

Laura Hemingway

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Disability, Home Ownership and the Mortgage Industry:

with particular reference to the situations faced by disabled people in securing finance for owner-occupation.

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The School of Sociology and Social Policy

The University of Leeds

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Abstract

This project explores significant elements in the housing/disability relationship by looking at the home and access to owner occupation. Although small-scale, the research used mixed methodology, with the aim of contrasting two alternative perspectives on the mortgage industry: an experiential or ‘user’ perspective and an ‘industry’ viewpoint. The project explores a range of evidence on mortgages and home ownership, including secondary statistics, documents, e-mail interviews and qualitative face-to-face interviews. It adopts an approach committed to the social model of disability (with disablement perceived as resulting from social exclusion rather than individual bodily functioning), and is influenced by a middle-range perspective¹ which asserts the importance of exploring ‘mechanisms’, ‘contexts’ and ‘outcomes’. A central aim was to begin to provide some in-depth material on a previously neglected research area; the kind of information which might then be used in a purposeful way to help inform positive changes in practices. Importantly, the project was also experimental, allowing exploration of potential methods for further research.

¹ The label “middle range” may be applied variously, but tends to imply a focus which is neither over-concerned with “grand” totalising frameworks, nor solely dependent on experiential narratives or standpoints. See, especially, Pawson (2000).

Chapter One

Introduction

It can be argued that housing constitutes a basic need and right for everyone. For disabled people, however, housing is often just another element of society in which they are forced to deal with barriers and constraints. Inaccessible dwellings often compromise disabled people's independence (Stewart, 2004), as do the environments outside their home, and features of the houses of families and friends. The costs of adaptations may be too high to allow changes to inaccessible properties, and gaining assistance for meeting such costs is often a lengthy process. Furthermore, in today's society, although owning one's dwelling has become almost a standard expectation for citizens, this is another dimension of housing in which disabled people encounter resistance. This research project aims to explore aspects of home ownership, highlighting disabled people's experiences alongside industry perspectives (examining the housing finance sector in particular).

This investigation has contemporary relevance for two principal reasons. First, with the increasing prominence of owner-occupation, focusing on excluded sections of the population (including elders, some ethnic and religious minorities {Stuart, 1999} and many single-parent families {Collinson and Levine, 1998}) becomes a priority. The crucial issue is not so much whether someone chooses to own their dwelling, but whether that element of choice is available. This dissertation does not separate disabled people's housing needs from those of non-disabled people (Morris, 1990), but investigates how far disabled people may not effectively have the same rights as non-disabled people, in relation to what is the dominant tenure option. Second, this is a field where there may be scope for positive changes if disabled people's perspectives can be gathered and practices revealed more clearly. Given the achievements of disabled people's movements in recent years, a focus on this neglected area may now be overdue.

This research approaches disability from a social model perspective, exploring issues of potential discrimination by institutions in financial services (and more specifically, in the housing market and mortgage process). In the social model, disability is a consequence of social and attitudinal barriers, rather than a consequence of individual bodily functioning, as in the traditional model of disability (the individual or medical model). I will limit a more

thorough discussion of these models to Chapter Four. However, there are two key points from the social model to note now. In simple terms these are, first, that disability stems from structural barriers (such as those manifested in the housing market), and second, that it is important to utilise, and make central, disabled people's own experiences and views in research (Oliver, 1992).

Following this model, I have chosen to use the definitions of Stone (1999), which avoid the complexities of several of the definitions that currently exist. Impairment is treated as '...the term used for an individual's condition (physical, sensory, intellectual, behavioural)' and disability is '...social disadvantage and discrimination' (p.2). It will be important to assess, through exploring mortgage industry perspectives, how far disability is constructed in terms of the medical model of disability. There are also many variables that cut across disability which potentially affect the experiences of those pursuing home ownership (e.g. age, gender and ethnicity)².

