

# 21<sup>st</sup> Century Housing Careers of Persons with a Disability

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## What is NRV 2?

- NRV 2 seeks to answer the overarching question:

*How are housing careers changing in Australia and what are the implications of change for government-provided housing assistance and housing policy?*

- The research seeks to advance the evidence base around 21st Century housing careers in Australia and shed light on how shifts in household structure, the labour market, fertility patterns, attitudes to home ownership and government assistance, will influence the demand for government interventions in housing markets over the next 10, 20 and 30 years.

- The disability research is directed at four disability groups and their family member with care responsibilities:
  - Persons with a psychiatric disability;
  - Persons with a cognitive impairment;
  - Persons with a mobility impairment;
  - Persons with a sensory impairment;
- Inclusion disability/care identifiers in the *Housing 21* survey
- Plus - a separate data collection exercise with a slightly modified form of the *Housing 21* survey delivered to 75 carers and 75 persons with a disability in each of the four groups

## Data Collection

- The disability specific data collection is further disaggregated to three locations in Victoria:
  - Melton/Brimbank – outer metropolitan
  - Darebin – inner metropolitan
  - Gippsland – regional
- First wave qualitative research of six focus groups,
  - three with persons with a disability only
  - two with carers only
  - one with a mixed group of carers and persons with a disability.
- Focus groups were undertaken in Melbourne, Morwell and Sale and included people with a mobility impairment, sensory impairment, psychiatric disability and cognitive disability.

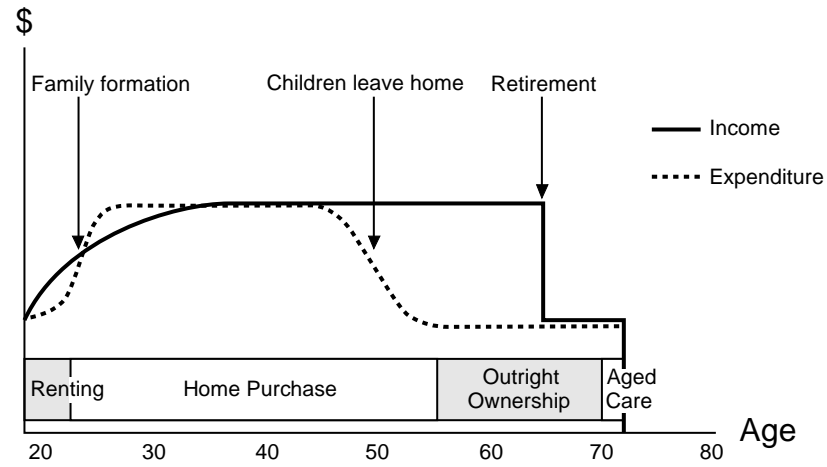
# What is a housing career and why does it matter?

- A housing career is the set of housing circumstances an individual progresses through during their lifetime.
- Housing careers are changing and contemporary housing careers are likely to include elements such as:
  - co-habitation with one or more partners prior to marriage; arrival of first child at a later age – say 30 or older;
  - extended period of education prior to entering the workforce;
  - a HECS debt;
  - the impact of divorce or separation;
  - movement through the housing market later in life as household's anticipate retirement
  - as well as life expectancy extended beyond 80 years of age.

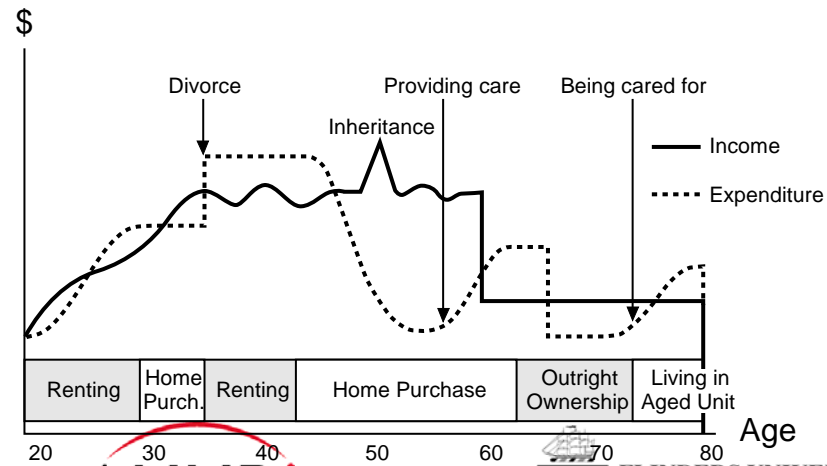
# What is a housing career and why does it matter?

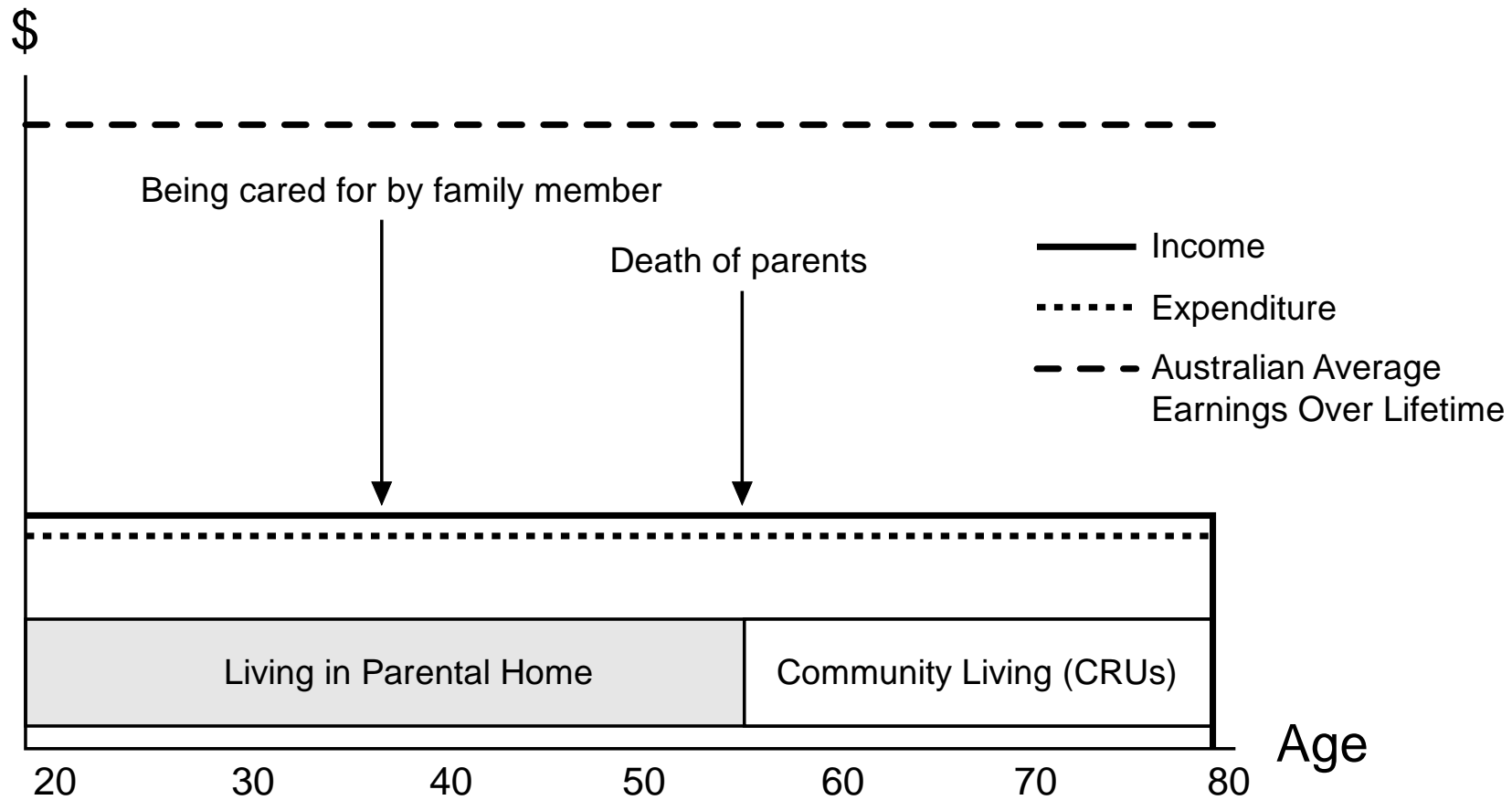
- Why housing careers are important is, perhaps, a more challenging question
  - Your housing career is important because it is – in large measure - your housing career which determines the type, quality and quantity of housing you occupy now.
    - In addition, it is your career which determines the housing that will be available to you into the future.
  - In the context of disability, a person who has lived in an owner occupied family home will have more housing options available to them as they age than a person who has rented privately or has been in an institutional setting.
    - In many ways the expectation of positive housing outcomes into the future can be as important as current circumstances for both physical health and mental wellbeing because concern about housing costs or living arrangements add to stress and contribute to illness.

