

# The housing careers of people with disabilities and their carers

HOUSING OPTIONS FOR PEOPLE WITH A DISABILITY HAVE BECOME INCREASINGLY RESTRICTED DUE TO THE REDUCED AVAILABILITY OF PUBLIC AND PRIVATE RENTAL HOUSING, THE HIGH COST OF RELOCATION, LIMITED EARNING CAPACITY AND GENERAL HOUSING INFLATION.

## KEY POINTS

- Health and disability issues are important drivers of housing careers in 21st century Australia. Twenty-two per cent of households and 19 per cent of respondents aged under 65 had one or more household members affected by a disability or long-term health condition.
- Different types of disability lead to different housing careers. People with a psychiatric disability have housing careers characterised by frequent moves, whilst people with a developmental cognitive disability move infrequently. People born profoundly deaf live predominantly within the private rental market. Persons with mobility impairment since birth are under-represented in home purchase; they have long periods living in the parental home and return to the family home in later adult life.
- People with a psychiatric disability report the greatest disadvantage in relation to inadequate accommodation and housing instability. Seventy-one per cent of this group rent their homes—often from a social housing landlord. Forty per cent of this group had moved five times or more over the past decade, compared with 20 per cent of households unaffected by disability.
- Households where a disability was present are less likely to be home purchasers and more likely to be tenants. Forty-five per cent of households where no disability was reported are paying a mortgage, compared with 32 per cent of households of people with a disability. Fifty per cent of tenants where a disability was not present in the household rented from a real estate agent, compared with 25 per cent of households where a disability

*This bulletin is based on research conducted by **Professor Andrew Beer** and **Dr Debbie Faulkner** of the AHURI Southern Research Centre. The research seeks to understand the impacts and policy implications of different forms of disability on the housing needs of people with a disability and their carers.*

was present. Persons with a disability were instead concentrated in social housing.

- Compared to households where there was no disability, people with a disability and their carers experience greater housing stress. Thirty-six per cent of households affected by a disability and renting paid more than 30 per cent of their gross income for housing compared with 26 per cent of households where no disability was reported.
- Households of people with a disability are more likely to have lower incomes. Thirty-three per cent of households affected by a disability report annual household incomes of less than \$25,000, compared with 10 per cent of households where a disability was not reported. The most adversely affected are people with a psychiatric disability. Ninety per cent of this group live on less than \$26,000 annually and 35 per cent live on less than \$13,000.
- Suitable housing is difficult to source for people with a disability, with many households affected by disability unable to move, instead modifying homes—even though these may be poorly located. Forty per cent of households containing a person with a disability moved once or not at all in the ten years to 2006 compared with 30 per cent of the general population.

## CONTEXT

Across Australia, public housing is seen as the primary means of assisting persons with a disability with their housing (Tually 2008). There is also a strong government focus on providing services that support individuals to maintain as much independence as possible. The stock of public housing has fallen in Australia from 359,000 dwellings in 2001 to 341,500 in 2006 (AIHW 2007). The AIHW concluded that in terms of the disability sector, accommodation was one of the greatest areas of unmet need.

## RESEARCH METHOD

The qualitative component of the study involved six focus groups comprising people with a disability and their carers. The quantitative findings are derived from questions within the *Housing21* survey, a specialised survey of 281 persons with a disability and 137 of their carers. This data collection was instituted as part of National Research Venture 2.

The specialised disability survey focused on three Victorian regions: Gippsland as an example of a non-metropolitan area, Darebin as an inner metropolitan example and Melton/Brimbank as an outer metropolitan example. Geographical factors affect the cost of housing and availability of medical and other support services.

Data collection focused on four disability groups and associated family members with care responsibilities: persons with mobility impairment, those with sensory impairment, those with a psychiatric disability and persons with a cognitive impairment.

## KEY FINDINGS

### ***An older population, with more disability***

The role of housing is changing. In the 20th century the home was a place for the provision of care for children. However in the 21st century it will take on a considerable role in the provision of care for adults, as the population ages and becomes more vulnerable to disability.

Analysis of the *Housing 21* survey revealed that health and disability issues have emerged as an important driver of housing careers in 21st century Australia—with 22 per cent of households included in the survey reporting one or more household members affected by a disability or long-term health condition. Among respondents 42 per cent reported that health or disability concerns had played a very important role in shaping their lifetime housing decisions. This represents a significant minority of households and the rate of disability is expected to grow as the population ages.

### ***Different types of disability lead to different housing careers***

Among the groups surveyed, people with psychiatric disability are less stable and secure in their housing than those affected by other forms of disability. This is in part due to the episodic nature of mental illness, that can result in periods in and out of employment. This group is more likely to report periods of homelessness and living in marginal accommodation such as caravan parks or other insecure forms of accommodation. Around 40 per cent of this group had moved five times or more in the 10 years to 2006, and 10 per cent had moved 10 times or more.

People with a sensory impairment, such as the hearingimpaired, were found to have stable housing careers and stable employment—although the latter is often not well paid.