Recent literature has shown a heightened interest in the broad topic area of disability and housing. For example, Bull (1998), Peace and Holland (2001), and the 2004 special issue of the journal 'Housing Studies' which focuses specifically on disability. Issues of access and independence are more commonly the focus of literature on disability and housing (for example, see Laurie, 1991 and Morris, 1990). The undeniable importance of these issues is underlined by the fact that limited accessible properties can be found in the owner-occupied sector, with the majority in social renting (Stewart, 2004). Nonetheless, many aspects of the relationships between housing, allied services and disability remain under-researched, including issues of owner-occupation, access to it, and financial resources related to sustaining it. Consequently, the focus of this project is to investigate the home and access to ownership (an interest which I developed during my employment in financial services).

The main data for this research were generated through contact with two different groups of people, covering separate dimensions of, or perspectives on, the home-purchase process. First, qualitative semi-structured interviews were conducted with disabled people who had

² Gender is a particularly important variable within housing opportunities, especially for owner-occupation, with women experiencing greater disadvantage than men (Morris, 1993a). It will be important to explore such variables in future research.

experience of the mortgage process or social renting³, which involved exploring ideas about home and ownership. Second, shorter informal telephone interviews and more tightly structured e-mail interviews were conducted with key representatives from the mortgage industry. These were supplemented with information obtained from secondary sources and mortgage application documents. The range of methods reflects the exploratory intent of this dissertation, but also the need to try multiple approaches in order to assemble a reasonably reliable set of industry insights (see Chapter Four). See below for the research timetable.

Research Timetable

March: Checked for background statistical data and literature on disability and owner-occupation. Conducted a brief examination of key selected 'industry' documents. Sent letters to IFAs (using HODIS list).

April: Drew conclusions from statistics and documents. Designed qualitative interviews. Began making contacts for qualitative and e-mail interviews.

May: Arranged and held initial meetings/telephone discussions for qualitative interviews. Started designing e-mail interviews.

June: Conducted qualitative interviews and began transcribing. Sent e-mail interviews.

July: Telephoned IFAs from HODIS list. Began analysis.

August: Analysis and writing up project.

The following chapters will examine the current literature and secondary data available on disability and home ownership, the processes of data generation used in this research, and the findings. Chapter Two draws on existing literature on home ownership, and considers whether disabled people might be perceived as second class citizens in this field. Chapter Three examines the current housing situation of disabled people, using literature and secondary statistics. It also explores potentially influential variables which affect disabled people's housing pathways (including financial circumstances, employment and life insurance). Chapter Four examines the methodology underpinning the research, highlighting

³ Including social renters was important in providing a diversity of experiences of tenure and perceptions of ownership.

the importance of the social model of disability (in a ‘social creationist’ sense), alongside middle range theory. The chapter also includes an assessment of the methods selected, looking at each phase of the research individually and reflexively. There is also a discussion of ethical considerations. The next two chapters explore the findings of the study, looking respectively at the experiences of disabled people, and industry perspectives. There is then a brief conclusion.

Summarising key findings and insights

General insights

- There were clear differences between ‘user’ and ‘industry’ perspectives. In relation to ‘users’, there was some evidence of holistic orientations to the home, alongside a tendency to highlight difficulties. ‘Industry’ representatives tended to be influenced by risk assessment.
- Despite the small-scale nature of the multiple industry methods, they proved particularly successful, yielding insightful material on the industry perspectives. They also played an experimental role, to be developed in further research.
- The sample of ‘user’ informants in the qualitative interviews proved far from typical as there was a large percentage of activists. However, they were particularly informative, providing valuable information and experiences with regards to the home, ownership and becoming an owner.

Specific findings

- Whilst denial of access to a mortgage was not reported in the qualitative interviews, various negative experiences were. Of those mentioned, several were unique to disabled people. These included attitudinal barriers, physical barriers in viewing potential properties, and the failure of industry representatives to provide accessible information for its clients.
- Disabled people encounter further constraint in relation to income and employment (key factors in securing a mortgage) due to general disadvantage in the labour market. Moreover, industry representatives noted the significance of benefits, with many lenders perceiving them as unsatisfactory income.

