car could go up one but couldn't go up the other. I thought that was ridiculous. Social work do certain things you know. I didn't complain about it but I was really angry, I thought that was scandalous.* Interview owner 11

### *Summary*

This section has illustrated the complex and varied nature of the barriers facing disabled people in finding a property. These barriers can be seen as a function of the preferences of disabled people for particular dwelling types and their perceptions of the new build sector, restricting an important and growing sector of the housing market. The need for good space standards meant that householders required a larger property, which raised affordability issues for households with the problem of a bigger house translating into the need for a bigger mortgage. A basic issue of gaining information and access to properties was raised, with interviewees often experiencing problems of physical access due to the design of properties, estate agents' offices and developers' sites. Finally, the importance of adaptations within the process was highlighted.

## Information

Many problems encountered by interviewees sprang from poor information. From the analysis, two aspects of poor information emerged. First that information regarding disabled people's access into owner occupation was lacking. Second the inadequacy of information throughout the house buying process. This latter theme involved not only information available to disabled people, but also the information available to professionals involved in each stage of the process regarding the needs and status of disabled clients. This section will consider the importance of information throughout the house buying process and will consider what types of information was lacking and for whom. Often the issues identified revolved around professionals' lack of background knowledge about disability and disabled people. This included: knowledge of their needs within the built environment; the difference between disability and illness; knowledge of their income sources; and sources of information about housing options for disabled people. Often the assumptions of disabled people about house buying and about professionals' understanding of their circumstances meant that interviewees' willingness to access information was low. This assumption was born out of direct experience from previous requests for assistance in the housing market, but over the past few years a number of initiatives have developed which could help aspiring home owners. This is covered in greater detail in the final chapter.

### *Accessing home ownership for disabled people*

Analysis of the Greater Glasgow Survey showed that just over a third (36%) of the total sample had contacted an organisation for advice on housing. Less than a third of home owners (31%) had contacted an organisation for advice. The nature of the advice sought focused primarily on issues surrounding aids and adaptations with just under a quarter (23%) of respondents attempting to gain information on finding a home. Few householders had contacted housing advice services or other sources of information about their housing options and circumstances. Of those who had, a wide range of organisations were contacted, each with varying levels of knowledge about access into home ownership. Those organisations run by disabled people tended to be

approachable but lacked specific information about the house buying process, apart from warning clients about the difficulties they would be likely to face:

> *The C.I.L. [disability organisation] was useful, if we were going to seriously go ahead with buying something, I would be in regular contact with them. They've also got the library with all the different information. It's helpful in a negative way, because although you ask them questions, but it's "Oh that's really difficult", but it's helpful in that he's telling you how difficult it is rather than telling you how easy it is.* Interview aspiring 2

However, more general advice agencies were found to be wanting in terms of advice on the use of benefits for purchase, right to buy policy in relation to 'special needs' housing and general information on buying a property. This lack of advice and, at times, mis-information, led to a certain level of disillusionment with such agencies, leading many to find out what the position was by themselves through doing their own research:

> *I: Just that no-one seems to have any information on it because it is a fairly unusual case and non-standard that eh, nobody seems to keep a lot of information on it.*
> *NB: What, you mean buying your house?*
> *I: Yeah. First of all the point is nobody seems to know what exactly the legislation says about who and who cannot buy a house, particularly when it comes to houses that have been adapted for people with disabilities. Then there was a problems that nobody seems to know whether you are allowed to use your benefit if it's for paying the interest on your mortgage and things like that.*
> *NB: Who did you approach, you mentioned the Citizens Advice Bureau?*
> *I: I approached them a few years ago and they told me no it wasn't possible.* Interview owner 1

Another interviewee had had a similar experience with the CAB:

> *I went to the CAB but I ended up telling them what to do! I went to citizens advice and they told me to come back and tell them how I got on! Because they didn't have a clue about it all. They didn't give me any, I had to give them information, even regarding benefits as well... Just to ask them how I would approach the whole mortgage situation, because I had got so many knock backs I thought what am I going to do here? Was it because I'm on benefits or because of my disability and they said "Well we don't know, can you tell us. Can you find out and come back and tell us once you get it sorted"... Which for an advice bureau, I mean they should make it their job to try and find out, but they weren't interested.* Interview owner 3

The lack of knowledge about disabled people's housing options by general advice agencies could present a real barrier to those unsure of how to go about the process or what their rights are in relation to housing. Disabled people could be put off at the first hurdle due to inadequate information and knowledge of these organisations. This lack can be seen as a function of the poor awareness of disability issues in general (and

possibly of an assumption that such information is not required because disabled people would not be moving into this tenure anyway).

The role of disability organisations in the provision of general and more specialised advice regarding welfare benefits is of importance, but it should be borne in mind that the reach of such organisations may be limited to a number of cases.

The findings of Eccles (1995) seem to correspond with the experiences of those interviewed for this study, suggesting that not much has changed since her recommendations. However, there have been significant developments in the field of housing advice for disabled people (Eccles, 1995; Widdowson, 1998).

This section has identified a barrier in the lack of introductory information for disabled people about their housing options. In the remaining sections information and knowledge will be considered throughout the various stages of the house buying process.

### *Information and the house buying process*

Information is required not only by the individual house buyer, but by the institutions involved, namely lenders, estate agents and developers. Analysis found that the information provided by institutions did not satisfy the information requirements of disabled people. This can partly be seen as a function of the normal system (lenders' bewildering amount of choice; search strategies) and partly as a result of this normal process which has little or no knowledge about disabled people's needs or lives (aspects of quality of information). The remainder of this section will consider how the lack of, or inappropriate, information can act as a barrier to disabled people accessing home ownership.

#### Lenders

Interviewees considered the information about various mortgage packages to be confusing and, at times, overwhelming. However, this is not limited to disabled people.

With hundreds of products on the market, the situation can be bewildering for any potential purchaser. The format of information provided by lending institutions has recently been criticised following publication of a report which stated that over 90 per cent of lenders did not provide information in alternative accessible formats (Grass Roots, 1998). Throughout the course of interviews for this study, lenders did not mention the availability of alternative formats.

Earlier in the chapter, access to a mortgage and the role of benefits were identified as significant barriers to owner occupation for the group. It was highlighted that there are no hard and fast rules relating to the use of benefits for disabled people, but rather rules that apply to the general population in the use of benefits. However, there are differences in the application of benefits to disabled people, as shown throughout. It can be argued that the application of general rules is the result of a lack of understanding and knowledge of the benefits system as it relates to disabled people and their households. While lenders were aware that disabled people could receive benefits additional to those received by the general population and that a number of these were non-means tested, they were unable to name these:

> *Well to be perfectly honest what we have to look at is really how long the benefit is likely to be paid, is it something that is a short term benefit, what happens at the end of the period? I don't have a list as such.* Lender 2

> *I haven't personally done a mortgage for somebody on sole benefits but as long as we have confirmation there are so many different types of benefits out there I don't know what a lot of them are.* Lender 3

The inability of lenders to name these benefits suggests a low level of awareness of what these benefits constitute and how much they are worth, information that would be necessary for lenders to make an informed decision about a mortgage application from a disabled individual. The lack of knowledge about these benefits therefore can lead to them not being taken seriously by lenders, thus inhibiting access to a mortgage.

#### Search strategies

Similar to the situation faced at the point of finding a suitable mortgage, a number of problems concerning information and knowledge surfaced at the point of finding a

suitable property, with normal processes and poor knowledge on the part of estate agents hindering the search process.

As noted in Chapter 6, often interviewees could not rely on schedules as a mechanism for dismissing potential properties due to the lack of useful information listed on such papers:

> *You would get the schedules in and you would just kind of look at the size they said the rooms were. I think it's a nightmare.* Interview owner 11

> *Some of them, like I said if you looked at a photograph and thought oh that sounds okay, and if you asked they sort of, they say, "Well although it says ground floor it means there's stairs involved", and daft things like that.* Interview aspiring 2

Querying estate agents about the information on schedules, they emphasised that the information provided catered to a wide audience and satisfied the need for information at this stage of finding a property:

> *So the description if you like first of all this our starting point and we think it includes pretty much everything someone will want to know at this stage about the property.* Estate agent 1

As noted earlier in the chapter, cultural attitudes towards disability were prevalent in estate agents' discussions of marketing a property as suitable for a disabled person. This obviously affects the ability of disabled people to work within the system and easily identify a suitable property, as these properties are not themselves identified positively by estate agents. The inability to find a suitable property is further compounded by the lack of awareness by estate agents of the house type and house design needs of disabled people. Interviewees felt that estate agents were unaware of their needs and did not fully consider the requirements stated by potential purchasers:

> *I don't how many times people have told me of places suitable and it just isn't. They don't notice steps, they don't think about door widths or sharp corners, they just don't notice it.* Interview owner 10

> *Well awareness is a thing which has different meanings to different people. If you say no steps, somebody will say there are no steps and you go there and there are three steps. But they never notice, because they just run up the steps, they don't notice these things. No they are not aware, the awareness is not there at all of what the problems are.* Interview owner 5

Some interviewees did not feel comfortable telling estate agents their needs, feeling that it would take too long and estate agents did not wish to spend an inordinate amount of time with them:

> *But I don't, it's quite difficult actually just sitting in an estate agent and they say to you what sort of house do you want and you think well if you've got two hours I'll tell you kind of thing... So you sort of get on with it quickly they tend to leave it up to you more than anything else.* Interview owner 10

Estate agents did not provide information in alternative formats, but rather adopted an individualistic and voluntaristic attitude towards the provision of accessible information:

> *NB: And the information is that available in a number of formats?*
> *I: Em, what we have that's the font size that we have and that's the norm we do, we've never had any requests from organisations such as the partially sighted or anything like that, so we use that format because it's uniform and easy enough. We're governed by the printers.*
> *NB: But if someone was to come in and say I am visually impaired could you put some information on tape for me?*
> *I: Yeah if someone came in and as blind, it wouldn't be a problem to talk them through a property, talk them through what was there.* Estate agent 3

As described earlier in Chapter 6, estate agents often compared the needs of a disabled person to the needs of any client who stated a preference for a garage or a house on a hill. This not only trivialises the problems faced by disabled people but also highlights the lack of understanding by estate agents of the difference between a consumer preference and a need. Developers were also felt to be unaware of needs by interviewees, who noted that often they were unsure of what type of adaptations would be required and whether respondents would be prepared to pay for the changes.

### *Summary*

This section differentiated between a lack of information relating to a disabled person and the inadequacy of information throughout the house buying process. The inability to acknowledge difference led to institutions being unable to satisfactorily attend to the queries and needs of disabled people to enter this market. General information was lacking for householders who were unable to clarify their position in relation to purchasing and securing a mortgage. Information was not only lacking for

householders, but the study highlighted the lack of information about disabled people at the disposal of institutions. From interviewees' experiences, this seriously hindered institutions ability to deal with queries from disabled people. The inability to acknowledge difference, highlighted here by the lack of information about the rights of this particular group of individuals illustrates the way in which the repression of difference manifests itself in the policies of institutions, including information and dissemination. Similarly the inability of institutions to deal with interviewees' queries effectively suggests that disabled people have not been considered as a client group by institutions.

## Discussion and Conclusions

This chapter has identified a number of barriers that may hinder a disabled person becoming a home owner. In what ways do these barriers differ from those experienced by non-disabled aspiring owners? Unemployment, the lack of a credit history and the need to undergo various procedures in order to enter the tenure is not isolated to disabled people alone. Similarly, the difficulty in finding an appropriate property at a reasonable price for a family's means faces many households. In this way, the barriers that face disabled people are in many ways not unique from those who do not conform to the normalising discourse of what a home owner should be. Disabled people are one of a number of groups who face difficulties in accessing owner occupation. However while disabled people face social and economic disadvantage, similar to many groups in our society, they are also faced with the issue of discrimination due to the understanding of disability in our society, a number of the barriers identified in the chapter can be seen to hold particular relevance for disabled people.

In this and the previous chapter the issue of finding a property has been identified by all interviewees, regardless of income or household type, as one of the most difficult and important steps in the house buying process. The influence of design in the searching and finding of a property was a significant obstacle faced by interviewees. The issue of design perhaps relates most clearly the interactional nature of disability, highlighting the importance of bodily states but also the discourses around disability which inform the production of the built environment. Disabled people were at times 'designed out'

of purchasing property through the location and design of organisations' premises and also the properties that could be viewed. The policies and practices of house builders are informed by a medical and individualised view of disability that hinders the development of more inclusive design, as discussed in Chapter 3 and illustrated through the experiences of interviewees in this chapter. In chapter 6, the problems of denying difference were shown in the identification of disabled people's design needs being likened to the wants and preferences of non disabled purchasers. While being treated equally, the denial of difference led to a failure to recognise the design *needs* of disabled persons. Due to the nature of their bodily state, which for the majority of interviewees meant they required the use of a wheelchair, the design of a property was of great importance. The individual needs of interviewees, beyond level access, door widths and bathrooms, was illustrated through the acknowledgement that adaptations of one form or another would be required specifically linked to their bodily needs and limitations.