Figure 1. Changed Life Histories and Changing Housing Careers

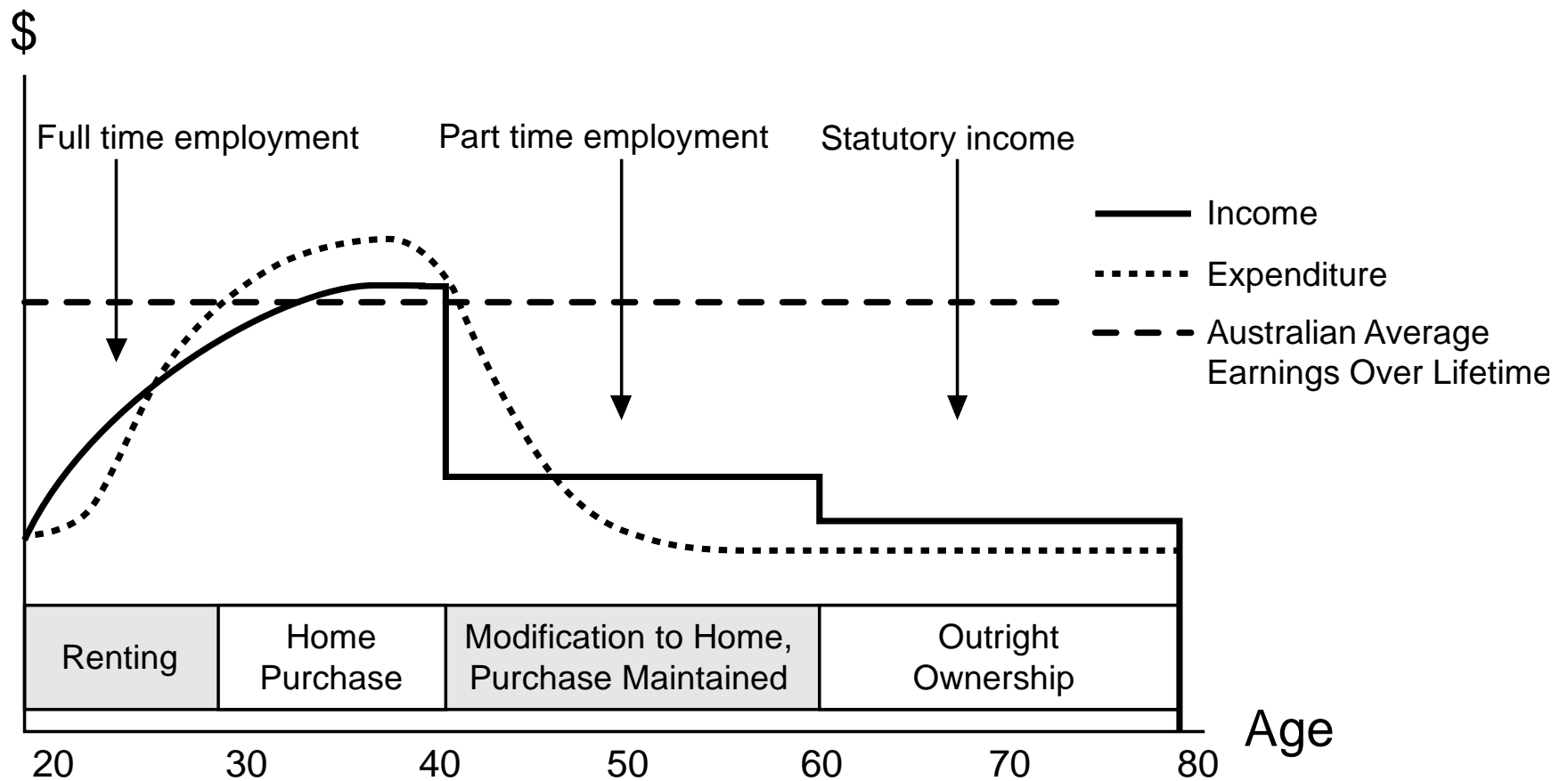


Industrial Australia



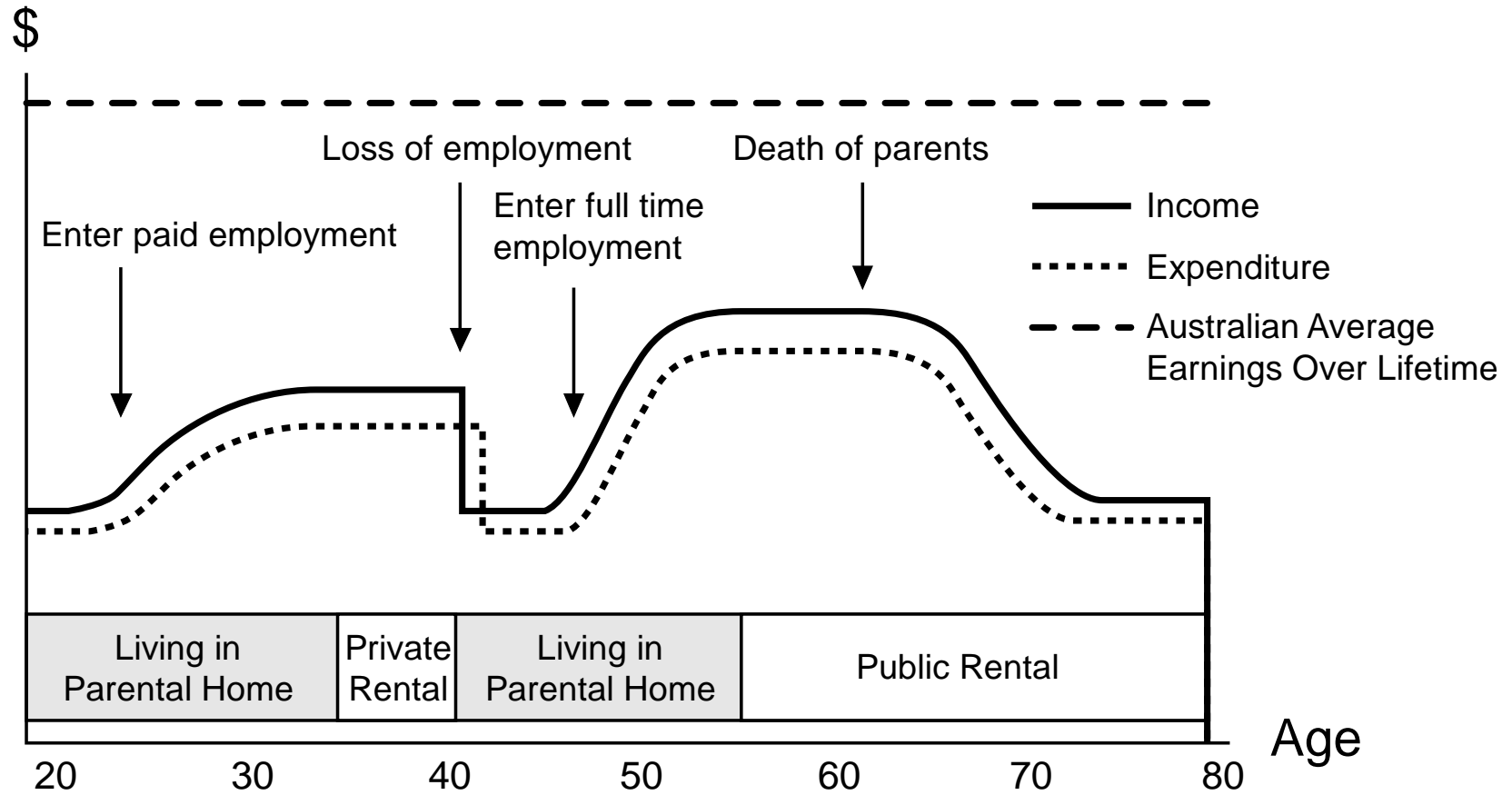


## Developmental Disability

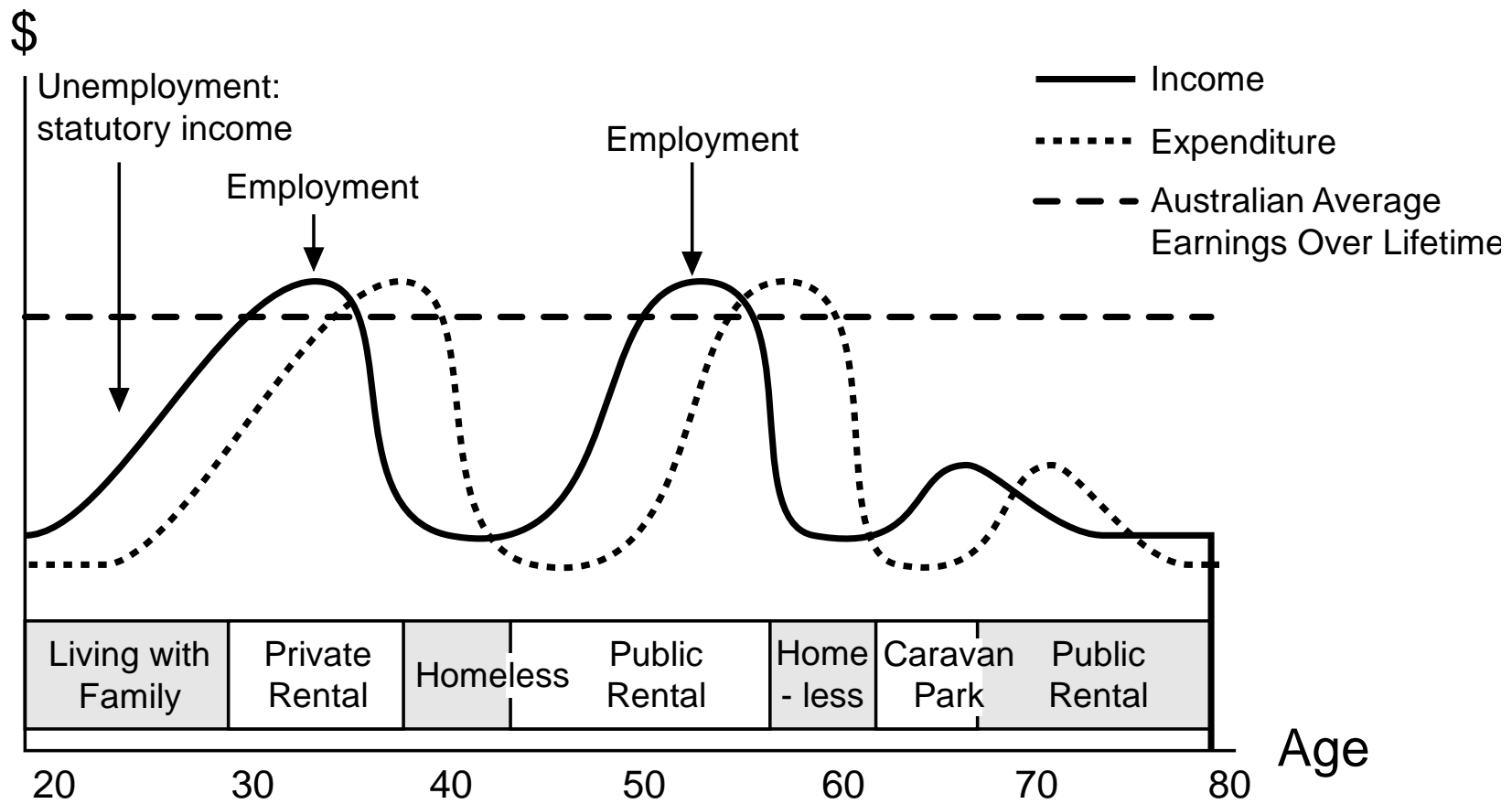


## Mobility Impairment through Injury

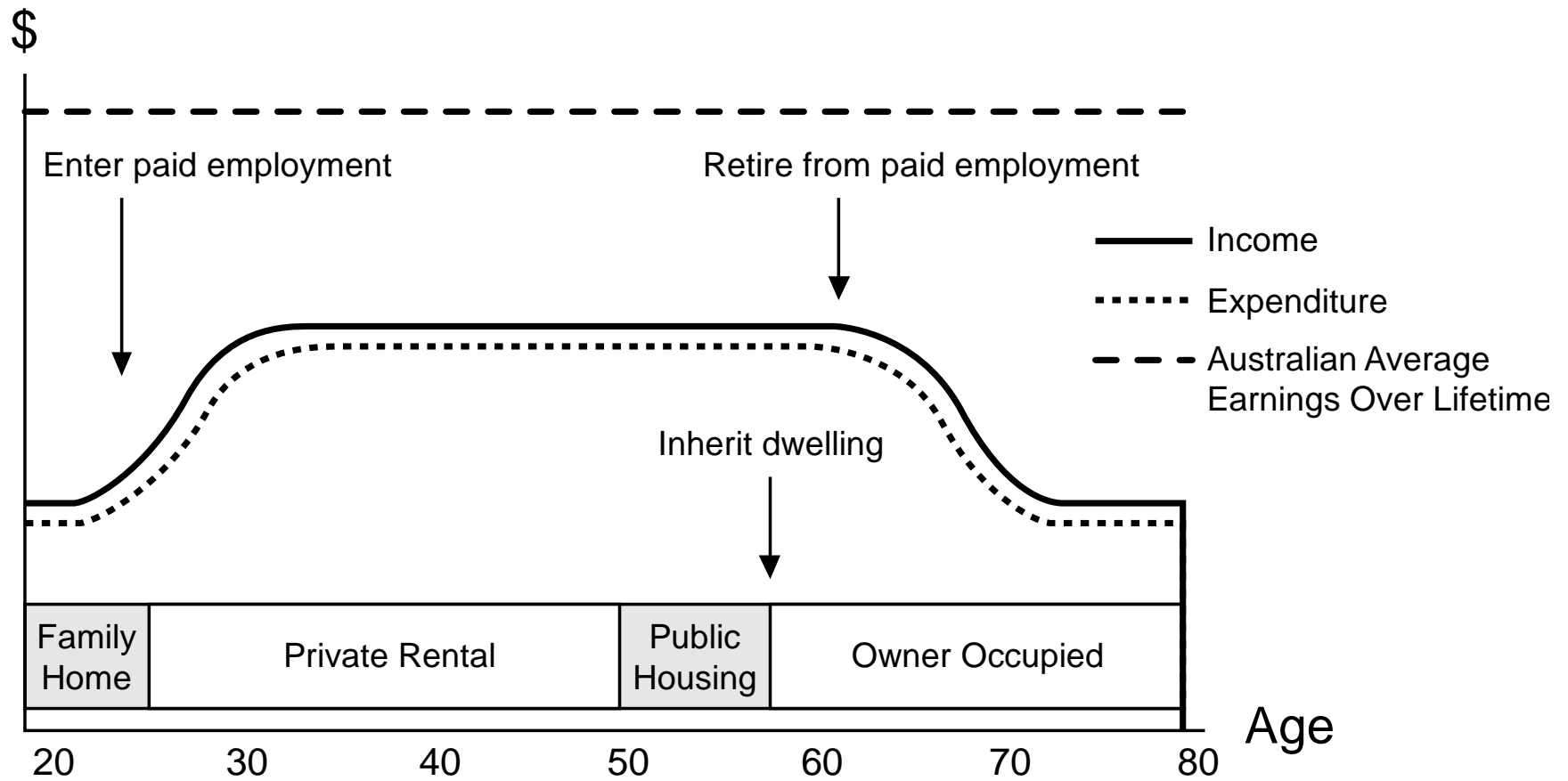
- Few or no moves through the housing stock post mobility impairment
- Home modification through compensation



## Mobility Impairment from Birth



## Psychiatric Disability



## Sensory Disability

# What do Persons with a Disability and Carers say about their Housing Careers?

## The Cost of Housing and Access to Work

- For many carers and persons with a disability in Victoria the cost of housing is a major concern. How individuals are affected depends on their circumstances.
  - Some with a mobility impairment acquired later in life – eg through a motor bike accident – were already home owners at the time of their disability.
  - For them disability has restricted their housing options into the future. For others born with a mobility impairment, access to home ownership may be beyond their reach.
- People with a disability often have a limited capacity to find work.