- The industry findings established a tentative case for believing that the industry constructs disability primarily in terms of medical models of disablement (I hope to build on this during later research to further demonstrate this claim). There was also little evidence of sensitivity towards disabled people in the industry.
- The importance of the context in which mechanisms work was also underlined by the industry representatives, with Banks constituting the most restrictive institutions, through their increased likelihood to reject benefits as income.
- There was a prima facie case for concluding that disclosure of information by ‘users’ could create impressions of risk within lending institutions, affecting lenders’ responses negatively.

Chapter Two

The home, disabled people, and a recognition of rights

The rise of home ownership

Home ownership is an important source of wealth, both nationally (Conway, 2000) and personally (Devine and Heath, 1999), and statistics indicate rising home ownership levels over the last 50 years escalating ‘...from 4,074,000 in 1951 (29 per cent of homes) to 9,247,000 in 1971 (50 per cent) and 17,117,000 in 2001 (69 per cent)’ (Wilcox, 2003:32). Furthermore, according to the Financial Services Authority (FSA) (2000), nearly seven out of ten households are either home owners, or are in the process of purchasing their homes. There has also been an increase in schemes for low-income households (such as low cost home ownership initiatives), in an attempt to broaden access, although the effectiveness of these is increasingly debated (Dudleston, 2001; Ford and Quilgars, 2001; Pryce and Keoghan, 2001). Such schemes, alongside additional incentives for ownership, have encouraged the formation of an increasingly differentiated population of home owners (Easterlow *et al.*, 2000; Murie, 1998). Thus, as Hamnett (1999) asserts, ‘Britain has changed from being a nation of renters to a nation of owners’ (p.51).

This level of home ownership is a consequence of several factors, including apparently improved access to mortgages resulting from deregulation of the industry (Conway, 2000) and increased competition (Wilcox, 2003). In addition, policy changes implemented by the Thatcher governments were extremely influential. The Housing act 1980 introduced the Right to Buy legislation whereby council tenants were able to buy their homes at discounted rates. It was argued that this helped liberate tenants, although it was ‘...not extended to disabled people living in accessible or adapted dwellings’ until the 1988 Housing Act (Barnes, 1991:158). According to Gurney (1999) the rise in home ownership is accompanied by a ‘...normalising discourse [that] is embedded within home ownership’ (p.179), constructing owner occupation as the ‘normal’ tenure for the population (Easterlow *et al.*, 2000). Other housing options are stigmatised as ‘abnormal’ (with possible implications for tenants), and this ‘normalising discourse’ may have helped strengthen owner occupation as the aspiration of many households. Finally, according to both Conway (2000) and Wilcox (2003) not only have alternative options to home ownership become less attractive, there is also an increased awareness of the benefits of owning one's home.

Perceived advantages of home ownership include investment, control and enhanced quality of life, encouraging owner occupation to be the preferred tenure for a large proportion of the population (Blackburn, 1999). Moreover, research indicates that owner occupiers tend to be healthier in comparison to inhabitants of rented accommodation (Hiscock *et al.*, 2003), with their mortality rates proving to be '20-25 per cent lower than among public renters' (Easterlow *et al.*, 2000:372) (although the influence of other variables must not be ignored). In addition, there is a considerably larger stock of housing available to owners than renters, allowing more choice to be exercised in location and type of dwelling (Smith *et al.*, 2003). Home ownership therefore provides both fiscal and ontological benefits for the householder (Easterlow *et al.*, 2000).