The lack of information available on disabled people's circumstances and needs regarding home ownership can be identified as an issue which few other potential home owners may find themselves in. Returning to the discussion at the beginning of the chapter, it can be argued that the disabled people are not 'seen' as home owners. Through the normalising gaze, disabled people are captured and fixed within a medicalised and individual understanding of disability, one that portrays disabled people as dependent beings. Portrayed as such they are in direct opposition to images of what and who a homeowner should be. The lack of information available to disabled people and institutions in the house buying process can be understood in these terms. If disabled people were acknowledged as potential consumers of housing such information would be more readily available. The inability of institutions involved in the house buying process to provide necessary information to disabled people, and to have knowledge about disabled people as a niche market suggests that this group are not considered as potential home owners.

Finance is an issue that affects the majority of house purchasers and as noted by Gurney (1999) all who apply for mortgage finance are 'captured' and 'fixed' through the mortgage application process. The risks associated with house purchase through state benefits have been acknowledged. Nevertheless the inability of lenders and insurers to

recognise the specificity of disabled people's circumstances calls attention to the importance of norms within the mortgage process and the inability to recognise difference as being of relevance in the processing of such applications.

The barriers identified throughout the chapter illustrate the ways in which the norms governing owner occupation are constituted through the built environment and the practices of institutions involved in the housing system. Despite the barriers faced by interviewees, it is clear that many have managed to become homeowners through a number of routes. The following chapter turns to the access points identified by interviewees in the process of buying a property.

# Chapter 8: Access Points?

## Introduction

Chapters 6 and 7 drew upon notions of difference and norms within the tenure to understand the problems experienced by disabled people in the housing market. It was argued that while all owners are subjected to 'examination', to determine whether they conform to the norms of the tenure, discourses of disability serve to disable those with impairments in the private housing system. As shown by the previous three chapters, disabled people have accessed home ownership and this chapter considers the access points utilised by disabled people and their households. An access point can be defined as an action, practice or circumstance which has enabled a household to enter owner occupation, which had it not arisen the household's access to the tenure would have been hampered or denied. Access points have been identified through analysis of householders' experiences. This chapter considers the access points utilised by disabled home owners and their households, identifying access points where barriers were identified in the previous chapter, namely finance and the built environment. Given the use of shared ownership by one owner and its potential as a mean of accessing ownership by aspiring owners, shared ownership is briefly considered. Throughout the chapter the importance of individuals, particularly disabled people themselves is illustrated. The importance of the individual is also explored in the context of professionals within public and private sector organisations. Finally, the chapter reflects upon the nature of access points, considering whether a separatist approach or inclusive approach is desirable or practicable.

## Finance

In previous chapters, finance has been identified as one of the biggest obstacles to disabled people accessing home ownership, particularly for those reliant on benefits as the sole form of income. This section will briefly review the strategies employed by interviewees to overcome the problems illustrated in Chapter 7, dealing with securing a mortgage and insurance.

A number of interviewees had taken advantage of the competitive nature of the mortgage market, making use of 100 per cent mortgages and offers to first time buyers, such as having lawyers' fees paid. These mortgage products enabled interviewees to overcome the associated costs of buying a property namely the deposit and the payment of fees:

> *But the thing that really got me was my friend who's also disabled. In a different way. Bought a flat, purely because she saw that we had done it, we'd been able to do it. She's on a pension, she's actually braver than us because she doesn't have a husband and she's doing it all on her own. She got, I think it was the [Lender] or something that gave her the mortgage. She got all this money back stuff, £500 back after you get your keys, you know all these perks.* Interview owner 7

A number of interviewees highlighted that many people with spinal injuries receive a cash payment, if their impairment was caused by an accident and they are therefore liable for damages. This was seen as a means of overcoming the problem of saving for a deposit. However this was seen as being a possibility for only a limited number of people:

> *It probably wouldn't have been without enough money. I was lucky in having some money, some capital and having the choice.* Interview owner 9

> *Some folk who have a disability through accident they can get quite a lot of recompense. They can move, buy a house or adapt their house at their own expense quite quickly. In my case it was totally different, I had no money I was kind of dependent on the state to provide me with housing.* Interview owner 16

Another possibility in relation to raising enough money for the deposit was to contact charitable organisations to provide a five per cent deposit. This method was used by an individual who sought advice from the CIL on purchasing a property and was assisted by the Thistle Foundation organisation in doing so (Grant Carson, personal correspondence, 1999). This was being considered as a possible option by one interviewee in the process of buying a property:

> *I'm in contact with the M.S. society, so even. I'm going to propose like, 'cos normally they don't give loans and stuff. Even if a grant, I don't know about 25 per cent, it's £4,500, you were working it out. Even I could get back in touch with the MS society, the Thistle Foundation, we might just get it, it's a roundabout way but.* Interview aspiring 7

A few interviewees had the opportunity to access capital through friends or relatives. This was not seen as an ideal solution, but was deemed necessary:

> *I mean my dad had a wee policy that he had to let go and stuff like that to help me to move here.* Interview owner 8

> *I couldn't afford all this myself. So I said to my business partner, what I propose to do, I'll buy two thirds of this and the partnership will buy a third of it. So I own five sixths of this and he owns a sixth. So I use two rooms in here as a studio.* Interview owner 16

On occasion, relatives became guarantors for mortgages, providing extra security for the lender:

> *My father- in-law guaranteed the loan and he actually gave us a loan of money to help. We used that and all the money we had in the bank, between paying lawyers and different things.* Interview owner 15

> *Eventually the lender, I approached them and they said what we would do is give me a mortgage on the basis of a guarantor i.e. my brother, and that was how I ended up getting a mortgage, my brother was the guarantor on the mortgage.* Interview owner 3

Insurance was raised as being a significant issue for disabled people in the context of restricting choice of mortgage available and in determining whether purchasing was affordable. While this was raised as an issue by many of the interviewees, obviously many of them had managed to secure some form of insurance.

One strategy suggested by an interviewee was to contact specialist insurance services for disabled people, who would be more likely to offer competitive rates to those with a physical impairment:

> *People have got to shop around, just because one bank or building society says yes we will give you a mortgage and it will cost you x, y and z, you don't just go to that one you shop around, there's competition in the money markets you shop around. I tell you the people with disabilities are no different to people who don't have disabilities, unless they've got their brain affected... So people can get loans, there are specialist companies dealing with them. Its big business, a lot of the people out there with wheelchairs have spending power and its big business.* Interview owner13

However, few mentioned this specialist type of insurance broker, with a number noting that it was simply necessary to shop around:

> *Remember when we were changing over to [Insurer], the chap said he wouldn't do it and I said, well that's fine, we'll just go to somebody else. Then his boss came up and tried to talk me into doing a saver scheme rather than insurance scheme. But I said no I wasn't*

*interested in that. Then his boss came up and gave me an insurance scheme, he pushed it through just to keep the custom, because we were regular payers. So I think anyone who's disabled and wants insurance it's better to stick out and get it, because they will do it eventually... [talking about car insurance] I just torment them when my insurance comes up because I phone around. All the free phone numbers in Yellow Pages, take a wet afternoon and phone them all up. They all, they eventually come down, 'cos they know you'll be insured somewhere. It's amazing, I've had the difference of like £160 from one company to the other, the exact same car insurance. All the benefits legal protection, no claims bonus, it's just a case of sticking it out. I don't think we should put up with it.* Interview owner 10

Access to a mortgage was sometimes predicated upon the past financial and housing history of interviewees, in relation to whether they had purchased a property before and the method of purchase, for example through an endowment mortgage. Many older interviewees had secured a mortgage prior to their impairment through endowment policies. Previous dealings with a bank was also seen as increasing the chances of being accepted for a mortgage, although not always.

## Housing Search and the Built Environment

In previous chapters the importance of the built environment in disabled people's experiences of accessing owner occupation was illustrated, with it being argued that this aspect of the buying process was of particular relevance to disabled people. This section considers the solutions created by interviewees when faced with the problem of inaccessible properties; search strategies and the problems relating to design and adaptation of a property to make it usable and accessible.

### *Finding a property*

The need to use others to view a property illustrates the way in which disabled people are designed out of the house search process was highlighted in the previous chapter. However, the strategy of employing non-disabled family and friends to search the housing market can be viewed as an opportunity. Often a partner or relative would be sent in to consider potential properties and if considered a possibility, arrangements would be made to allow the disabled person to gain access:

*And certainly anybody we went to see even the people who lived in the house, she would go in first to do like a scope of the place, and if she thought it was more than 70 per cent suitable, she would come out to the car and say it's a possibility.* Interview owner 10

*So came up, looked at it, one of the boys helped me, the flat was on the other side so he lifted me up the steps and I went in to get a look.* Interview owner 6

In terms of finding a suitable property, interviewees exploited all avenues normally considered within the house buying process, and less conventional ones. The problems inherent in the second hand system have been discussed at some length with regard to efficiency of search strategies. However one interviewee, when searching around housing estates in his car, came across a street full of bungalows:

*So what we did was, we made up some flyers and I printed my name and address on them and a wee note saying if you're ever thinking of selling your house would you like to give us a call first, with my number. We posted one through every door in the street, all the wee bungalows we like and that's what happened.* Interview owner 10

While unconventional, such initiative managed to secure a property for this household. Word of mouth also played an important part in the search for properties. This relates to the 'network' of information available to disabled people through friends who are also disabled, an issue that will be explored further in a later section:

*We looked at Crowfoot as well, my brother had a house in Crowfoot at the time and it was quite a nice house, we knew the house would be suitable. There was somebody there, in a wheelchair who stayed in Crowfoot. They were selling their house and went and looked at it their house, because we knew it was adapted as well. We went and looked at it, I think it was only the timing that was wrong,* Interview owner 2

The knowledge of estate agents of disabled persons' need for a property was explored in Chapters 6 and 7, with the cultural attitudes and knowledge of estate agents being called into question. While this was a problem for the majority of those who contacted an estate agent, for one interviewee, persistence with the estate agent paid off:

*I think after a couple of things, they did, they came and spoke to us because it was the same group who actually sold to us, put the house on the market, so when they came to look at the one we had and asked what we were looking for and we told them. We told them why and that it would need to be a bungalow, there was no point in going to anything...So I think they were beginning to look at what they sent us in a slightly different light than what they normally would. They were sort of prioritising things, cutting out the, instead of just sending you a pile they would mark it or specifically send you out what they thought might be of use or worth viewing.* Interview owner 14

*Design*

The design of property was identified in the previous chapter as being a particular issue for disabled people, particularly for those using a wheelchair. While it was recognised that many of those interviewed were reluctant to purchase a new build property, of those who decided to pursue this option, the issue of design became central in their negotiations over the purchase of a property. From the analysis, it emerged that interviewees played a crucial role of expert in the redesign of property for their needs.

In relation to the new build sector, a number of developers were willing to redesign property, sometimes for a fee. Some builders seemed happy to work with the interviewee in determining what structural changes would be required to a property. In these instances, work on an estate development had just begun, allowing for changes to be made at the design stage:

> *NB: How did that work then? Did you just tell them what you wanted, did they show you the plans or*
> *I: A bit of both. Between phoning each other, asking how it was going and what he was doing and they said what do you want, and then they would come up with. You know how you get the wee A4 bits of paper with the plans of your house on it, one of them. They would alter it and change it to show the difference sizes to say 'Is that what you want?'* Interview owner 2

> *We went up to see them, well went up to see the site office, find out what was available, we looked at a couple of bungalows, they were unsuitable. I asked if I could take a drawing away and re-do it a wee bit. Done that, to what was okay for me, took the drawings back, just accepted from there. Got their architects to re-draw it.* Pilot interview owner 4

Clearly, this is a matter of timing, being determined by the stage in the construction process when design changes can be raised. Other developers made changes that allowed interviewees to gain access to a property, particularly flats which shared an entrance:

> *I: That was [name] the builders. They built the ramp to fit in with the building.*
> *NB: And they were quite happy to do that?*
> *I: They were quite happy to do that...For nothing and I signed the bit paper to say they had done it and it was £850. That was 1983, a lot of money. I mean it was a good ramp, it fitted in, same bricks and it was built up.* Interview aspiring 2

This illustrates the observations made in Chapter 7, that builders vary in their willingness to adapt or redesign property. The variability in response from developers

however, must be seen as a barrier to accessing the new build sector of the housing market.