- Escalating house prices in Melbourne in particular have meant that those persons with a disability who are already home owners have few opportunities to move, while those who are outside the owner occupier sector see no prospect for entering the tenure;

- For carers, caring responsibilities may reduce the household's income earning capacity by limiting the number of persons within the household able to work or the number of hours people can work.
  - There are also additional housing costs for carers as accommodation needs to be adjusted to meet the care needs of those with a disability.;
- Public rental housing is seen as affordable and while a number of participants in our focus groups lived in private rental housing, it was often seen to be prohibitively expensive

# What do Persons with a Disability and Carers say about their Housing Careers?

## The Importance of Family

- Family is critical for the housing of many – and probably the majority – of persons with a disability.
  - One woman in Melbourne in her 50s, who survived polio noted that despite her active lifestyle she was considering moving back into her mother's home, both to secure affordable accommodation and to look after her mother.
    - She had worked in the past but ageing and the worsening of her disability meant that she could no longer sustain full time employment. She therefore struggled to find employment and afford housing.
  - A second woman with a mobility impairment, was a home owner only because her family had given her the money to buy a home back in the 1970s.
    - Without financial assistance she would not be a home owner, and while she would like to move, the absence of further financial support from her parents means that her prospects for relocation were non-existent.

# What do Persons with a Disability and Carers say about their Housing Careers?

- Many of the people with developmental disabilities we interviewed have an almost complete reliance on family. The only forms of housing available are continuing to live with parents/siblings or some form of institutional accommodation.
  - One woman had been bequeathed the family home by her parents on the condition that she look after her developmentally disabled sister.
    - While this arrangement has provided her with accommodation, it meant she has had to survive on the carers pension.