This is not to suggest that everyone aspires to become a home owner, or that owner-occupation is the 'superior' housing tenure, as ownership can also prove a hindrance, especially in periods of financial difficulty (see Burrows, 2003). Nonetheless, there are certain features that people expect from a home, such as feelings of autonomy, security and independence, and it is often believed that owner-occupation can more readily provide the opportunity to experience these. In this sense, it is evident that housing tenure affects the meaning given to the home by the occupiers (alongside other factors). In support of this notion, Devine and Heath (1999) looked at the work of Saunders (1990), who felt that tenants located 'the home' within the family, neighbourhood, and 'love' on a larger scale than home owners did, whereas home owners emphasised comfort, relaxation and possessions. However, Hiscock *et al.* (2003) discovered that owner-occupiers derived more positive meaning from their homes than renters. Meanings of tenure differences tend to be contingent on available funds, time, place and household characteristics.

Housing and Rights

The home can be seen as an important element of a citizenship package; given the view that everyone has a right to a home, and to live in decent housing. However, for some members of society attaining this is not as easy as it may be for the majority. Housing may also serve as a barrier to obtaining additional rights. As Morris (1993b) argues, if disabled people are to be both independent and participate in all areas of society, then appropriate housing is the essential first step to accessing these basic rights. Furthermore, home ownership has been

politically promoted over recent decades as ‘the badge of citizenship’ (Kennett, 1998:50), resulting in negative perceptions of the non-home owner. Therefore, not only do disabled people require the same, often taken-for-granted rights as the majority of the population, to choose where and how to live, in an accessible property which does not restrict their lives, they should also be able to access the most popular form of housing tenure.

In examining rights, Harrison with Davis (2001) highlight two forms; first, universalistic rights characteristic of a more equal society in which everyone has the same treatment and obtains the same opportunities. This may have been the goal of the Disability Discrimination Act (DDA) (1995) even if it wasn’t the result. As Oliver and Barnes (1998) argue, such an objective for the DDA was unachievable due to its reliance upon the more traditional, medical model of disability. The second type of rights claims highlighted by Harrison with Davis (2001) ‘...reflect differences at the micro level’ (p.139), thus requiring services to provide for a diversity of individuals. In research terms, such elements might be explored through asking informants if mortgage providers issue information in an accessible format catering for their requirements (for instance, in Braille, large font and so forth). Within this thesis, it will be important to examine both forms of rights with regards to owner occupation.

Although some suggest that the rights available to disabled people have improved (Fiedler, 1991), with changes being affected by the work of disabled people themselves, it is evident that many barriers remain. Some argue that disabled people are regarded as second-class citizens (Hasler, 2004) which is reflected in their positions in the labour market (Harrison with Davis, 2001), their increased likelihood of poverty, and social stigma (Oliver and Barnes, 1998). What is important to emphasise however, is that ownership has sometimes been excluded from the housing agenda for disabled people, and that this may appear both in their perceptions of realistic choices and providers’ behaviour. Thus, disabled people may not be considered ‘appropriate’ citizens, which may affect their own assumptions about their entitlements, and people’s perceptions of them (see King, 1998). It is therefore crucial that the industry does not have a stigmatising view of impairment. In terms of rights claims disabled people ought to be able to pursue whichever options for autonomy, security and independence are available to other people, without facing additional barriers or restricting attitudes.

Discussion

On a broad level this research is interested in examining whether or not disabled people have fair access to mortgages, on a basis which recognises their rights (universalistic) to equal treatment. The most important element might be whether they have the right to choose their housing pathways, as well as their legitimate claims for sensitivity of services related to difference, within similar constraints to those of other households. This is not to suggest that all disabled people will aspire to become home owners and exercise that choice, but concerns how far that choice is available. It will be important to briefly discuss other variables affecting opportunity in Chapter Three, such as income and employment, since these may be crucial for my central concern about access to finance for home ownership, and might potentially be difficult to disentangle from the effects of stigma and prejudice in research.