As noted earlier, often the assumptions of disabled people about new build property would discount new build developments from their search strategy. However, as noted earlier a number did explore this option, finding builders on site to be helpful and willing to consider the possibility of adapting a property at the design stage:

> *[Builder] they were great, they seemed pretty helpful. I mean like the doors are a bit wider, these doors...I mind them saying at the time "We can make the doors wider up to 33, that's at no extra cost"* Interview owner 2

While some builders proved to be relatively enthusiastic about adapting a property at the design stage, their knowledge of what a disabled person may need, particularly those using a wheelchair, was lacking. This was a barrier however that was overcome by the interaction and collaboration of the disabled person and the builder. Interviewees had a keen sense of what they required from the design of their homes, and applied this in their dealings with developers. The nature of this information was not only 'factual' in the sense of being able to quote standard door widths, ramp slope ratios and so forth, but what they personally required, particularly in relation to the bathroom. One interviewee viewed a completed house to determine whether a similar ground floor flat would be suitable:

> *They had done the kitchen out, so I asked Mrs B if I could see her flat, and when I went in I said really we'd have to alter it, if the builder does it this way, it's not going to be suitable for me.* Interview owner 12

The limited knowledge of builders at times clashed with the personal experiences of interviewees, with builders being aware of certain specifications in the building regulations for public buildings and wrongly applying them to a private dwelling. As one interviewee recounts:

> *We only had one argument and that was about the handrails in the bathroom and they came back and said "No you've got to have this handrail and this handrail", I said "No I don't, I don't want that, that's no good". The handrail in the bathroom its one that folds down, at that side and they said "No it's to fold down here, and this is a fixed one". I said I don't want that... then somebody said " But that's what you've got to have, that's the legal requirement". I said but it's not! If you build a public toilet that anybody and everybody can use, you've got to have a certain way of setting it out. It's my house and it's my toilet. If somebody else doesn't like it, that's just tough. I mean they can go to the*

*toilet before they come to visit me. It's my house and that's the way I want it. Then they said yeah that was fine.* Interview owner 2

Interviewees did not only draw upon their own experiences, but approached other disabled people about what to consider when buying a property:

*There was a couple of them there that was in the wheelchair, they could just really tell me about their experiences about their houses. There are some people who stayed in their own houses at the time, they own their own houses and what problems they would have. They were just talking about the things they had done and the things they'd found. Getting the bathrooms, the toilets, grabrails, ramps at the front door, doors getting scratched, carpets wearing away, that's why we went for the wooden floors because the carpets were getting worn, the way you turn it's always the same.* Interview owner 2

The wealth of experience of disabled people can be seen as an access point. It can be argued that ordinarily, disabled people's knowledge and information as a resource are under utilised and unacknowledged, however, those builders who decided to carry out adaptations often did consider the advice of disabled people. It would appear that individual's knowledge of disability and life experiences provide a significant 'access point' to home ownership. A study by HomePoint, the national housing advice and information agency, found that word of mouth was often the most widely used form of housing advice in Scotland (Widdowson, 1998). This would seem to be the most utilised by interviewees, who were able to glean information about personal aspects of living in a house through to the availability of grants to enable them to move into home ownership. One such interviewee noted that without the knowledge of a disabled friend he would have been unable to have purchased his home through the Tenants Incentive Scheme (TIS):

*Two of my pals, Graham had bought his land and built a house on it, and I don't know how he found out about it, he knew about it. He told Tom, and Tom knew I was buying a house. Tom said to me "Oh you'll be getting the money for the grant as well then? You'll be getting the £10,000" I said what are you talking about, "Oh you know you'll be getting the £10,000 for the grant". "No I've not got a clue!" So I asked what he was talking about and he told me, a wee bit, I phoned Graham and asked Graham what was this about a grant. He said yes, so from that I went and asked [housing association] if they knew about it and that's how we found out.* Interview owner 2

The importance of disability organisations in providing information was mentioned earlier in Chapter 7. Often organisations provided basic information relating to the person's status with respect to social security, and became a source of reassurance for those uncertain about their future:

*No, well the biggest place where I went to that gave me the most help of anything was the MS centre in Maryhill. Before I went there it was almost like, committing suicide is too strong but I was, I'm not a depressed person but I was really low then, but because I just thought you gave up your work and you had no money to pay for a mortgage. What happened was you got put out on the street and they give you a, they try and find you a council house or something, I really just didn't know the options. But really, in effect everything I had always worked for in my life my family mostly, where my family lived stayed and that. It's nothing to do with snobbery, it's just that we'd built, went from a flat and eventually got here and just felt that to give it up because we couldn't afford it, all the money I'd spent on housing had gone down a drain. It was really a worrying time, I just, I was really, really down, how could we afford to live? We'd need to give up the car, really bad, just the depths of despair. I went to that MS place and I spoke to them in there and it was them that told me there was help with your housing. If you were disabled you could get help from the government to pay your mortgage interest and I could get a car through DLA and so that was a big difference.* Interview owner 15

### *Adaptations*

In Chapter 7 the issue of adaptations was identified, not as a barrier to home ownership, but affecting the sustainability and future usability of a property. As noted in earlier chapters, the financing and expense of adaptations and the attitudes of social work to the needs of the household often caused many problems for interviewees. Again, interviewees and their households often found ways around problems either by seeking outside help or coming up with their own alternatives.

The price of purchasing specialised equipment was mentioned by many as a significant problem. A solution for one household was to lower their limit for a mortgage to ensure they would have the finances to cover any adaptations which would be required:

*So we moved to Barrhead and as I say that margin of money has enabled us to do some of the adaptations and things that we wouldn't have been able to do otherwise.* Interview owner 14

Of course, this option was not available for all householders with many having little or no collateral.

The labelling of equipment as being for 'special needs' was particularly frustrating for many, as prices were perceived to be increased because of this. Many overcame this increase in expense for a number of items by using mainstream shops to find alternatives:

*This is one of the other difficulties you have anything you want from a grab-rail upwards if it's not a standard fitting, i.e. it's already in the house, then you have to pay more because it comes under the category of special needs. You can buy the same in B&Q or these other places. B&Q are starting to provide some of these things. But for the trades to go and get it for special needs. So you're paying over the odds again for anything that you buy.* Interview owner 14

One household had discovered that VAT could be reclaimed on any fittings specially adapted:

*VAT, right, we found out through the mobility roadshow, we'd picked it up somewhere, anything that was specifically adapted should be VAT free. It's no skin off the builders nose either, so we had to sit down with the builder and explain it to him and we gave him the regulations and a copy of the guidance and he went off and retrospectively apply it to the bathroom fittings, the doors, the ramps, the rails all the very obviously identifiable things which was a pleasant surprise actually. That was really good, that was something that we hadn't known before we actually went into and therefore didn't allow for that in the budget. But you go over budget anyway, we knew we would, but that was really helpful.* Interview owner 18

Another interviewee commented upon the increasing usefulness of mainstream DIY solutions and designs:

*So I just decided to go and buy myself some fancy easy to use taps. Not the lever taps, I saw them at B&Q, but I decided to go for something modern but it's the same thing, just the single monotap I changed my light switches into the great big square ones you get in B&Q, they're nice and handy. But again they look modern, they don't look disabled.* Interview owner 10

The importance of not 'looking disabled' for the home was very important for interviewees, who often found social work department solutions to be 'institutional'. Employing the services of an architect was found to be of great value to many. Often architects provided alternative solutions to those offered by the social work department, which were more agreeable to the needs and wishes of the household:

*I1: Our plan was to get a shower unit, but the architect didn't think that was a good idea.*
*NB: Why?*
*I1: Because he said that the bottom of it through time it would maybe rusty.*
*I2: He said that he had a number of clients who had had shower cubicles out in and it had begun to go a bit rotten at the bottom, where the shower tray was. So he said he would recommend a wet floor system, and in fact that is what I would have preferred in the first place. But they were all talking about shower cubicles.*
*NB: Who are they?*
*I2: The social work department.* Interview owner 17

Often the social work solutions were compared to the ideas and knowledge of architects in this area:

> *Than social work, well, because, em, cut down on time, you just know architects know the problems and social work I have found. I mean they're good for internal adaptations they can suggest one or two things. But to be fair, sort of everybody, each to their own profession and I would think the information would be more specific if I approached an architect than a social worker.* Interview owner 19

Nevertheless, some had faced problems with architects using an 'institutional' framework from which to design a home:

> *We had one architect round who came up with stuff that was, it just wasn't quite right, it didn't. Well, we're just like any other couple, we've got tastes and ideas and the key thing was this house wasn't going to look like a flaming institution at the end of it. His designs were sort of institutional. But the second guy that came up it was like, yeah that's really good and we gave him a really detailed briefing about the must haves and doesn't matters and I'd quite like and came up with a really brilliant design which we only did some tweaking to at the end of the day.* Interview owner 18

### *Summary*

These sections have covered the access points used by householders in attempting to access homeownership. From the above discussion it can be seen that interviewees were able to utilise a number of strategies overcoming physical problems in the built environment. With regard to the financial environment, it can be seen that for a number of people it has been necessary to engage the assistance of friends and family. Although access to the tenure was achieved, access points were fragile in nature, an issue that shall be returned to in the conclusion. The remaining sections will consider the role of individuals in creating access points to home ownership for householders.

## Shared ownership

Shared ownership was used as a means of accessing owner occupation by one home owner and proved to be more popular as an option amongst aspiring owners. This may be related to the fact that shared ownership is more widely known about today than previously, and that a number of housing associations are building shared ownership properties, which are barrier free. The benefits of shared ownership over other forms of

ownership relate directly to the problems of accessing owner occupation mentioned in the previous chapter. The ability to purchase part of a property was perceived to overcome a number of obstacles faced by disabled people, not least the ability to secure a property that would be out-with their price range:

> *The point is Nicola, see when you think about it, the co-operative was a good idea. Because see the houses we looked at, I mean oh fantastic prices... But having said that, at the same time, this was affordable, the full price of this house was only £45,000... People who are in the position like we're in that only have benefits coming in, I mean the co-op was really quite good.* Interview owner 4

The continuing access to housing benefit was also perceived to be an advantage of shared ownership, providing an element of financial security:

> *The other night there I was speaking to a girl that I met through Arthritis Care. She lives down in Dorset and she's got her flat and she's on benefits and she's got her flat through shared ownership and she said I'm still entitled to housing benefit. She pays so much out of her money, the rent part of it was paid by housing benefit. Well I didn't know that. So that would be, I thought that's great.* Interview aspiring 3

Finally, shared ownership was seen to provide a route into a tenure that was previously perceived by one individual to be problematic:

> *They're not bad, even the whole concept of shared ownership for first time buyers, people like us who are going to find it difficult to get a mortgage. Even just the whole idea of it really, it was amazing to think they are actually willing to do things like that, but I mean most of the problems with, with it, is a lot of them tend to be built in sort of complex type places, I don't know if its like that here, but certainly back home.* Interview aspiring 2

Shared ownership then was being pursued by a number of households as an alternative to mainstream purchase, which a number had experienced problems with in the past. For this reason alone, shared ownership could offer a real access point to home ownership for disabled people, while offering some form of security, for example through the maintenance of the general areas of property and through the use of housing benefit. The problems facing this tenure in relation to mortgage finance detailed in the last chapter must be borne in mind. Furthermore, many housing associations would rather build mainstream rental properties and rely upon government incentives to maintain shared ownership as a tenure. As a result the sustainability of the tenure is reliant upon continued government support.

## Individuals within Institutions

Throughout the course of the interviews, various actors within the finance industry and social work authorities were identified as being crucial to accessing the tenure successfully. The nature of access primarily involved the way in which the individual within the institution viewed disability and disabled people. Often the disabled person was treated with respect and dignity and in the case of social workers, was acknowledged as being an expert in determining their own adaptation needs.