# What do Persons with a Disability and Carers say about their Housing Careers?

- **Accessibility and the Appropriateness of the Housing Stock**
- Persons with a disability, and especially those in wheelchairs, have well developed views about the inaccessibility and inappropriateness of much of the housing stock. The major complaints of persons in wheelchairs include:
  - Hallways that are too small to turn a wheelchair in;
  - Toilets which are impossible to get to because of the size or layout of the room;
  - Bathroom arrangements that don't include a roll in shower and require the person to perch on a board above a bath;
  - Doorways that are too small;
  - Steps both within and outside dwellings;
  - Security features that could trap them in the event of a fire.

# What do Persons with a Disability and Carers say about their Housing Careers?

Public housing is generally seen to be a responsive form of housing for persons with a disability.

- For those in wheelchairs, the public housing authority is willing to make some adjustments to the housing stock – grab rails, ramps etc – to accommodate their needs.
- However, it is not willing to make larger scale architectural adjustments – such as kitchen benches at wheelchair height – even when purpose building housing for disabled tenants.
- Not all the public housing stock is located with easy access to public transport and for at least one household this has impeded the move to independent living by a young adult in a wheelchair.

# What do Persons with a Disability and Carers say about their Housing Careers?

## Private Rental Housing

- Private rental housing was seen to offer options for persons with a disability, but also significant disadvantages.
  - For people in a wheelchair, private rental housing was seen to be difficult because of issues of cost, discrimination by landlords; and the unwillingness of some landlords to install ramps or grab handles in their dwellings.
  - Some participants in our research reported discrimination.
  - More generally, the private rental stock was seen to suffer the same limitations as the rest of housing to stock in terms of its accessibility and distance from public transport.
- For many of the mobility impaired private rental housing was unattractive because the inherent insecurity of the tenure meant that they were continually confronted by the on-going challenge of finding wheel chair accessible housing.

# What do Persons with a Disability and Carers say about their Housing Careers?

## Transport Issues

- Transport is a major issue for people with a disability as very few have access to private transport, and if they do, they are dependent on a carer to take them.
- The preferred location for persons with a disability is close to public transport with evidence that trains are preferred to buses
  - For people in wheelchairs, the challenge of finding affordable, accessible housing on a flat site close to public transport can be significant.
- Respondents in the focus group in Sale noted that local public transport within their region was absent and that train travel to Melbourne was challenged by infrequent services.

# What do Persons with a Disability and Carers say about their Housing Careers?

## Group Housing

- One of the participant with an acquired brain injury lived in a group home because his mother was no longer able to provide care.
  - He lived with four other adult men, with professional carers on-site. He was extremely unhappy with his housing because he felt that one of the other men was bullying him and that he had few housing alternative.
  - He was confronted by his own sense of powerlessness.
  - While his experience may not be typical of the experience of living in a group home, it is indicative of the range of outcomes – positive and negative – within the sector and the need for a diversity of options. Group housing has been seen as a better form of accommodation for persons who require on-going care and who previously would have lived in an institutional setting. This form of accommodation is therefore a growing part of the housing career of some people with a disability but, as this example shows, does not always produce benign outcomes.

# What do Persons with a Disability and Carers say about their Housing Careers?

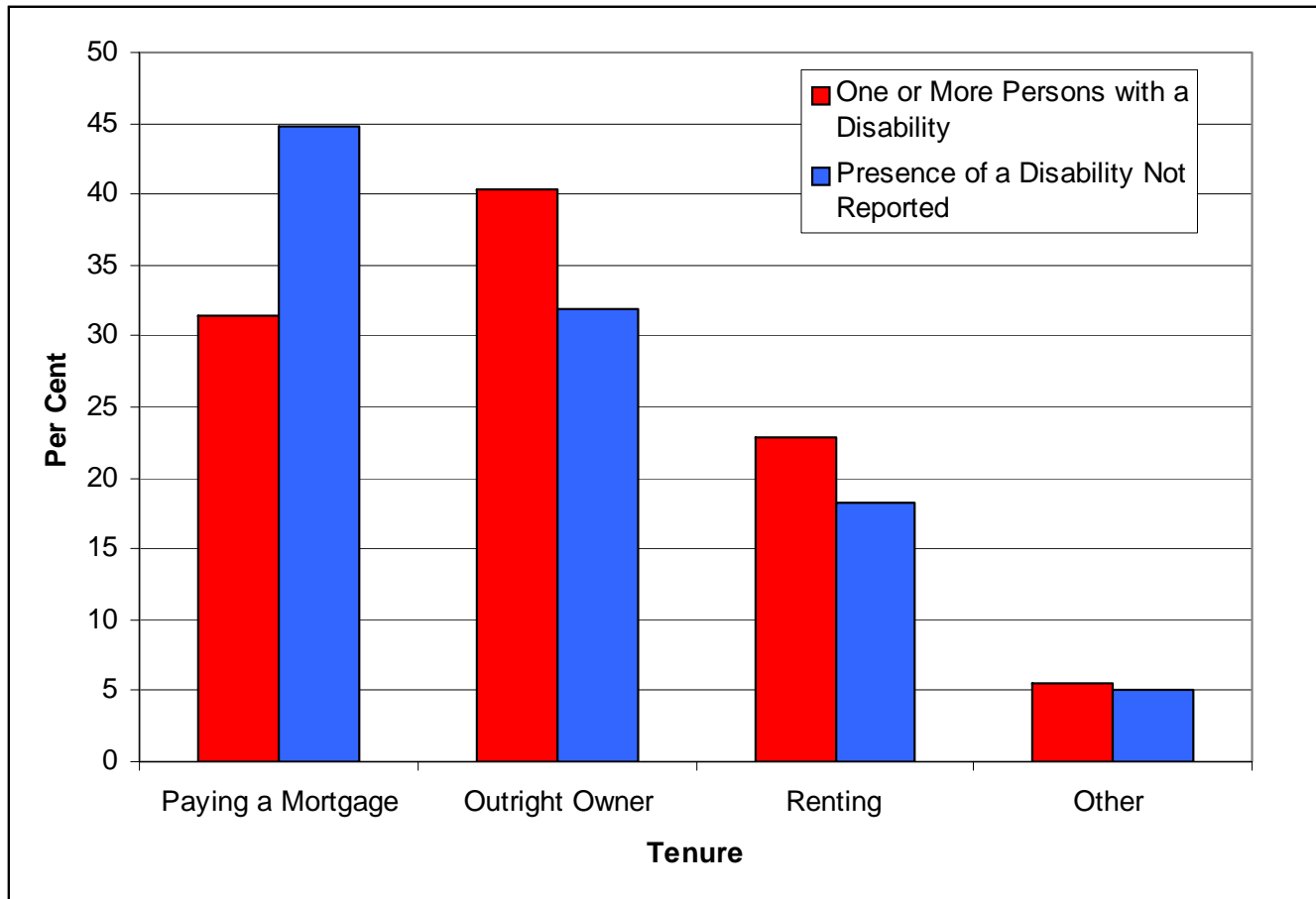
## The Impact of the Source of Disability

- How a disability was acquired appears to have a significant impact on the housing careers of persons with a disability. In Victoria, person who acquire a disability through a motor accident receive compensation and assistance through the Transport Accident Commission.
  - This assistance can be substantial such that several households interviewed in Gippsland built a new, purpose designed home, to accommodate their needs.
- For those who acquire their disability in other ways – such as through illness or at birth – financial support is much more limited. They have access to Department of Human Services support packages, as well as the support of their family, but few other options.
- The impact of limited resources is probably seen most clearly amongst persons with a psychiatric disability as their housing careers commonly include periods of primary, secondary and tertiary homelessness.