Chapter Three

Background information on disabled people's housing circumstances

The objective of the first phase of the research was to explore existing information on disability and owner-occupation, looking particularly at secondary sources. This was not a systematic investigation of data, but a literature review which involved some of the more readily available statistical data. The aim was to answer the question 'What is known at present about housing tenure for disabled people?' as well as provide a context for the research, and confirm key gaps in information. The data sources consulted included large government data sets and one-off surveys, such as the Office of Population Censuses and Surveys (OPCS) disability surveys. This chapter also refers briefly to some of the variables which affect owner-occupation including income and employment.

Although referring to existing statistics is essential for this project, and such data have merits (Payne and Payne, 2004), many concerns arise with material of this type. When using secondary data in research, the researcher needs to be aware of the potentially contradictory nature of the conceptual frameworks used by both the producer of the statistics and the researcher (Pole and Lampard, 2002). It is also claimed that political and social motivations strongly influences construction of governmental data (May, 2001), which has been relevant in disability debates. Additionally, the methods employed in surveys can have implications for the reliability, validity and representativeness of the findings, as well as factors such as the type of questions used, or the wording of questions. There has been particular criticism of the OPCS (1988) by advocates of the social model (see especially Abberley, 1991 and Oliver, 1990). Definitions of disability and impairment certainly remain contested, while there are further problems because unknown disabled people will not be included in some data (SEH, 2002). For present purposes, it would be useful to know how many disabled owner-occupiers actually secured a mortgage prior to becoming a disabled person, but such data proved unavailable.

Disabled people and housing tenure

Despite the limitations, some useful statistics have been available covering relationships between disability and housing tenure. For example, the OPCS survey (1988) (volume two), table 2.14, indicated that 46% of all disabled householders were owner-occupiers, compared

with 59% of the general population in the Family Expenditure Survey (FES) (1985) statistics. The OPCS showed that 54% of disabled householders rented, compared with 41% for the general population in the FES. Such figures should be treated cautiously, as comparisons made between two data sets using different methodologies are not necessarily equally comparable. However, the OPCS data showed that 'the proportions of disabled pensioners who were owner occupiers was not very much lower than in the general population and very few adults over pensionable age had mortgages' (Martin and White, 1988:11).

Figures obtained from the Survey of English Housing (2002) present a less reassuring picture. The survey contained 3,277 owners classified as having a 'serious medical condition or disability'. The total of all owners (averaged for 2001/2) was 34,507. This indicates that approximately eleven per cent of all owner-occupiers are disabled people. However, figures for all social renters, which totalled 8,852 (averaged for 2001/2), suggested that almost a quarter of social renters are disabled people. In addition, disabled people constitute a considerably smaller portion of all private renters (356 in 4,006) (SEH, 2002). Although SEH statistics may not be ideal, the data do indicate a reliance upon social renting for disabled people, which is in keeping with claims made in literature on the subject (Laurie, 1991; Oliver and Barnes, 1998; Stewart, 2004).

My project focuses more on the financial or economic issues than on the conditions of dwellings and physical access issues. There was not space in the research to devote attention to the latter (for more information see Bull, 1998; Imrie, 2003; Imrie and Hall, 2001; Laurie, 1991; Milner and Madigan, 2001; Morris, 1990). What is evident, however, is that there are considerably fewer physically accessible homes available in the private sector (in both owner-occupation and renting), than in the social/public sector (although even these are limited). Consequently, disabled people may be restricted in finding physically accessible dwellings in the private sector, limiting the choice to access it.

Influential variables in access to owner-occupation

Consideration of disabled people's access to owner-occupation requires awareness of the multifaceted nature of the ownership process. For instance, income, job security, employment history, life insurance and suitability of the physical dwelling all impact upon

access to home ownership. Several of these issues were explored via reference to available information, providing an overview of key issues.