In Chapter 6 the institutional culture of a lender was deemed to have an important influence on the way in which applications by disabled people are considered, with the attitude of disability equals illness being identified as an issue which may affect the success of an application. The experiences of a number of interviewees suggests that the discretion of branch managers of banks and building societies, their understanding of the benefits system as applied to disabled people; their knowledge of disability; and attitudes towards forms of income, all played a crucial role in determining whether people were refused or accepted for a mortgage. The discretion of managers was highlighted most clearly by the experience of one interviewee who had applied to two different branches of the same bank, to be accepted by one and refused by the other. The interviewee noted that the branch that had accepted her application had dealt with other disabled people before and so was aware of the process, including the use of benefits as income:

> *No the bank were quite happy, I had to take all my documentation in what the benefits were, they didn't contact the DSS regarding payments, they didn't contact them at all. Basically because they dealt with people who were maybe working then ended up disabled later on. They knew how the whole system worked when the payment came in how much it was for.* Interview owner 3

As discussed in Chapters 6 and 7, notions of disability as illness played a part in whether a household would be accepted for a mortgage, which could at times rely upon a lender's personal experience of disability (see Tate, 1998). While knowledge of disability by lenders can be seen as a positive thing as highlighted by Tate, at times the ignorance of lenders as to what a particular impairment involved worked to the advantage of mortgage applicants:

*I finally went to the [Lender] in Hamilton and from day one when I went to the [lender] I told them that I had MS, but as I said the actual office was upstairs to meet them but I'd no problem, I was doing hill walking I was doing fine... whether it was because I could, I was obviously working and walking fine and all the rest of it.* Interview owner 14

While the image of the interviewee walking may have been a positive thing in terms of the individual's access to a mortgage, it does however reinforce the notion that images of disability, particularly those associated with the wheelchair, can be seen negatively. Oliver (1996) considers the potency of the wheelchair as an image of the able bodied greatest fear - the inability to walk. Oliver points to the obsession of the scientific community in its efforts to enable those who cannot walk to do so and that often the inability to walk is the focus of pity amongst non-disabled persons. Thus the interviewee's ability to walk at this stage of his housing career and his impairment can be seen as positively effecting his housing outcome. Furthermore, the layout of the office was such that a wheelchair user may have experienced problems in attempting to reach the office given that it was up a flight of stairs.

The notion of time and the future, of not knowing what is in front of you, is a theme which was mentioned by many interviewees, who felt that uncertainty was a part of working life in society, not only a part of being disabled and was therefore an invalid reason used by lenders for denying mortgage finance. This view was echoed by the lender of the previous interviewee and by a lender:

*He said that I was working just now and I said yes, and he said well, that's all we're concerned about. You're working just now and nobody knows the future, so we'll go ahead and give you a mortgage. Interview owner 15*

*If someone's going to have their income taken away from them then there are implications both for us as the lender and for us giving that loan if we think that maybe in six months time they might not have it. It's strange because you just look at silicon glen at the moment and people in full time permanent employment are losing their jobs so you can argue that no one knows, I could lose my job today.* Interview lender 1

Of course, the accessing of finance through a sympathetic lender has as much to do with the values and attitudes of such a person as to the policy and procedure of the lending company to whom the branch manager is responsible (as noted in Chapter 7).

While in the previous chapter adaptations were not identified as a barrier to entering home ownership as such, it has been acknowledged as an important factor in the sustainability of home ownership. In previous chapters the role of the occupational therapist in providing information and assistance to householders has been raised, with Allen et al. (1998) commenting that they are often crucial in enabling a person to remain in their own home. In Chapter 7, the attitudes of social workers and occupational therapists to a disabled person's needs were highlighted as sometimes driven by a biomedical and paternalistic approach. However, at times occupational therapists became a source of support for households, approving the household's need for a certain piece of equipment that differed from the prescribed solution of a social worker:

> *The OT, I'm trying to think who she was, she was great, she gave you a few ideas. But then she was the only one that offered some assistance whatsoever.* Interview owner 6

This support took the form of not only providing adequate information and advice on possible options for adaptation, but listening to the opinion of the disabled person and seeing the disabled person as an expert to some extent. One household who had purchased a property with the future requirements of the husband in mind, had problems convincing social workers that work had to be carried out before he deteriorated:

> *At some point after that and I can't remember how long it took, came back and had a complete change of heart and we ended up with a fantastic relationship with the occupational therapist as well, she was incredibly supportive throughout, and agreed that we actually did need to adapt the house in readiness... We didn't have to have the silly arguments about we really needed something. She knew us well enough to know that when we were saying okay we think, we'd listen to her advice and then.* Interview owner18

The role of the occupational therapist in allowing a household to realise the potential of a property was acknowledged by many interviewees, who recognised that occupational therapists were working under resource constraints, not simply of a financial nature but in terms of manpower. Interviewees felt that, unlike social workers, occupational therapists had an understanding of the practical design challenges facing a disabled person. Occupational therapists also provided advice on the funding of adaptations, advising on whether home owners were likely to receive additional funding through the social work department. The financial burden this lifted from many households was

considerable and for this reason alone can be seen as providing support and access to the tenure.

### *Summary*

This chapter has considered some of the access points to home ownership used and identified by interviewees through their direct experience. The importance of individuals within institutions has been identified as significant in enabling disabled people to enter into the private sector. Those who had dealt with disabled people as customers previously, tended to have a more positive attitude to their needs and in relation to mortgages, forms of income. Appreciating the skills of disabled people in identifying their design and adaptation needs allowed creative solutions to problems experienced in the built environment. It can be argued that individual' attitudes and knowledge and experience of disability and disabled people was significant in gaining access to the tenure. The final section will discuss the significance of these access points given discussions in the previous two chapters.

## Discussion and Conclusion

This chapter has focused upon opportunities and recent developments in enabling disabled people to access home ownership. However, many of these access points have at their centre the notion of voluntarism (see Imrie and Wells, 1993), in the sense that the main institutions, while enabling access to home ownership to be realised, do not have to fundamentally restructure or rethink their approach to disabled people's needs and the norms and values present within the private housing market are left untouched. Working within this framework, the developments can be seen as revolving around an inclusive or separatist approach, in the sense that they affect change within the housing system or 'side-step' the system by providing separate solutions for disabled people. For example the use of shared-ownership schemes can be seen to be inclusive since they are part of a wider strategy to open up home ownership to low income households. In this sense, the approach acknowledges difference from 'ordinary' home owners in

that they may require an alternative route, the need for an accessible home is also catered for increasingly through this route.

In contrast, the experiences recounted here in relation to lenders and developers can be seen as involving a voluntary approach to accessing the tenure. Taking the experience with lenders to begin with, while on the one hand the acceptance of difference is apparent in the lender who accepts that no one knows what will happen to them in the future, the other experiences of access are predicated on a number of rules. In Chapter 7, Foucault's notion of the examination was applied to disabled people's experiences of the financial aspects of the process. Disabled people were submitted to this examination and were accepted through a number of means. At times the examination was taking place in the context of the managers' discretion. The ability to treat every case individually but apply the same rules allows lenders the luxury to step out-with their own systems and take an individual approach. Therefore the system in its present form does not need to change to accommodate difference, it adopts a voluntaristic approach to dealing with disabled people's financial needs. Similarly, developers' attitudes toward disabled people's need echo this voluntarism, being reasonably willing to carry out work on a one off, individual basis.

It is useful to consider how the particularity of householder's situations, their characteristics and circumstances detailed in Chapter 6 enabled access to the tenure. A number had purchased previously, providing them with an opportunity to accrue capital, to be used in the purchase of a more suitable property, to carry out necessary adaptations or employ the services of an architect. These owners also had the benefit of having been through the system and being subject to the norms governing entry to the tenure. Others 'bypassed' a number of the financial barriers by calling upon friends and family or charitable organisations for assistance. Again, the focusing upon individual circumstances raises the issue of how far the housing system has been challenged by the ability of disabled people to access the tenure. The extent to which disabled people's needs within the housing system are recognised will arguably require a cultural change in the way in which disability is constructed in our society, and in particular notions of equality and difference as discussed in Chapter 6.

The fragility of the access points open to disabled people and their households demonstrates the results of voluntarism. For example, the various means by disabled people to either circumvent or enter the mortgage market rely upon benefactors such as family or charitable organisations. Clearly there is a limit to how much families can assist disabled people in this situation or charities willing to pay for households to access the private sector. The reliance upon the 'personality' of organisations within institutions and disabled people themselves further demonstrates the fragility of disabled people's access to home ownership. If such individuals had not been present, would entry into the tenure have taken place? Similarly the necessity for disabled people to be persistent, may for some be too much.

In the next and final chapter, the results from the last four chapters will be summarised and considered. The policy implications of the findings presented here and in earlier chapters will be discussed and possible areas of future research offered.

# Chapter 9: Conclusions

## Introduction

While community care has emphasised an ordinary life in an ordinary home for disabled people, amongst others, the notion of an 'ordinary' home seems to have been reconfigured for disabled people as somehow different from the general population. Increasingly, an 'ordinary' home for the population is an owner occupied home. Yet, this form of housing is rarely considered for disabled people despite the numbers living in this tenure and its majority within the housing system overall. Why has home ownership not been considered and what the implications of this neglect of the most significant tenure in our country for the housing options of disabled people?

Discourses around home ownership and disability can help us to answer this question. Whilst owner occupation has been 'normalised' and promoted as the desirable tenure, the tenure of the majority, disability, has been portrayed as dependency and abnormality. Disabled people therefore are not considered as homeowners, subsequently their needs and circumstances are not considered.

Returning to the question 'what are the barriers to disabled people entering owner occupation?', this thesis has endeavoured to find the answer through the experiences of disabled people of working age in their efforts to access owner occupation. Adopting a definition of disability that focuses attention away from the individual to the practices of society which disadvantage those with physical impairments, while acknowledging the lived experience of those with impairment, the above question becomes one which looks to the housing system as the focus of discussion. Nevertheless it is important to acknowledge the embodied experiences of individuals as discussed in Chapter 1. Broader practices within the housing system, which relied upon a notion of disability as individual pathology and 'other', were scrutinised along with a consideration of the differences in individual circumstances of those who accessed or were in the process of accessing the tenure.

This chapter will summarise the main arguments made in the preceding chapters, identify possible policy implications of the findings and reflect upon areas for future research.

## Understanding the experiences the home owners

The study has highlighted the complex and diverse relationship between the housing system and disabled people. Underlying this relationship as within the broader society lies the way in which disability has been conceptualised. Disability as individual pathology, as a biological limitation has arguably influenced broader societal practices toward this group who are marked as 'Other'. Understanding the ways in which the housing system operates with respect to disabled people requires an appreciation of policy initiatives around this group and the ways in which such policy initiatives have been premised on an understanding of disability as individual pathology and 'Other'. It has been argued that the development of housing policy for this group within a welfare framework led largely to the development of a 'special needs' approach to disabled people's housing needs. This 'special needs' approach determined the way in which their housing needs were understood: as being the result of their impairment. The ordinary home in which disabled people would live would be ordinary for them as 'Other'. In other words, the focus upon the individual's bodily state as the overwhelming factor in their housing needs, meant that many found provision to be inadequate for their personal circumstances. Reducing disabled people to their impairment serves to homogenise them, they are 'the disabled' and results in the inability of the social rented sector to fulfil the needs of households, as noted by a number of those interviewed (see Chapter 6). For a number of disabled people and their households, home ownership offered the albeit limited opportunity of choice, within the housing system, and a chance to escape the paternalism of the welfare state in one aspect of their lives. For others, the private sector was the only option considered. The reasons given for accessing the tenure are no different from the general population (see Chapter 6), suggesting that the needs of disabled people are no different in kind from the wider population: the desire to have a house and home which is suitable for their household circumstances.

Similar to the general population of owner occupiers, disabled home owners are characterised by their heterogeneity. Chapter 5 identified those who had accessed home ownership within the disabled population and discussed what this may mean with regard to aspiring owners accessing the tenure. There is a wide variation in age (although this is skewed toward the older age group). Social and economic circumstances varied widely, a situation that was mirrored by those who were interviewed for the study. These differences were at times found to be significant in different stages of the house buying process (see Chapter 6).

Various factors had repercussions on access to finance. A significant issue to accessing the tenure may be whether the individual developed an impairment within the tenure. Those who developed an impairment within the private sector were generally older, and therefore more established in their housing careers, which often meant they had some collateral behind them, being in some cases 'asset rich'. They also tended to have a credit history, and thus an ability to prove that they could maintain a mortgage and an employment history. In a sense this group had been subject to 'examination' in the past, in order to gain access to a mortgage. Access to finance was therefore less of an issue for this group of established home owners. A number of those interviewed (please refer to Tables 6.1 and 6.2) were younger and sought access to the tenure with an impairment. This group experienced a number of problems around gaining access to finance. The lack of collateral for a deposit, the lack of employment for this group and the refusal to accept benefits as a form of income all led to problems to a greater or lesser degree for younger households at the beginning of their housing careers. At one level, it can be argued that all younger households face issues of accessing home ownership, and in this sense disabled people are no different to other groups not deemed as a 'good risk'. The refusal of some lenders to accept benefits as a legitimate form of income created problems for those for whom benefits were not a sole form of income, but for whom benefits added a significant contribution to the household's finances. The reluctance, and at times, refusal to accept benefits by lenders can be understood at face value as lenders protecting themselves and their customers. However as was shown in Chapters 6 and 7, this shows a lack of knowledge of the circumstances of disabled people in relation to the benefits system. One could also argue that the suggestion of dependency jars with idea of independence so often linked to home ownership.