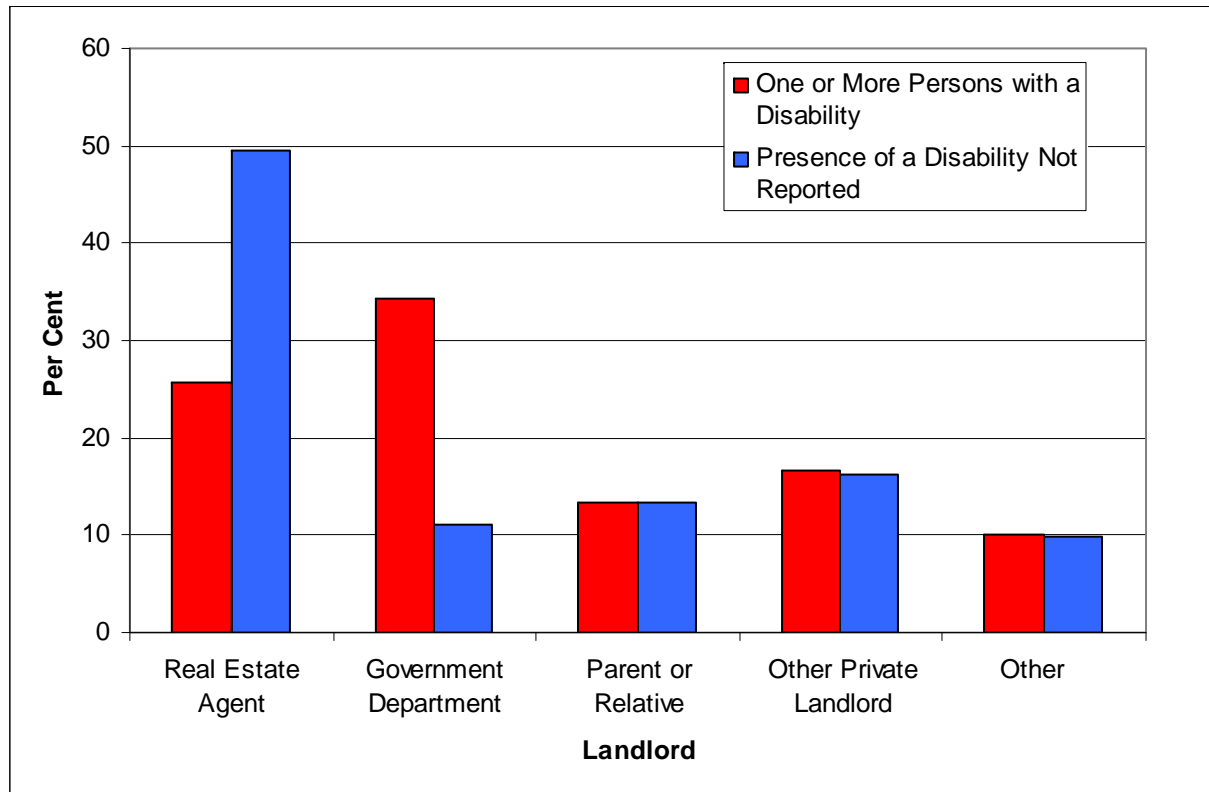
# What do Persons with a Disability and Carers say about their Housing Careers?

- The ageing of the population of carers is an important issue and arises because:
  - Persons with some forms of disability are living longer than in the past;
  - The greater incidence of disability within the population;
  - Society has largely moved away from institutional forms of care and there is a greater incidence of persons with a disability living with their families; and,
  - The ageing of the Australian population.
- At some stage carers find that they physically cannot provide support to a person with a disability. They may then be confronted by limited choices....

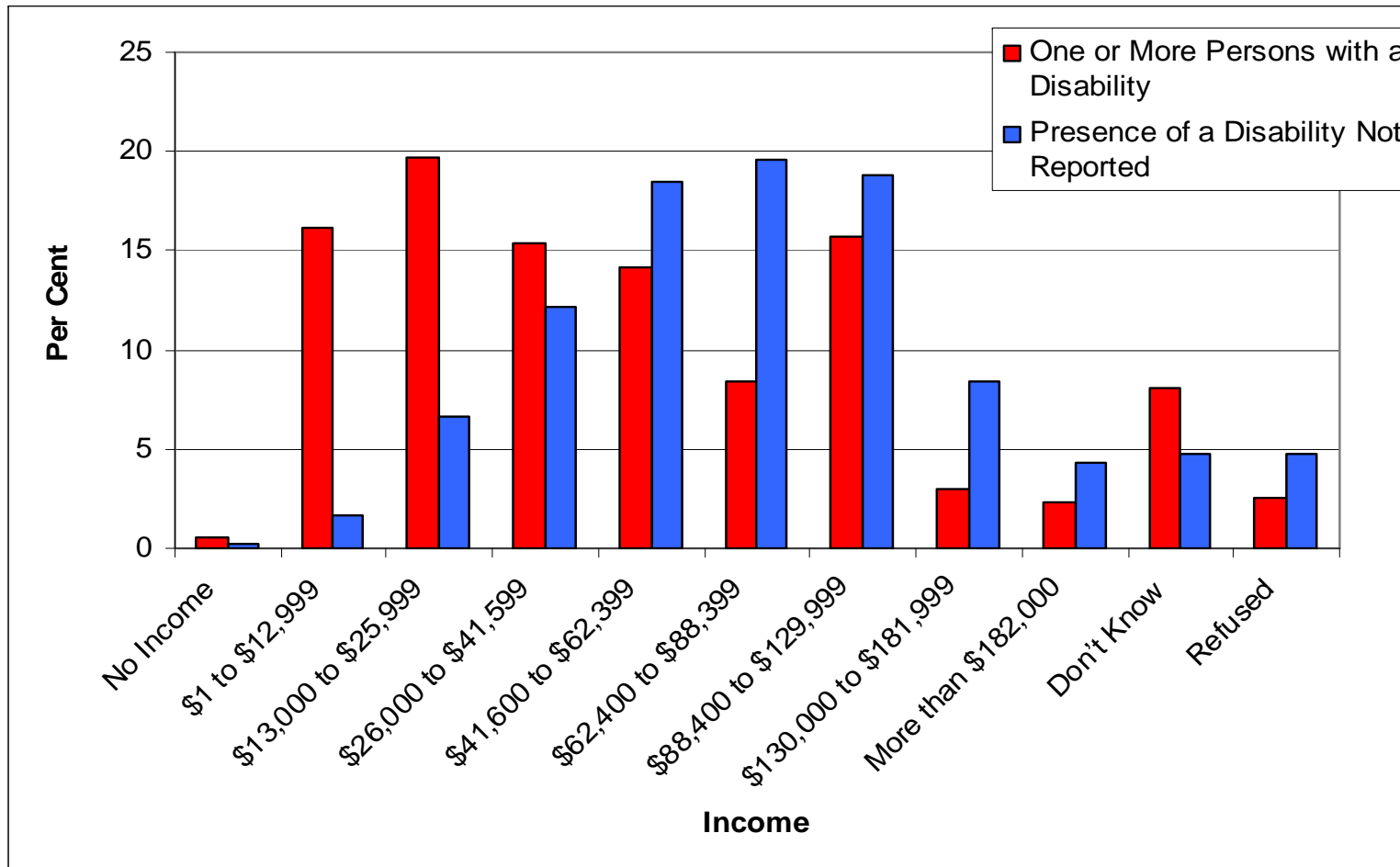
# Tenure, For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