First, employment is obviously influential with regards to mortgage application. Lenders often require the borrower to be in full-time, permanent employment, and to have remained in that employment six months prior to application. Many lenders also examine clients' employment histories in risk assessment (Ford, 1999). However, it is well known that disabled people experience disadvantage in the labour market (Barnes, 1999) leading to reliance upon benefits. This is illustrated by Burchardt (2000) who found that employment rates for disabled people have remained low at approximately forty percent. In addition, seeking and remaining in jobs is often more difficult for disabled people than non-disabled people (Burchardt, 2000). Furthermore, as Barnes (1999) argues, disabled people tend to occupy 'low status, low waged occupations with poor working conditions and few opportunities for advancement' (p.16). For Oliver and Barnes (1998), this is a consequence of '...a combination of inflexible working practice, unregulated labour markets and prejudice and discrimination from employers and unions alike' (p.6). Therefore, whilst many disabled people want to work (Harrison with Davis, 2001), barriers within employment can prevent this, or restrain their employment position.

Income is an obviously significant element in the mortgage process, as if it is too low, the mortgage cannot be secured. A further consideration is the amount of income received in the form of benefits, and whether these are deemed as satisfactory income by the lender. Generally, disabled people have lower incomes than their non-disabled peers. Three sources can be used to illustrate this. First, Burchardt (2000) claims that 'Half of all disabled people have incomes below half of the general population mean (often taken as an indicator of poverty), after making an adjustment for extra costs' (p.1). In addition, Households Below Average Income (HBAI) (2004) statistics, showed that, using data from 1994/5-2002/3, individuals and families containing one or more disabled people were more likely to live in low-income households than those in families with no disabled person, where around 22 per cent of '...households with a disabled adult lived in low income Before Housing Costs and 27 per cent After Housing Costs' (p.2). Finally, the follow up to the Family Resource Survey (1996/7) maintains that households including a disabled person have lower incomes, and that such incomes consist of state pensions and other benefits to a higher degree than non-disabled households (and less income from employment).

With a low income, and extra costs incurred by disabled people, there is increased susceptibility to poverty. HBAI statistics indicate that of working-age disabled people, 29 per cent are poor (using a poverty line of 60 per cent of median income) (Child Poverty Action Group, 2004). As Oliver and Barnes (1998) argue, poverty experienced by disabled people is a consequence of both exclusion from the labour market, and the low benefit payments which fail to cover the costs of living with impairment. Furthermore, the link with low income ownership means that disabled people are more likely to live in poor housing conditions (Morris, 1993b).

Life insurance was more of a barrier to securing a mortgage in the past, with the majority of lenders insisting on the assignment of both the life policy, and the deeds. This resulted in either 'loaded' premiums or rejection of disabled people altogether on the basis of perceived heightened risk. However, this is now recommended rather than required (industry informants' comments). Nonetheless, it remains a condition for several lenders, and has been highlighted by the Disabled Persons Accommodation Agency (DPAA) (1995) as an issue requiring further investigation (see later chapters). Most lenders offer Mortgage Payment Protection Insurance (MPPI) to ensure mortgage payments continue in case of unemployment, illness and accident, but only a limited number of people have access to it. Although more likely to need it, some disabled people will be denied access to an MPPI scheme, particularly people with a 'degenerative condition'. Furthermore, work conducted by Ford and Kempson (1997) found that out of 19 policies examined, four excluded people with 'health problems', and 14 imposed conditions on these groups (cited in Easterlow *et al.*, 2000). Even if access to cover is gained, underwriters stipulate that pre-existing illness or impairment will not be included.

Discussion

When consulting statistics it is important to remain cautious about asserting data as 'fact', so the statistics noted in this chapter are best regarded as suggestive indicators. Disabled people are likely to be found 'under-represented' in the owner-occupied sector and 'over-represented' as social renters, without a large share of private tenancies. With regard to influential economic factors, adverse employment and income conditions are likely to be significant in the mortgage process. Income is affected by levels of benefit, which may not be accepted by lenders, further disadvantaging disabled people. It seemed important to try to

address this issue within the research, along with the issue of life insurance. However, one of the problems facing research into disabled people and home ownership may be that because low incomes, poor employment conditions and 'being disabled' are associated, the causation of exclusion may be complicated by overlap between possible variables. This was kept in mind when trying to develop my 'industry' research.