People born profoundly deaf tended to live within the private rental market because their disability is insufficient to secure public housing and they are unable, for a range of reasons, to easily enter home purchase. Those unable to hear have relatively few employment opportunities, which limits their income and therefore their capacity to repay a mortgage. Among sensory-impaired persons, 80 per cent of those who were renting had fallen out of home ownership because of the difficulty of meeting mortgage payments.

Persons with mobility impairment were also underrepresented in home purchase, with just 14 per cent buying a home, compared with 39 per cent outright owners and 37 per cent renting. Among renters in this group 32 per cent had previously owned a home. The onset of disability tended to push people out of home ownership.

Among this group (with mobility impairment) the origin of the disability made a significant difference to the housing career. Those who acquired the disability as a consequence of an accident and had received insurance compensation typically had housing careers that were similar to those in the mainstream population. Current housing is modified and the dwelling occupied into old age.

Those who have had a mobility impairment since birth tend to have longer periods living in a parental home, and return to a parental home later in adult life due to the absence of appropriate and affordable alternatives. The housing career for this group tended to terminate in public rental housing.

Carers were concentrated in owner occupation, with 65 per cent outright owners and 20 per cent purchasers, highlighting that provision of unpaid care is strongly associated with home ownership. The provision of care for a person with a disability was coupled with low rates of employment. Among carers only 10 per cent were in full-time employment.

### ***Housing affordability and income***

In the 21st century there has been a transition to support for independent living in mainstream society for people with a disability. However, the data demonstrates this transition has not been accompanied by opportunities to participate fully in the housing or employment markets.

Households where a disability is present are less likely to be home purchasers and more likely to be tenants. Forty-five per cent of households where no disability was reported are paying a mortgage, compared with 32 per

cent of households of people with a disability. Fifty per cent of tenants where a disability was not present in the household rented from a real estate agent, compared with 25 per cent of households where a disability was present. Persons with a disability were instead concentrated in social housing.

People with a disability and their carers also experience greater housing stress. Thirty-six per cent of households affected by a disability and renting paid more than 30 per cent of their gross income for housing, compared with 26 per cent of households where no disability was reported.

The housing circumstances of people with a disability and their carers are related to income, which in turn reflects low rates of full-time employment for persons with a disability and their carers. Households of people with a disability are more likely to have lower incomes. Thirty-five per cent of households affected by a disability report annual household incomes of less than \$25,000, compared with 10 per cent of households where a disability was not reported. The most adversely affected are people with a psychiatric disability. Ninety per cent of this group live on less than \$26,000 annually and 35 per cent live on less than \$13,000.

### ***Suitability of housing***

Access to housing stock suitable for persons with a disability and their carers was an important issue raised in the focus groups by people with a disability.

Home owners who participated in the focus groups reported being fortunate that they were not confronted by the stress of uncertainty over their future living arrangements. They could undertake modifications to their dwelling as required, although the cost of modification can be high, with one home owner reporting that to have basic changes to light switches and doors cost \$50,000. What appears to be a simple modification can involve re-wiring and the widening of doorways.

Among households with a disability, there was a 'major disincentive to sell their current home and try and find something more appropriate structurally or that was in a better location. This solely reflected the costs of buying and selling a home.' The inability to relocate forced participants to make modifications to homes not ideally suited to their needs and poorly located with respect to access to services and social support.

House price inflation and increased rental costs have exacerbated poor housing options for people with a disability. Focus group members report that this included making them more vulnerable to discrimination by landlords or real estate agents, exemplified by an unwillingness to rent to them and a reluctance to agree to modest modifications in order to make the dwelling more appropriate to the person with a disability.

## POLICY IMPLICATIONS

Among housing options, public housing is one of the most significant forms of housing assistance for persons with a disability. About 40 per cent of all new entrants to public housing over the last decade have some type of disability. At the same time public housing stock is diminishing, and this is a trend that needs to be redressed as the population ages and rates of disability increase.

Among measures employed to provide housing assistance in general for people with a disability, the First Home Owners Grant has had little or no take-up in the groups studied. This suggests that more targeted measures are needed for persons with a disability. An example of a successful targeted housing program in the United Kingdom was identified by Smith, Alexander and Easterlow (1997). They show the positive impact of persons with a disability relocating for medical or disability-related reasons to housing stock that is high quality, has been designed for persons with a disability and includes contact with a warden who can assist with a range of needs.

The findings suggest that a policy response that integrates provision of appropriate accommodation for people with a disability with other forms of assistance, including care or home maintenance packages, would be of assistance in Australia.

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To anticipate the needs of an older population more subject to disability, housing stock can be modified. This can be partly addressed through government programs for alterations to housing to address the needs of people with a disability and their carers, and the adoption of universal design principles into the Building Code of Australia.

## REFERENCES

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## FURTHER INFORMATION

This bulletin is based on AHURI Project 40427, *The housing careers of people with a disability and carers of people with a disability*.

Reports from this project can be found on the AHURI website: [www.ahuri.edu.au](http://www.ahuri.edu.au) or by contacting AHURI Limited on +61 3 9660 2300.



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