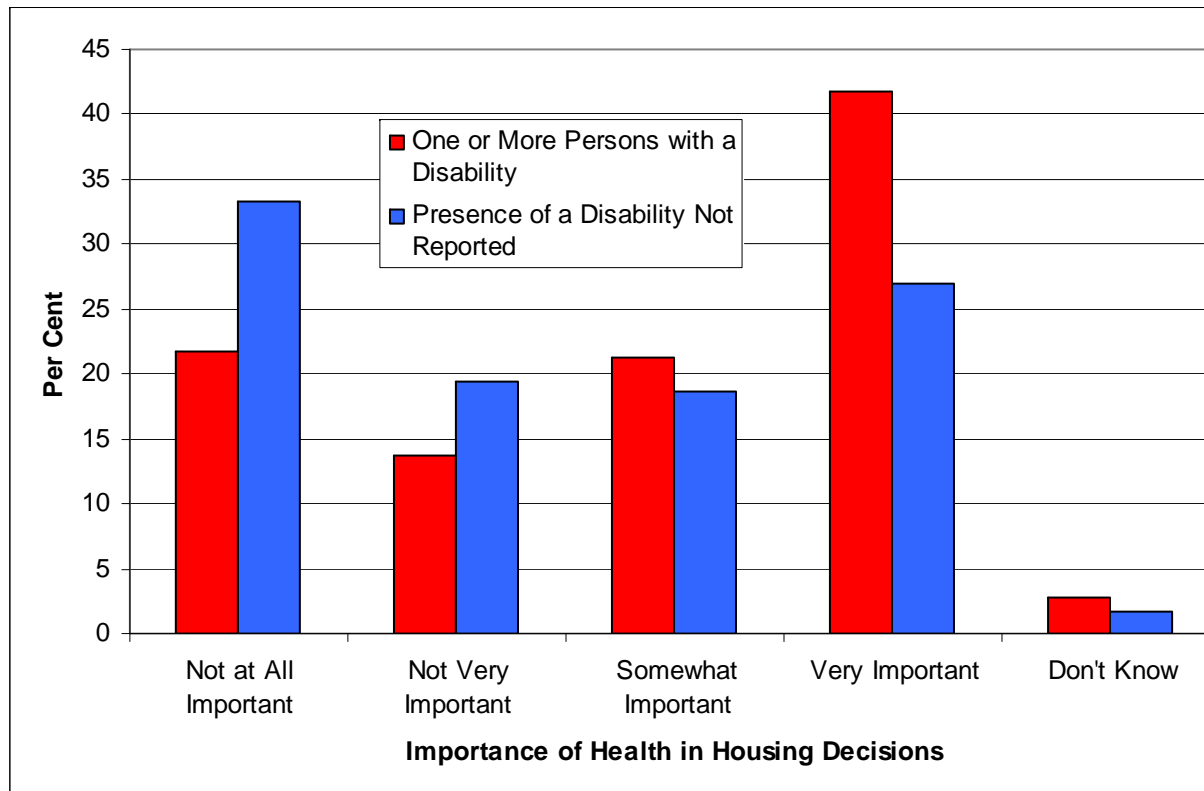
# Landlord Type, For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



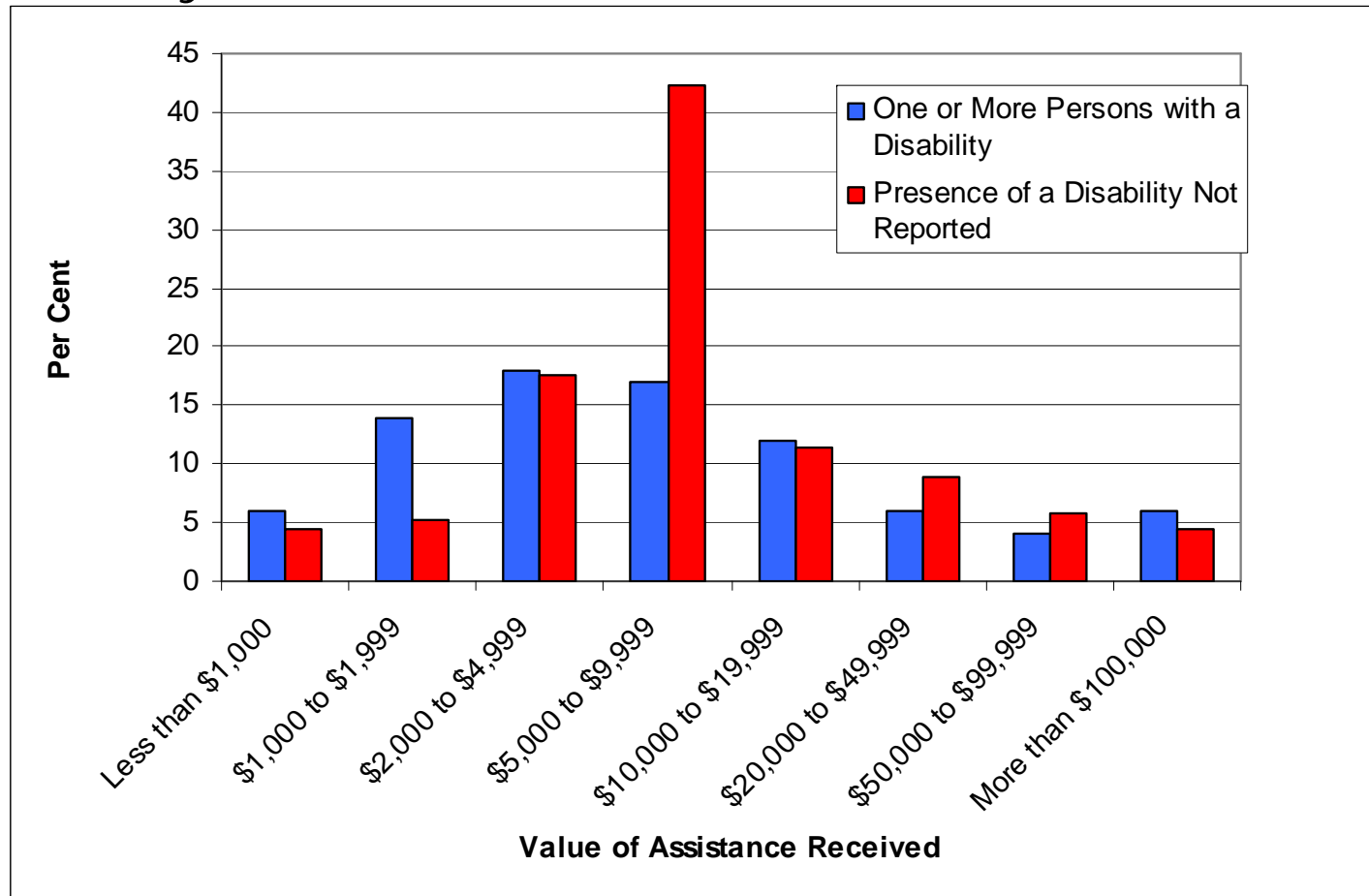
# Household Income, For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