The forms of income acceptable to lenders proved problematic for all groups, but particularly for those attempting to access the tenure for the first time (see Table 6.1) and for those reliant solely on benefit. While lenders reluctance to grant a mortgage on a small and arguably vulnerable income is understood, it nevertheless highlights the inflexibility of lenders and their lack of knowledge of the situation many disabled people find themselves, dependent on benefit for the rest of their lives. This situation can be understood as being the result of the disadvantage faced by many disabled people in relation to education and the labour market. The reluctance of lenders to view benefits as a source of income denies the real value of benefits to households, even for those were additional sources of income were available.

Life assurance costs could not only restrict the type of mortgage available to disabled people given eligibility rules for certain types of mortgage, thus restricting choice, but could result in disabled people being priced out of the market given the onerous costs of insuring and thus of buying a property. This was an issue for many interviewees and one that affected new, aspiring and established owners. The implication of increased costs is an assumption of increased risk by insurance companies, that an impaired body is by default an unhealthy body. The inability to differentiate between ill health and impairment thus leads to disabled people being disadvantaged within the housing market. Institutional knowledge and practices make implicit assumptions about what constitutes an 'unhealthy body' and what risk such bodies may pose.

The experience of searching for suitable properties for this group highlighted the ways in which 'Other' bodies are designed out of the built environment. In other words the bodily state of those interviewed became the focus of attention, rather than simply the reason why barriers were experienced. All of those interviewed regardless of socio-economic characteristics experienced problems in finding a property. The search for suitable property was prolonged and the mechanisms for searching did not enable interviewees looking for property. The lack of suitable property was determined in part by the bodily state of those interviewed, in particular for this group their mobility. However, while many had particular needs from their home environment, many of the issues raised were common to the whole group: door widths; level access, size of bathrooms to name a few. Similarly, the search process was hampered by the location

of estate agents offices and private properties, enforcing dependency upon this group as they relied upon non-disabled friends and family to take on part of the search process. The inability to utilise disabled people's knowledge of their needs within the search process, coupled with the lack of knowledge of professionals first of the potential of the housing market for this group's needs and second of disabled people's requirements; the small number of properties which were deemed to be adaptable and suitable, led to the process of purchase being disrupted and extended. It is unknown whether professionals' knowledge of the needs of those with for example, sensory impairments would be better. Given that a number of those interviewed used wheelchairs, space was an issue for many, with older properties being more desirable. As a result new build was often not considered due to space standards in such properties. Nevertheless, a number of interviewees had successfully entered this market. However, success within the new build sector has often reliant upon the builder's willingness to adapt property at the design stage, an action which some were reluctant to do.

Despite the barriers identified, clearly a number of disabled people are successfully accessing owner occupation. Personal circumstances of a number of those interviewed aided their entry into the tenure, with a number having high incomes and/or previous ownership history. A number successfully managed to overcome the problems in gaining access to a mortgage through the use of guarantors or family/charitable contributions. Professionals who had experience of the circumstances and needs of disabled people were crucial in accessing the tenure, but this highlighted the importance of individuals rather than organisational practices in enabling access to the private market. Within the process of finding a property, disabled people's own knowledge was crucial and this was recognised by a number of professionals. Despite disabled people being able to access home ownership, it can be argued that many of the access points identified in the previous chapter are fragile, in the sense that many rely upon individual actions rather than organisational practice to enable access to the tenure. As such they are voluntaristic, not requiring a restructuring of organisational practices to enable groups such as disabled people to enter the tenure. A number of disabled people took advantage of mortgage offers, however such offers are dependent on the wax and wane of the mortgage market and are not fixed features of the market.

How are we to understand the experiences of those interviewed? Clearly, private ownership is an option for some disabled people and at present the system allows this tenure of choice to be open to disabled people. Those that access the tenure (as highlighted in Chapter 5) tend to be older, more established financially being either cash or asset rich, and arguably have developed an impairment within the tenure, thus the socio-economic circumstances of individuals influences access to the tenure. It could be argued that in many ways disabled people's access to home ownership is no different from the experience of other marginal groups. However, it has been argued that disabled people face many of these problems due to the way in which disability is constructed in our society. Throughout the thesis themes of equality and difference have been drawn upon in an attempt to understand the ways in which the housing system disables those with impairments in their efforts to secure housing. Drawing upon Young (1990) it has been posited that impartiality, like that of mortgage lenders both represses difference and in so doing assures that those who are labelled different face problems, in this case within the housing system. Disabled people are identified as 'different' by their body state, they are marked out as Other through the everyday practices of society, through a look, through speech, through decisions made within public and private institutions which influence our lives. Disabled people are trapped within a dominant image of themselves as 'unhealthy bodies', dependent and needy. Within the housing system this translates into the ways in which disabled peoples needs are understood and represented. The social sector manages disabled people through an understanding of their housing needs through an individualised and medical view of disability, leading to a level of paternalism. Arguably this has been reinforced through community care practices that also subscribe to this view and perceive of housing as an increasingly important element in the care of vulnerable groups. The private sector of housing has not been considered for this group as a viable housing option and yet clearly disabled people have accessed this tenure. For many, this has not been an easy process and the problems identified in previous chapters illustrate the ways in which the dominant discourses of disability and difference are constituted through organisational practices. Through the repression of difference and the mantra of equality, disabled people's needs are homogenised. The simultaneous marking out as other and ignoring difference, disabled people's needs are denied within the private housing market. The system does not recognise the specificity of their circumstances and cannot accommodate difference, as a result disabled people's needs are lost within the housing

system. Disabled people's needs are tackled through individual and ad hoc bases which do not require the reconfiguring of the fundamental structures and practices of an organisation. Access to the mortgage market provides a good example of this, whereby disabled people submit to an 'examination' which determines who is a potential home owner. The denial of difference works against disabled people within the property market as their physical needs are neglected in the search process and in the built environment. This situation illustrates the importance of lived experience of disabled people and how generalisations over what people want and the information they require results in exclusion.

The thesis has pointed to a number of areas within the housing system where market failure is apparent and where the fragility of the access points to owner occupation for disabled people raises questions over the long term efficacy of such access points. The next section considers the issues raised in the thesis, reflecting upon policy implications and offering some recommendations.

## Policy Implications and Recommendations

From the findings of this study, a number of issues arise about the nature of the housing system as it pertains to disabled people. This section will consider the policy issues raised throughout the empirical chapters.

Throughout this thesis the inadequacy of the social rented sector in satisfying the needs of disabled people has been illustrated, through reference to previous studies, numerical estimates of suitable housing and the results of the Scottish House Condition Survey 1996. Evidence has also been presented through interviews with those attempting to purchase a property, with a number of them stating that their needs could not be met within the social rented sector, leaving the owner occupied sector as their only option. The implication is that if suitable property had been available within the social rented sector, a number of those interviewed would have taken the opportunity to rent.

Consequently there is a need for a more flexible and varied range of options for disabled people within the social rented sector, taking into account the needs, range of

lifestyles and stage in the life cycle of disabled people. This could be tackled in a number of ways. The adoption of barrier free design as standard would broaden the types of properties available to and usable by those with physical impairments. While not entirely suitable for those who use a wheelchair, barrier free would encourage moves toward more inclusive communities and provide a higher minimum from which house design for those who use wheelchairs could be developed. Efforts could be made by local authorities and housing associations to develop a database with information regarding adapted and adaptable stock, as well as new stock that conform to the barrier free standards. This would involve collating information on number and size of properties, allowing stock and households to be more efficiently matched. Therefore, there is a need for better knowledge of the needs of disabled people at the individual and aggregate level in order to plan housing services for this group.

The adaptations system needs to be reviewed and restructured. This should include not only a review of funding mechanisms, but also the role of the user in the adaptation process. Users should have a more active role in decisions around the choice of adaptations for their dwelling. Taken from the perspective of the disabled person as expert, the system could be more focused on user needs, thus conforming more to the original principles of community care. If adaptations are seen as the key to a more independent lifestyle for disabled people (Scottish Office, 1998), this must be mirrored in the adaptations decision-making process.

All of these efforts require a redefinition of the housing needs of disabled people, through an understanding of disability not as individual pathology but as a societal issue. To this end, Communities Scotland and social housing providers should drop the term 'special needs', with its basis in an individual approach to disability, and clarify the terminology associated with barrier free standards. As noted earlier, the term 'special needs' is derogatory to many disabled people and serves to segregate rather than include disabled people within the housing system, particularly those most disabled by the built environment, wheelchair users.

The need for information for institutions and individuals alike has been raised in Chapter 7. HomePoint, the national housing information and advice unit of Scottish Homes, has in recent years instituted a number of developments aimed at improving the

quality of housing advice available to disabled people. While those interviewed had not knowingly utilised these sources of information, it must be borne in mind that many of those interviewed had purchased up to ten years ago and therefore may not have had access to this information. Nevertheless, efforts could be made by HomePoint to forge links with the private sector in providing adequate information for this sector of the housing system. Local disability organisations could be targeted as information sources for disabled people and efforts should be made through HomePoint to supply relevant information to these groups. The 1999 Housing Bill consultation paper proposed that local authorities have a duty to provide housing advice for homeless persons. This role could be broadened to include other vulnerable groups such as disabled people, working with local disability organisations to ensure the effective distribution of information and advice. There is a need for more disabled persons' housing services to be developed in Scotland, developing expertise in not only the social rented sector but owner occupation also. These agencies could perhaps feed into other housing advice agencies in urban and rural areas, given the lack of expertise and knowledge in this area, as demonstrated by the experiences of interviewees.

Considering private institutions in the housing system, efforts could be made to improve their knowledge of disabled people's housing needs. This could also be co-ordinated through disability organisations and HomePoint. These groups could also be involved in educating professionals in the housing system in the lives and needs of disabled people in the community. Such programmes are offered to professionals in the social care fields and could be transferred to housing professionals in the public and private sectors of the housing system. The need for information *about* disabled people can most clearly be seen in the private sector of the housing system, which has not had to deal with or had little contact with this section of the population. In general, professionals involved in the housing system: lenders, estate agents and builders, need a greater awareness of who disabled people are and what they require.

An improvement in the knowledge of those in the private sector of the needs and circumstances of disabled people is a beginning for this sector, which should lead on to improvements in the provision of services. However, there is legal capacity within the context of the DDA which can be applied to the private sector, namely part three of the Act: access to goods, facilities and service including the letting or selling of land or

property. Since 1996 those providing goods facilities or services have a duty to *'not to refuse service; not to provide a worse standard of service and not to offer service on worse terms'*. The Act states that from October 1999 service providers will have to take reasonable steps to change policies, procedures and practices which make it difficult or impossible for a disabled person to use a service and to provide aids or services to enable a person to use a service and to overcome physical features which make it impossible or difficult for a person to use a service through the provision of an alternative method (section 21(1); s21 (4); s21 (2) (d)). From 2004, service providers will have to remove, alter, or provide reasonable means of avoiding physical features that make it impossible or unreasonably difficult for disabled people to use a service (s21 (2)(a)-(c)DfEE, 1998, 1). This would include the provision of information in a range of accessible formats, the implementation of induction loops, making employees aware of legislation and striving to have an awareness of disabled customers' needs. The Act attempts to persuade service providers that disabled people should be seen as a potential market noting that there are estimated to be approximately 8.3 million disabled people in Britain today (ONS, 1998).

Lenders should review their policy and guidance to branch managers on what should be considered as a secure form of income. In particular, lenders should formalise in some way their policy on accepting certain benefits as a form of income. While a disabled person who is reliant on benefits is technically likely to be unemployed, the circumstances in which this status has developed, as noted earlier, is somewhat different from someone being temporarily out of work. As stated earlier, disabled people are more likely to rely on benefits as a form of income for life and as such this should be acknowledged on a more formal level by lenders. The range of benefits considered by lenders in these circumstances could be widened to include income support benefits, since this will make up a substantial part of a household's income and thus improve the chances of their income being able to fund a suitable property. This could be ensured through state guarantee that benefits will be paid. As noted in Chapter 7, the Department of Social Security is often reluctant to endorse or clarify the position of disabled people on benefits. Efforts could be made to improve procedures and providing a guarantee that benefits would be paid. Current moves by government to change legislation relating to the benefits system and disabled people have to be

considered closely, as this will affect lenders' assessment of risk and willingness to adapt and formalise current policy in this area.

Nevertheless, using benefits as a source of income on which to secure a mortgage leaves the potential purchaser open to financial risk, given the unexpected and ongoing costs, which can arise. Any moves to allow benefits as a form of income would require that monies would be available to cover such costs.