Chapter Four

Data Generation

This chapter examines issues of significance in the data generation process. It begins with a discussion of the theoretical underpinnings of the research (including the social model of disability and middle range theory), followed by the methods selected for each stage of the project. These will be examined individually, looking at the merits, weaknesses and the sampling procedures used. There is also a discussion of ethical considerations.

Research Strategy and Theory

The perspective underpinning this dissertation begins with the social model of disability, an approach which recognises the centrality of ‘society’ in effectively ‘disabling’ people with impairments. This interpretation contrasts with, and is critical of, the more traditional approach to disability: the medical or individual model. The difference between the models is complex and cannot be examined in depth here (for more detail see Priestley, 1998). Put briefly, the medical/individual model conceives impairment as the ‘cause’ of disability, and regards medical treatment as a way of restoring the individual to ‘normality’, with the aim of making disabled people more like non-disabled people. Therefore, disability is considered to be a medical condition which can be diagnosed and treated by ‘professionals’, often with little regard for the disabled person’s input. This model also serves to ‘...cast disability as a personal tragedy where the individual concerned must depend on others for support’ (Barnes *et al.*, 1999). Not only has such a model proved to have discriminatory effects in many areas of society for disabled people, but research based on this perspective has also been criticised for its oppressive procedures (Oliver, 1990; 1992).

The influence of the Union of Physically Impaired Against Segregation (UPIAS) was central in the transition from a medical/individual interpretation of disability to a focus on the social dimension. UPIAS (1976) proposed a definition of disability and impairment which moved away from previous discriminatory terminology and rejected the notion of ‘handicap’ (Barnes *et al.*, 1999). Consequently, specific impairment became seen as a functional attribute of the individual, and disability as a result of the social, environmental and attitudinal barriers experienced by the individual. Thus, as Morris (1993c) argues, people ‘...are disabled by

society's reaction to impairment' (p.x). As a result, the strategy adopted by advocates of this model is to remove barriers and educate to remove prejudice (Shakespeare, 1996), adopting a view of the holistic nature of disability. There is therefore a need to examine barriers in all areas of society, to ensure disabled people have the opportunities and services readily available to non-disabled people.

The social model of disability is not without its weaknesses, as highlighted by several writers (Bury, 1996; Corker and French, 1999; Crow, 1996; Thomas, 1999; Shakespeare and Watson, 2002). Much of this critique explores the apparent neglect of significant aspects of disability, such as the diversity of experiences (as a result of gender, ethnicity, sexuality and cultural factors), or impairment, as well as the supposedly outdated nature of the model (Shakespeare and Watson, 2002). There have been varied responses to such critique, but for Barnes (1999) they are a result of misinterpretation. It is important to recognise the value of a social model perspective in view of the alternatives, especially its underlining of the collective nature of disability. As Priestley (1998) argues '...social models are necessarily premised upon the existence of some kind of commonality which operates independently of impairment and individual experience...issues of difference between disabled people do not necessarily invalidate this approach' (p.86). Thus, whilst diversity amongst individuals is important, barrier removal is perceived as more effective if the focus is upon the collective element. It is also important to remember the positive benefits the model has brought as an 'action theory' (Oliver, 2004).