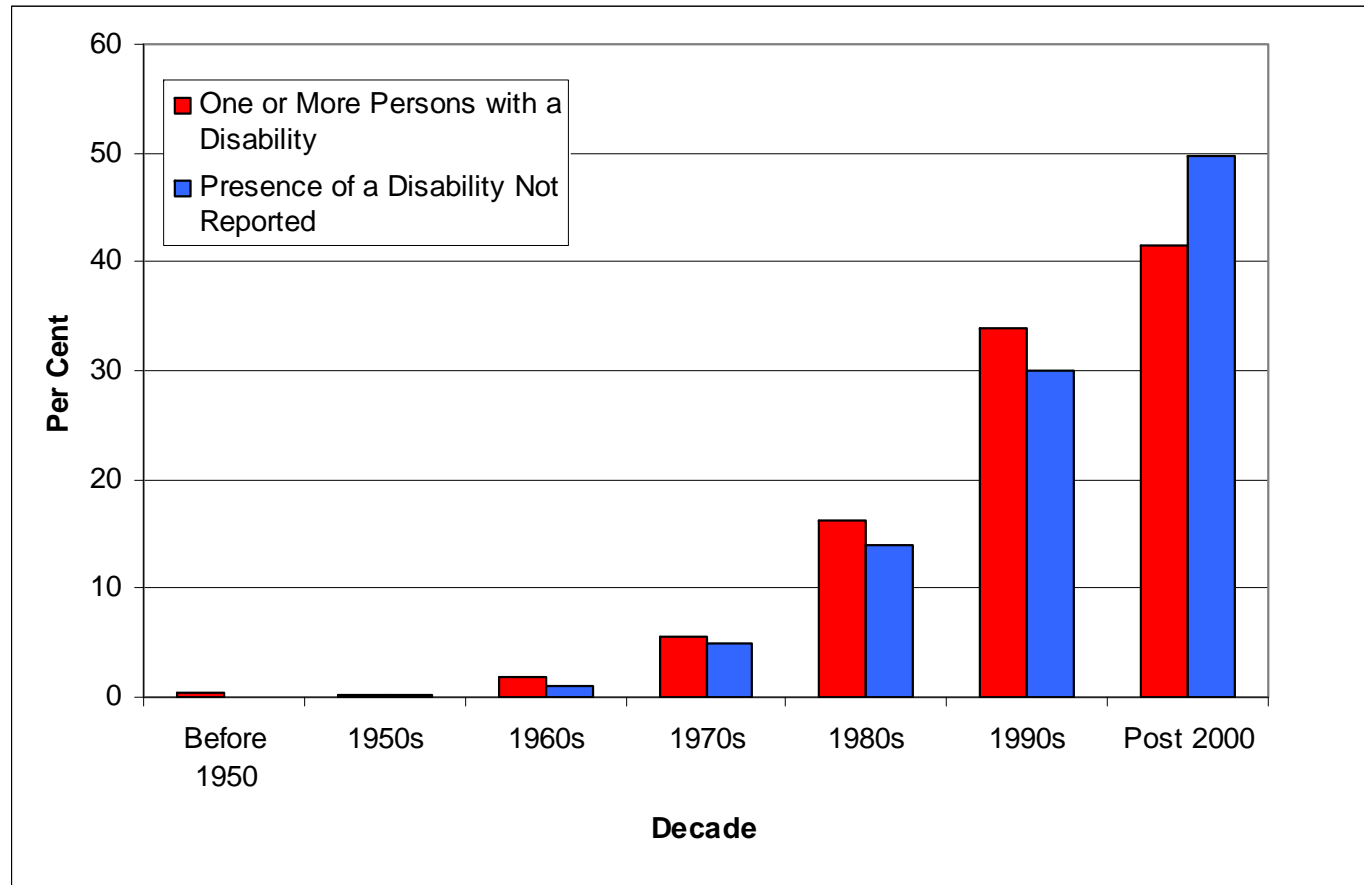
# How Important Do You Think Your Health Has Been in Shaping Your Housing Decisions? For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



# Value of Assistance to Purchase a Home? For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



# Decade Moved into Current Home, For Households Where Respondent Was Under 65 Years of Age, By Presence of a Disability



# Conclusion

- In the latter part of the 20<sup>th</sup> Century, home was a place for the care of children. In the 21<sup>st</sup> Century it will be a place for the care of adults.
- On-going reliance on public housing (Tually 2007) in policy frameworks – but how appropriate is that stock and how well equipped?
- The housing careers of persons with a disability affected by
  - low income,
  - high housing costs,
  - limited options within the housing market
  - limited capacity to find paid work
  - costs associated with their disability.

# Conclusion

- In Victoria new housing options are being sought, jurisdictions that rely upon public housing have a significant shortfall
- Some groups with a disability are able to negotiate a way through the rental market, others cannot
- Health implications –
  - Inadequate housing limits the capacity to find work, therefore contributing to one of the root causes of social inequalities in health
  - Inadequate housing also contributes to stress within the household through unaffordable housing