A role could also be found for the commercial mortgage advice services that have developed in recent years. Given that they act as a broking service, they may have more opportunity to find a better mortgage package for a household than the household themselves could, given that many interviewees found the mortgage system bewildering. An understanding of the particular nature of financial issues facing disabled people could be developed by these organisations and combined with their knowledge of mortgage products could provide an important service for disabled people as well as a new market for the providers.

The role of insurance in accessing home ownership can be seen as a barrier through the additional finance required and the restrictions placed on lenders. The problem in assessing whether this practice can be overcome relates to whether or not it constitutes discrimination. Earlier it was pointed out that to discriminate on the basis of risk is often the basis of insurance policies. Nevertheless, the increasing use of family medical histories and the possibility of genetic/dna testing by this industry is a source of great concern in some sections of society. It has obvious and direct initial implications for disabled people. Under the terms of the DDA 1995, insurance companies are exempt from many of the provisions within the access to goods and services section of the Act. The DDA covers the nature of insurance through the Disability Discrimination (Services and Premises) Regulations 1996. This notes that '*in some circumstances the fact that a person is disabled may be a relevant factor in deciding whether to provide insurance service to that person*'. However, a number of specialist insurance agencies exist who provide insurance for disabled people and these may be utilised in the securing of life assurance for the purposes of mortgages and endowment policies. There is relatively little information on these types of insurers as few interviewees mentioned them as an alternative source of insurance. The role and scope of such

companies should be considered in more detail. Consideration could be given to developing a public agency similar to the US's FannieMae and FreddieMac which provide insurance and mortgages for low income households who may experience problems in the private market. A number of options have been considered including a state funded mortgage bank similar to that used by local government for Right to Buy for low income households. A system covering the initial costs of home ownership could be developed using current practices in the mortgage market such as 100 per cent mortgages, and the waiving of fees.

Low cost home ownership schemes, including shared ownership should be developed for this group, considering the possibility for those unable to purchase due to their income source. The attraction of shared ownership was in part related to the fact that housing benefit would cover part of the housing costs incurred. Inequality in assistance with housing costs across the tenures is an issue not only for disabled people. Re-evaluating the role of housing benefit within the owner occupied sector could arguably open up this tenure to disabled people.

As noted earlier, the study suggested that those whose impairment developed within the tenure had potentially more opportunities to access the housing market than younger disabled adults. This potential was identified as being a function of older adults previous home ownership (through Right to Buy or otherwise), which in turn gave them a credit history, at times collateral, and evidence for mortgage lenders that they could sustain a mortgage. Thought must be given to the ways younger disabled people can be aided within the housing system. A number had accessed home ownership due to a lack of options in the other tenures and had alternative options been available would have sought these. Many of the initiatives above would enable disabled people to access home ownership.

In Chapter 7 and 8 the willingness of a number of private developers to adapt or design new build property was raised. Thought should be given to ways in which builders could be encouraged to consider this practice in a more systematic way. Possibilities could be through the planning process or funding through Communities Scotland. Through such mechanisms builders would be supported in their efforts to provide for

this niche market, while dispelling some of the assumptions disabled people may have about the new build sector.

Finally issue must be taken with the current disability discrimination legislation. Equality and difference have been discussed throughout this thesis, arguing that treating everyone the same does not acknowledge the different starting positions of people, nor does it engage with the concept of indirect discrimination. Before this element of discrimination can be tackled, there is a need for the current DDA legislation to redefine disability given that the current definition employed can be located within the individual and medical understanding of disability. There is also a need for the legislation to reconsider how discrimination occurs in certain instances, for example within the insurance industry. Therefore what is required within the legislation is a fundamental redefinition of the problem of disability as societal practices rather than individual pathology.

## Areas of future research

At the end of Chapter 2 it was observed that the way in which housing research has considered disability has followed an individual construction, focusing upon a biological essentialist view of disability. It was argued that, similar to work on housing and race, an understanding of disability as socially constructed is required, while still acknowledging the lived experience of impairment for disabled people. Following this argument, further research into housing and disability needs to adopt a more critical stance toward the notions of disability currently used within the policy and research arenas. While the social model has been criticised on a number of grounds, with Allen (1999a) noting that it represents the other extreme from individualist accounts of disability, nevertheless it offers a beginning for a renewed understanding of disability within housing research. Beresford and Oldman (2000) have commented upon the need to incorporate both the structural disadvantage faced by disabled people in the housing system while being mindful of the lived experience of impairment and the areas for future research outlined below should be seen in light of this discussion.

At the beginning of the thesis it was emphasised that the study should be seen as an exploratory piece of work into disability and home ownership. As such while the study has aimed to shed some light onto this under researched area, it has inevitably raised more questions than answers. This section briefly outlines a few issues which could be researched in order to understand better disabled people's experiences within the housing system.

As this study has indicated, little is known about the housing circumstances, needs and aspirations of disabled people in Scotland. Local studies and national data sets have pointed to the lack of suitable and usable housing for this group. However more work is needed on the qualitative aspects of these issues, primarily through asking disabled people about their needs and aspirations. The problem of defining needs and estimating them requires to be tackled in a more systematic way, with current efforts to determine need for community care plans being shown to be lacking (see Munro et al., 1996).

In Chapters 3 and 7 the role of developers was highlighted as being crucial to the form of the built environment. The introduction of visitability standards in residential dwellings will impact upon the sector in a significant way, not least through the resurrection of the debates around modern space standards in new build dwellings (see Goodchild and Karn, 1994). However, relatively little is known about the attitudes of developers to these changes. While the building institutions have been portrayed as having negative attitudes to the amendments, little is known of their strategies for implementing the standard or what developers see as the challenges and opportunities offered by the introduction of the amendments to Part T. Similarly, little is known about the attitudes or knowledge of the general public, yet conservative public tastes are often blamed for developers' lack of innovation in house design (Barlow, 1999). Research into the tastes and opinions of the general population (including disabled people) could be explored through a qualitative study. This could involve research into the attitudes of households who live in rented property built to visitability standards and could be expanded to include those living in the private sector of the housing system. This could provide more information on the design needs and preferences of households.

Insurance has been highlighted as an issue of growing importance particularly given the recent calls by agencies over genetic testing of insurance applicants. While dna/genetic testing may be some way off, insurance companies interest in family history has been taken as an indication of the likely interest in this area. However the insurance industry is not known for its transparency, particularly where discrimination is the main issue. There is a wider need to research the borrower and business strategy side of the insurance industry, considering the workings of this industry in relation to disabled people. At a broader level, a more thorough exploration of the financial needs of disabled people is required, through discussions with both public and private institutions.

As noted in Chapter 2, the house and home are the site of many emotions and the cause of many emotions, a fact often overlooked within housing studies (see Anderson and Smith, 2001 for comment). Yet as noted by Marks (2000):

> *the questions of how particular designs affect a persons sense of self, foster a sense of inclusion or are experienced as an attack on identity represents an important aspect of disablism, Marks, 2000, 45*

Research into the experiences of disabled people within the home could provide rich material from which to understand how people view the house and home.

Finally, comparative work on the housing situation of disabled people in different countries could be developed. This could incorporate an enquiry of the way in which welfare states have developed policy around this group and the role of housing within this context and how disabled people's housing needs are tackled. This could be a broad discussion of these issues or could involve a comparison of dominant tenures in each of the countries.

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# Appendix 1: Questionnaire used in the Greater Glasgow Survey

## Your housing situation at present

These questions deal with the type of house you live in at present and whether you think it is suitable for your needs.

1. How long have you lived in your present home?_____years

2. Why did you move into your present home?_____
_____
_____
_____

3. Is your home? Please tick one box.

| | |
|---|---|
| A bungalow | ❑ |
| A house of more than one storey | ❑ |
| A flat on the ground floor | ❑ |
| A flat on an upper floor | ❑ |
| A purpose built wheelchair accessible house | ❑ |
| Other (please give details) | ❑ |

_____
_____

4. Do you? Please tick one box

| | |
|---|---|
| Own your home | ❑ |
| Rent from the Council | ❑ |
| Rent from Housing Association | ❑ |
| Rent From Scottish Homes | ❑ |
| Part own/part rent (Shared ownership) | ❑ |
| Rent from Private landlord | ❑ |
| Don't know | ❑ |
| Other (please give details) | ❑ |

_____
_____

5. Has your house been designed and/ or adapted to suit your access needs?

Yes ❑
No ❑
Don't know ❑
**If yes, please go to question 6. If no or don't know, please go to question 9.**

6. If yes, when was your home designed /adapted to your needs?

Before you moved in ❑
After you moved in ❑
Before and after you moved in ❑

7. How well designed and/or adapted is your home for your access needs?

Well adapted/designed ❑
Okay ❑
Poorly adapted/designed ❑

8. Please describe how your home was (re)designed/adapted to suit your needs.

_____
_____
_____

9. Do you feel your home needs further redesign/adaptations to suit your access needs?

Yes ❑
No ❑

10. What, if any, problems do you have with your housing? Please tick as many as apply.

No problems ❑

Outside your home
Steep ramp ❑
Steps ❑
Stairs ❑

Close door
Too heavy ❑
Need help to open ❑

Inside the home
Narrow width of doors ❑
Access to upper floors-stairs ❑

Front door
Too heavy ❑
Need help to open ❑

Not enough space to move around in -
Hall ❑
Bathroom ❑
Bedroom ❑
Kitchen ❑
Lounge ❑

**Other**
Overcrowded ❑
Dampness ❑
Heating ❑
Security ❑
Storage space ❑
Windows ❑

11. Do you have any other access problems with your housing? Please describe below.

_____
_____
_____
_____

12. Have you ever asked about getting your current home redesigned/adapted?

Yes ❑
No ❑
**If yes, please go to question 13, if no please go to question 16.**

13. If yes, who did you ask? Please tick as many as apply

Social worker ❑
Your landlord ❑
Your doctor ❑
Social work department ❑
Occupational therapist ❑
Care and Repair ❑
District Nurse ❑
Other (please give details) ❑

_____

14. If you have applied for the redesign of your home or adaptations, have you

Still to receive a reply ❑
Been refused ❑
Been accepted- awaiting work done ❑
Been accepted- work underway or completed ❑

**If you have been refused, please go to question 15. If other, please go to question 16.**

15. If you were refused for adaptations/ the redesign of your home, what reasons were given? Please tick as many as apply.

House not suitable ❑
Lack of funding ❑
Low priority ❑
Don't know ❑
Other (please give details) ❑

_____

## Options to Rent, Options to Buy

This section is about your preferred house type and whether you would prefer to own or rent your home. Please follow the instructions given.

16. Which type of house would best suit your needs? Please tick one box.

A bungalow ❑
A house of more then one storey ❑
A flat on the ground floor ❑
A flat on the upper floor ❑
A purpose built wheelchair accessible house ❑
Other (please give details) ❑

_____

17. Why would you like to live in this type of house?

_____
_____
_____

18. Would you prefer to? Please tick one box.

Own your home ❑
Rent from the Council ❑
Rent from Housing Association ❑
Rent from Private Landlord ❑
Part own/ part rent(shared ownership) ❑
Other (please give details) ❑

_____

19. Why would you prefer this option?

_____
_____
_____

**If you do not own, and do not wish to own your home, please go to question 29.**

**If you would like to own your home through shared ownership or privately, but do not yet, please go to question 20.**

**If you own your home, please go to question 26.**

**If you do not own your home, but would like to through shared ownership or privately, please complete this section.**

20. Have you made any enquires about buying a home? Please tick one box.

Yes ❑
No ❑
**If yes, please go to question 22. If no, please go to question 21.**

21. Why have you not made any enquiries? _____
_____
_____
_____
Please go to question 29.

22. If yes, who have you approached? Please tick as many as apply.

Building society/ bank about a mortgage ❑
Council about buying home ❑
Estate Agent ❑
Housing Association about shared ownership ❑
Other (please give details) ❑
_____

23. Of those you spoke to, did you find them helpful? Please tick as many as apply.

| | Yes | No |
|---|---|---|
| Building society/ bank about a mortgage | ❑ | ❑ |
| Local authority about buying home | ❑ | ❑ |
| Estate Agent | ❑ | ❑ |
| Housing Association about shared ownership | ❑ | ❑ |
| Other(please give details) | ❑ | ❑ |

_____

_____

24. If no, why not? _____

_____

_____

_____

25. Did you encounter any problems when making enquiries about buying a house?

_____

_____

_____

_____

_____

**Please go to question 29.**

**If you own your home, please complete this section.**

26. In what manner did you purchase your home? Please tick as many as apply.

Privately ❑
Bought from the council/ Scottish Homes ❑
Rent to Mortgage ❑
Tenant Incentive Scheme ❑
Other(please give details) ❑

_____

27. Did you encounter any problems when buying your home?

Yes ❑
No ❑
**If yes please go to question 28, if no please go to question 29.**

28. Below are possible problems which you may have encountered when buying your house. Please tick as many as apply.

Finding an accessible property ❑
Securing a mortgage ❑
Securing insurance ❑
Securing a deposit ❑
Using social security benefits to buy ❑
Not being allowed to buy your council house ❑
Others (please give details) ❑

_____

_____

**Please go to question 29.**

## Housing Advice

**These questions are about who you would go to if you wanted housing advice or information. Please do not include issues around repairs and maintenance, which you would direct to your landlord.**

29. Have you ever contacted an organisation about your housing options or problems with your housing?

Yes ❑
No ❑

**If yes, please go to question 30. If no, please go to question 32.**

30. If yes, who did you contact? Please tick as many as apply.

Your landlord ❑
Local Council ❑
Housing Association ❑
Social worker ❑
Scottish Homes ❑
Citizens Advice Bureau ❑
Voluntary Organisations(please give details) ❑
Other (please give details) ❑

_____
_____
_____

31. What issues did you want to discuss/ receive information about? Please tick as many as apply.

Finding a home ❑
Tenancy Rights ❑
Aids/ Adaptations ❑
Housing Benefit ❑
Shared ownership ❑
Buying your home ❑
Grants for adaptations ❑
Other (please give details) ❑_____
_____

**Please go to question 33.**

32. If no, who would you contact if you had a question or problem with your housing?_____

_____

_____

## Household and Personal details

Finally, some questions about you and those who live with you. All responses will be treated in the strictest confidence.

33. Where do you live? For example, Springburn, Govanhill, Bridgeton.

_____

34. How many people live in your household?_____adults _____children

35. Who do you live with?

| | Disabled | Non-disabled |
|---|---|---|
| Self | ❑ | ❑ |
| Partner of working age | ❑ | ❑ |
| Adult Relative | ❑ | ❑ |
| Children under five years | ❑ | ❑ |
| Children 5-15 years | ❑ | ❑ |
| Children of working age | ❑ | ❑ |
| Other (please give details) | ❑ | ❑ |

_____

_____

36. Are you

Male ❑
Female ❑

37. How old are you?_____years

38. How would you describe your/a member of your household's disability?_____

_____

_____

_____

_____

_____

_____

39. Do you, or any member of your household, use a mobility aid? Please tick as many as apply.

| | You | Other1 | Other2 |
|---|---|---|---|
| Battery car/scooter | ❑ | ❑ | ❑ |
| Electric wheelchair | ❑ | ❑ | ❑ |
| Manual wheelchair | ❑ | ❑ | ❑ |
| Walking Frame | ❑ | ❑ | ❑ |
| Crutches | ❑ | ❑ | ❑ |
| Walking stick | ❑ | ❑ | ❑ |
| White stick | ❑ | ❑ | ❑ |
| Guide dog | ❑ | ❑ | ❑ |
| Other (please give details) | ❑ | ❑ | ❑ |

_____

_____

40. Employment status. Which of the categories below best describes your, your partner's and anyone else in your household, position at present?

| | You | Partner | Other Person(s) |
|---|---|---|---|
| Full- time paid job | ❑ | ❑ | ❑ |
| Part-time paid job | ❑ | ❑ | ❑ |
| Training scheme | ❑ | ❑ | ❑ |
| Unemployed | ❑ | ❑ | ❑ |
| Look after home/family full time | ❑ | ❑ | ❑ |
| Full time education | ❑ | ❑ | ❑ |
| Other (please give details) | ❑ | ❑ | ❑ |

_____

_____

41. Do you receive any state benefits?

Yes ❑
No ❑
If no, please go to question 43. If yes, please go to question 42.

42. If yes, please tick the box next to the benefit(s) which you currently receive. Please tick as many as apply.

| | | | |
|---|---|---|---|
| Housing Benefit | ❑ | Incapacity Benefit | ❑ |
| Unemployment Benefit | ❑ | Child Benefit | ❑ |
| Independent living fund | ❑ | Attendance Allowance | ❑ |
| Income Support | ❑ | Severe Disablement Allowance | ❑ |
| Family Credit | ❑ | Disability Living Allowance | ❑ |
| State Retirement Pension | ❑ | - Mobility component | ❑ |
| Other (please give details) | ❑ | - Care component | ❑ |

_____

_____

_____

*43. Which of the following income groups do you, your partner and anyone else in your household, belong to? Please include all sources of income* ***before tax*** *i.e. gross, including state benefits.*

| per week £ | per month £ | per year £ | Your Income | Partner's Income | Other Person(s) Income |
|---|---|---|---|---|---|
| nil | nil | nil | ❑ | ❑ | ❑ |
| 1-99 | 1-433 | 1-5199 | ❑ | ❑ | ❑ |
| 100-199 | 433-866 | 5200-10399 | ❑ | ❑ | ❑ |
| 200-299 | 867-1299 | 10400-15599 | ❑ | ❑ | ❑ |
| 300-399 | 1300-1732 | 15600-20799 | ❑ | ❑ | ❑ |
| 400-499 | 1733-2166 | 20800-25999 | ❑ | ❑ | ❑ |
| 500-599 | 2167-2599 | 26000-31199 | ❑ | ❑ | ❑ |
| 600+ | 2600+ | 31200+ | ❑ | ❑ | ❑ |

44. Are you:

The Householder ❑
A Household member ❑
Other (please give details) ❑

_____

45. If you have any other comments you would like to make about your housing, please write in the space below.

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Thank you for taking the time to complete this questionnaire. **All responses will be treated in the strictest confidence.**

As part of the study, I would like to talk to people who:
**- own their home;**
**- are trying to buy a home; or**
**- live in an owner occupied house.**
If you would like to take part in this section of the study, please tick the box ❑.

Either write your name and address in the space provided, or call me on 0141-330-3671, or write to me at the address below. I look forward to hearing from you.

Please place your completed questionnaire in the pre-paid envelope provided.

Thank you,

Nicola Burns
Dept. of Urban Studies,
University of Glasgow,
25 Bute Gardens,
Glasgow,
G12 8RS.

**Name:**_____
**Contact address:**_____
_____
_____
_____
**Telephone number:**_____

**Appendix 2: Topic guides for aspiring home owners, home owners, lenders, estate agents and developer.**

## Topic Guide for aspiring owners

Details of interviewee noted

Areas to consider drawn from questionnaire

### A. Housing History

1.Can you tell me briefly about all the houses you have lived in including this one? For example:

- where they were located
- who you lived with
- how long you lived there
- why you moved?

### B. Decision to buy a home

1. When did you first think about trying to buy your home?
2. Why did you decide to try and buy your home, was there a particular event or person which made you consider it as an option?
3. What did you think about when you considered buying your home?

### C. Making enquiries

*We'll now discuss what you did when trying a locate a property.*

1. What did you do first, did you contact someone, who?

*Lending Institutions*

2. Did you approach the banks or building societies about a mortgage?
3. What was their response?

*Finding an accessible property*

4. Did you try and find houses suitable for yourself?

5. How did you go about this?

6. Did you approach estate agents, private sellers etc.?

*Builders*

7. Did you approach housebuilders/ private developers about wheelchair accessible properties?

8. What reaction did you receive from them?

*Information*

9. Did you go to anyone for information?

10. If so, who and were they helpful?

11. If not, why not?

*Time*

12. How long has this process taken?

*Type of house required*

13. What are you looking for in a house? For example, if you were going to view a house, or talk to a builder, what sort of thing would you be looking for?

14. When talking to people about finding a home, did they generally seem quite aware of your needs?

**D. Your Home**

*Can you tell me about your experiences with this house.*

1. Do you have any problems with this house?

2. Can you foresee there being any problems in the future with this house?

**E. Future Housing Options**

1. Do you intend to pursue trying to buy a house?

2. What will be your next move?

3. Do you think you will stay in this house?

4. Why?

5. What do you think are the benefits of owning your own home?

6. What do you think are the negative aspects of owning your own home?

Do you have anything you would like to add to our discussion which you feel is important that we have missed out?

## Topic Guide for Home owners

Details of Interviewee: would be noted

Areas to consider: drawn from questionnaire

### A. Housing History

1. Can you tell me briefly about all the houses you have lived in including this one? For example:

- where they were located
- who you lived with
- how long you stayed there
- why you moved?

### B. Decision to buy a home

*This section is about how you came to the decision to buy your home*

1. When did you decide to buy your home?
2. How long had you stayed in your house before deciding to buy?
3. Why did you decide to buy your home? Was there a particular event or person which made you consider it as an option?
4. What did you think about when you considered buying the house?

### C. Taking the first step

*we'll now go onto discuss what you did when buying your home. Who you contacted, what response you received, what information you got. How long the whole process lasted etc..*

1. When did you first start acting on your decision to buy your house?
2. What did you do first? Did you contact someone, who? get information?

3. then what did you do?

*GO THROUGH THE PROCESS, FINDING OUT WHEN IF INFO TIMING WAS ADEQUATE ETC.*

*Right to buy*

4. You stated in the questionnaire that you bought your house from the council / Scottish Homes, could you explain how you went about this.

5. Did you experience any problems when buying your house from the council /SH?

6. How was this resolved?

*Lending Institutions*

*In the questionnaire you indicated that you experienced problems securing a mortgage and insurance, would you mind talking about this?*

7. What were the nature of the problems you experienced? IS DISABILITY MENTIONED?

8. Who did you go to?

9. How did you resolve these problems?

10. How long did it take to resolve these problems?

11. Did you seek information/ advice from anyone/organisation during this time?

12. What type of mortgage do you have?

13. In terms of insurance, what problems did you experience?

*Using benefits to buy*

*You mentioned that you experienced problems when attempting to use benefits to buy- could you tell me a bit more about this.*

14. what were the nature of these problems? Did it involve the bank/ building society or the social security office?

15. How was this resolved?

*Information*

You mentioned that you contacted organisations for advice, can you tell me about this?

16. was the information you received of any use to you?

17. what did you want to find out about?

18. Did the information come at the appropriate time in the process?

**D. Your Home**

*You mentioned in the questionnaire that although your house is wheelchair accessible, you still have some problems with it.*

1. Can you briefly run over what problems you have with the house/ in the house?

2. You mentioned that you had applied for adaptations/ redesigned, can you tell me what you have planned?

3. What stage in the process have you reached?

4. How are you going to pay for these adaptations?

5. Do you foresee any more problems with the house? for example as you get older repairs and maintenance, things like that?

6. How will you fund general repairs etc.?

**E. Being a home owner**

*This section is about your experiences of being a home owner.*

1. What do you think are the benefits of owning:

- in general
- for you personally

2. What do you think are the negative aspects of owning your home?

as above

3. What do you think are the benefits, if any, of owning over renting for disabled people?

4. Would you recommenced it to people?

**F. Future Housing Options**

1. Do you foresee any problems in the future relating to you owning your home?

2. Do you think you will move from this house

- in the near future
- in the long term

3. What reasons do you have for this?

Do you have anything you would like to add to our discussion, which you feel is important?

## Topic Guide for lenders

### Background

1. *What are the procedures for lending to individuals for a mortgage?*
Are there any guidelines as to who is eligible from HO?
What is the procedure in the LENDER?
Autonomy

2. *What type of mortgage products do you offer?*
Ask to briefly give an idea of what is available, fixed, variable. Endowment, interest only etc. Information formats?

### Securing a mortgage on benefits

1.*Are there any directives from your head office relating to mortgage availability for people on benefits?*
Is there an awareness of guidelines.
Are they able to name them and state what they involve. Is a link made between HO and autonomy of managers?
Does this question provoke example from own experience?
If not, continue the same line of questioning as below but at the personal level i.e. what the manager takes into account- this goes back to what is left to the discretion of managers.

2. *What factors are taken into account by the bank/building society?*

3. *What type of benefits are considered when considering whether a household is eligible for a mortgage?*

Does the manager/ HO differentiate between long and short term benefits, e.g. incapacity benefit- do they know the difference?

Are only non-means tested benefits considered, are they aware of which benefits this would include for a disabled person.

Incapacity benefit may not be considered, check this out.

4. *Which type of products would be made available to someone on benefits and disabled?*

Perhaps a brief run through of the types of mortgages available from that particular institution.

Which ones would be available to a disabled person. At this point examples of some description may need to be employed. For example, a disabled person with no savings needs a 100% mortgage, what would be offered?

Are people required to take extra mortgage indemnity premiums?

5. *Would an endowment mortgage be given to a person who is disabled?*

This in part covers the problem of securing insurance if a person is disabled.

6. *Have you heard of the benefits integrity project?*

7. *Do you think it has any implications for the way you view the possibility of mortgages for disabled people?*

**Shared ownership**

1. *Does the bank/building society consider shared ownership mortgages?*

2. *If not, why not?*

**Examples**

1. 25 year old single male

Income per week = £197.45, per year = £10,267.40

Income

| | |
|---|---|
| Income support | 50.35 |
| Single premium | 21.45 |
| Disabled premium | 38.50 |
| | |
| DLA mobility | 35.85 |
| DLA care | 51.30 |

But this does not include Housing Benefit (translated to ISMI) or the possibility of Incapacity Benefit (possibility of £64.70 per week).

If the person was to receive £46.10 per week housing benefit, the applicable amount would be £243.60 (excluding incapacity benefit), which would work out net, £12,667.40. Taking into account tax and national insurance this person if employed would earn £16,889.

2. Family of four, two adults and two children. male adult disabled, seeking 100% mortgage, partner full time carer and two children of school age.

Income

Income support

| | |
|---|---|
| Couple IS | 79.00 |
| Family premium | 11.05 |
| Disability premium | 30.60 |
| Carer premium | 13.65 |
| Child support | 33.80 |
| DLA mobility | 35.85 |
| DLA care | 51.30 |
| Invalid care allowance | 38.70 |

Works out around £293.95 a week, £14,109.60 a year net. Gross this works out as £17, 636.40 a year. This does not include incapacity benefit or housing benefit (ISMI)

## Topic guide for estate agents

### Background

1. Basically if you could describe what you see the role of the estate agent in the house buying process to be.

2. In terms of properties, what type of information would you require in order to put a property on the market? For example bedroom sizes, number of, features and fittings? Do you require the area of each room?

3. Is all the information you receive about a property available to the customer?

4. If any information is withheld, what type of info?
(would this information be of use to a disabled person/ formats)

### Customer needs

Okay in this section I would like to discuss the needs of some customers, namely disabled people.

If I could just run through a number of possible scenarios with you,

**Example 1** A man in his late thirties with a wife and three children approached you, enquiring after a property with three bedrooms anywhere in the city. The man happens to use a wheelchair on occasion and he explains that he requires a property which could cope with this, can you find him a property?

1. What things would you be looking for in a property suitable for this man?

2. What do you think would be needed by someone who occasionally uses a wheelchair?

**Example 2** A single woman in her late twenties wishes to buy a property for herself. She uses a wheelchair at all times and has a personal assistant staying overnight. She therefore requires two bedrooms. She would prefer to stay in a flat and there is the possibility that a number of adaptations would need to be carried out on the property.

1. How would you identify a property that had the potential to be suitable for this customer?

2. What features within the household would be required/ desirable for someone in this situation?

General questions

1. Have you ever come across situations like this before?

2. What was the outcome?

3. In your opinion do customers who are disabled have a hard time in finding a property, more so than other customers?

4. Why do you think that is?

5. What could improve this situation?

6. What do you think your role, as estate agents is in improving this situation?

**Adapted houses**

As I am sure you are aware, increasingly, older people and disabled people are given funding to adapt their properties to make them more usable by themselves, for example the disabled facilities grant, Care and Repair initiatives etc.

1. In your opinion, how are properties with adaptations viewed in the market, is it perceived to be a positive or negative feature?

- does it depend on the type of adaptation carried out?
- examples of ramp, level access, widening doors, walk in shower, grabrails

2. Have you ever dealt with properties with major adaptations?
- responses to.

3. House prices, any comment?
Niche markets?

**Part T**

You may or may not be aware that proposed amendments to part T of the building regulations will affect the new build sector of the housing market. The amendments propose that all new dwellings should have level access, allowing a disabled person to gain entry independently and from there move freely about the property, with a WC being accessible to a disabled person.

1. What do you think are the implications for your industry?

2. Will it prompt a change in the information produced for customers?

Do you have any other comments?

## Topic Guide for Developer

### Background

1. A brief description of the company including the range of work, house types used and the number of properties built in Scotland over the past two years.

2. Have DEVELOPER built properties suitable for disabled people elsewhere in Scotland?
-When were these properties built?
-Where were they built?
-Where they part of a larger development?
-Did they sell?
-How were developments identified as being potential sites for this type of housing?

3. Why did developer become interested in this particular section of the market (barrier free)?

4. How would you describe this type of housing? Wheelchair accessible, barrier free etc.

5. Have you researched into the market potential of this type of housing?

6. What price range did you consider for these types of properties?

7. What are the main cost/constraint factors associated with making this type of product compared with a standard product?

Specific development details

1. How did the site come about?

2. How many properties were adapted and what were the nature of the adaptations?

3. Why did you consider building wheelchair accessible properties in this development?

4. Had you carried out market research in this area?

5. Could you describe the characteristics of these houses compared to the standard houses built in the development.

6. How did you market the properties? that is, did you use normal methods of newspapers, estate agents, did you contact other agencies?

7. What response did you receive?

8. Of the total number of properties how many were sold and over what time period compared to the 'standard' houses?

**Further Developments**

1. Have you recently built any developments with housing suitable for disabled people?

2. Have you found these to be successful?

3. Have you changed any of your design/market research/ selling practises in the light of your previous experiences?

4. Do you have any thoughts about the proposed amendments to the building regulations?

5. In your opinion, what factors are required to change in order to reduce the shortage of new build which is suitable for disabled people?

If you have not built any more developments with housing suitable for disabled people:

6. Would you consider building housing for disabled people in future?

7. Would you change any of your practises in the light of your experience at Name of Development?

8. Do you have any additional comment you would like to make?

# Appendix 3: 1996 Scottish House Condition Survey household types

Single pensioner: 1 adult of pensionable age and no children
Single parent: 1 adult of any age and 1 or more children
Single adult: 1 adult of non-pensionable age and no children
Older smaller: 1 adult of non-pensionable age and 1 of pensionable age and no children
or 2 adults of pensionable age and no children
Large adult: 3 or more adults and no children
Small adult: 2 adults of non-pensionable age and no children
Large family: 2 adults and 3 or more children or 3 or more adults and 1 or more children
Small family: 2 adults and 1 or 2 children

Source: SHCS, 1997, 346.

# Appendix 4: Definitions employed in relation to housing suitable for disabled people

As noted throughout the thesis, consistent terminology is rarely used in relation to housing suitable for disabled people. Below provides a brief summary of the terms most commonly used.

| Term | Definition | Organisation |
|---|---|---|
| ACCESSIBLE HOUSING | Broadly equivalent to barrier free. General purpose housing built to certain basic standards so that it can be easily adapted without major structural alterations disabled people | Access Committee for England |
| BARRIER FREE | Mainstream dwellings and their environment that are designed to allow for the needs of people who have either permanent or temporary impairment affecting mobility, agility or sensory | Scottish Homes Edinvar Housing association |
| AMBULANT DISABLED HOUSING | Housing designed to suit an ambulant disabled person as outlined in Scottish Housing handbook 6 see mobility housing | Scottish Homes |
| LIFETIME HOMES | Housing that is designed to suit or to be adapted to suit, people at all stages of life and allows for possible disability | Joseph Rowntree Foundation |
| MOBILITY HOUSING | Similar to ambulant disabled | ACE |
| VISITABLE HOUSING | Allows disabled people to enter and have access to living room and WC | Scottish Executive/Edinvar |
| AMENITY | Standards to suit elderly people | Scottish Housing Handbook 5 |

# Appendix 5: 1996 Scottish House Condition Survey Analysis: Selected Tables

**Table 5a** Age breakdown of disability cohort

| Age groups | % of disability cohort |
|---|---|
| 16-24 | 2 |
| 25-39 | 14 |
| 40-59 | 32 |
| 60-64 | 10 |
| 65-74 | 22 |
| 75-80 | 11 |
| 81+ | 9 |
| Total (n) '000s | 621 |

Source: SHCS 1996

**Table 5b** Household type: disability and non-disabled cohort

| Household type | disability cohort | non-disabled cohort |
|---|---|---|
| | % | % |
| Single adult | 11 | 13 |
| Small adult | 15 | 19 |
| Single parent | 4 | 6 |
| Small family | 8 | 20 |
| Large family | 7 | 9 |
| Large adult | 12 | 12 |
| Older smaller | 22 | 8 |
| Single pensioner | 21 | 11 |
| Total (n) '000s | 621 | 1501 |

Source: SHCS, 1996

**Table 5c** Weekly banded income (net) of disability and non-disabled cohort

| Total weekly income £ net | % of disability cohort | % of non-disabled cohort |
|---|---|---|
| 0-99 | 24 | 15 |
| 100-199 | 47 | 28 |
| 200-299 | 17 | 20 |
| 300+ | 12 | 36 |
| Total (n) '000s | 621 | 1501 |

Source: SHCS 1996

**Table 5d** Employment of head of household

| Employment status | disability % | non-disabled % |
|---|---|---|
| Full time paid work | 19 | 60 |
| Part-time paid work | 3 | 5 |
| Unemployed | 5 | 6 |
| Retired | 41 | 20 |
| Long term sick / disabled | 23 | 1 |
| Looking after home | 7 | 5 |
| Other | 2 | 3 |
| Total (n) '000s | 621 | 1501 |

Source: SHCS 1996

**Table 5e** Benefit dependency of disabled and non-disabled cohort

| Benefit dependency excluding child benefit | % disability cohort | % non-disabled cohort |
|---|---|---|
| Independent | 15 | 62 |
| Low dependency | 15 | 10 |
| Moderate dependency | 23 | 12 |
| High dependency | 43 | 14 |
| Unavailable | 3 | 2 |
| Total (n) '000s | 621 | 1501 |

Source: SHCS 1996

**Table 5f** Tenure: disability and non-disabled cohort

| Tenure | disability cohort % | non-disabled cohort % |
|---|---|---|
| Owner occupied | 38 | 64 |
| Public rented | 49 | 24 |
| Housing association/co-op | 7 | 3 |
| Private rented | 6 | 9 |
| Total (n) '000s | 621 | 1501 |

Source: SHCS, 1996

**Table 5g** Type of dwelling for disability cohort

| Type of dwelling | % |
|---|---|
| Detached houses | 10 |
| Semi detached | 19 |
| Terraced | 25 |
| Tenement | 26 |
| 4 in a block | 14 |
| Flat converted | 1 |
| Tower/slab | 4 |
| Total (n) '000 | 625 |

Source: SHCS, 1996

**Table 5h** Dwelling type by tenure disability cohort

| | Owner occupier | Public rented | HA / housing co-op | Private rented |
|---|---|---|---|---|
| Detached | 23 | .5 | 1 | 17 |
| Semi-detached | 25 | 16 | 7 | 17 |
| Terraced | 24 | 29 | 16 | 15 |
| Tenement | 16 | 29 | 58 | 33 |
| 4 in block | 10 | 18 | 9 | 13 |
| Flat converted | 2 | .5 | 2 | 3 |
| Tower slab | .5 | 7 | 8 | 2 |
| Total (n) '000s | 236 | 304 | 43.5 | 37.3 |

Source: SHCS 1996

**Table 5i** Tenure by income: disability cohort

| | Owner occupier % | Public rented % | HA/housing co-op % | Private rented % |
|---|---|---|---|---|
| 0-99 | 19 | 26 | 29 | 32 |
| 100-199 | 34 | 56 | 56 | 42 |
| 200-299 | 22 | 14 | 13 | 15 |
| 300-399 | 13 | 3 | 2 | 5 |
| 400+ | 12 | 0.5 | 1 | 6 |
| Total (n) '000s | 238 | 307 | 49.6 | 34.4 |

Source: SHCS, 1996

**Table 5j** Percentage household type by tenure, disability cohort

| | Single adult | Small adult | Single parent | Small family | Large family | Large adult | Older smaller | Single pensioner |
|---|---|---|---|---|---|---|---|---|
| Owner occupier | 21.2 | 51.9 | 6.2 | 36.9 | 33.8 | 52.5 | 48.4 | 28.4 |
| Public rented | 59.8 | 37.8 | 80.7 | 50.3 | 55.1 | 40.2 | 42.7 | 55.7 |
| Housing assoc | 12 | 4.5 | 8.4 | 6.3 | 5.5 | 2.3 | 4.6 | 9.6 |
| Private renter | 7 | 5.9 | 4.6 | 6.5 | 5.6 | 5 | 4.4 | 6.3 |
| Total (n) '000s | 68 | 90 | 27 | 51 | 41 | 75 | 136 | 133 |

Source: SHCS 1996

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