This project, whilst essentially supportive of the social model, aimed to avoid any over-deterministic view of structure and agency. The social model usefully highlights the holistic nature of disability experiences, identifying oppressive practices that exist in a range of structural factors. Agency's role is effectively perceived as one of challenging or resisting structure. Such a view, however, provides an incomplete conception of the relationship between structure and agency. Structure, as described by Harrison (2003) is '...the resources and environments...that come to us from the past, and help condition our choices and opportunities in the present' (p.8). They set the context, providing options, but also constraints. Furthermore, actors are not passive recipients of environmental influences, as a reciprocal relationship exists, in which structure affects agency and vice versa. The effects of structural factors and the roles of 'agents' thus need exploring in specific settings, looking at what middle range theory might call 'generative mechanisms' which lead to particular

outcomes. I have tried to examine the role of agency through the voices and experiences of the agents themselves, both the ‘service providers’ and the ‘users’.

As middle range theory influenced the research orientations, ‘mechanisms’, contexts’ and ‘outcomes’ were seen as key matters. Thus, I hoped to identify, locate and to some extent ‘test’ the likely effects of specific mechanisms in particular contexts. A concern appropriate to middle range analysis was to research outcomes in order to see and ‘measure’ potential regularities. In particular, patterns of practices based on entrenched assumptions evidenced within mortgage lending might systematically affect outcomes for consumers. However, as Pawson (2000) claims, ‘...the relationship between generative mechanisms and their effects is not fixed but is contingent upon *context*’ (p.296), and so, for example, we might expect that the type of institution (whether prudential or profit making) might affect this process⁴. The investigation of ‘mechanisms’, ‘contexts’ and ‘outcomes’, can use a variety of measures, including quantitative and qualitative methods. Although I believe that both provide insightful results (and recognise their weaknesses), limited time resulted in more of a focus upon qualitative methods. This provided some in-depth insights into experiences of disabled people as well as some material on the mortgage industry.

I approached this research as a non-disabled researcher which, some argue, weakens the potential to apply the research findings in an empowering way for disabled people. However, whilst I am aware that I have no experience of being a disabled person, I hoped that this research (carried through into further research) could provide useful data for the disability movement. I take some encouragement from the words of Barnes (1992) who states that ‘...I am not convinced that it is necessary to have an impairment to produce good qualitative research...’ (p.121), because, as he asserts, the experience of disability is itself diverse, and so it should be recognised that ‘The cultural gulf between researchers and researched has as much to do with social indicators like class, education, employment and general life experiences as with impairments’ (p.121-2). Therefore, it was important to be aware of the ways in which the characteristics of both the researcher and informant could affect the data obtained, and to take account of these during research.

⁴ By prudential, I mean organisations that are inclined to prioritise careful and risk-minimising management of capital, rather than profit maximisation. A traditional Building Society would be classed as both prudential and mutual (owned by and for the benefit of borrowers and lenders rather than separate profit-making shareholders).

Key Aims

This research investigated the idea that there are regularities in the mortgage process that have an adverse effect upon disabled people. This was separated into stages, based upon different research questions to explore the various dimensions of the research topic. These were:

- 1) What is known at present about housing tenure for disabled people?
- 2) What are the opinions and experiences of disabled people with regards to home ownership?
- 3) In what way is disability 'constructed' from an industry perspective?

This research used 'what' questions, a factor which Blaikie (2000) suggests, rather than being regarded as a weakness of the research, '...may be an opportunity to make an important contribution to knowledge' (p.62). Whilst I recognise that 'why' and 'how' questions are important in many research projects, I believe that description on the chosen issue of disability and owner-occupation is necessary in such an under-researched area. Following this, a retroductive strategy was employed, which '...proposes causal mechanisms or structures and tries to establish their existence' (Blaikie, 2000: 10). The underlying perception is that '...individual choices...are constrained or enabled by characteristics of the social context in which the individual is located' (Blaikie, 2000:113), thus highlighting structure, while acknowledging the significance of agency.

Methods

From inception it had been decided that this research was to be predominantly small-scale and experimental, partly with a view to developing my skills and plans for further research. However, I also hoped to obtain useful insights. The research was conducted in stages, each involving different methods. The first stage (reflected in Chapter Three) involved examining existing background information (including statistics) to review the broad situation. The second, more important stage, examined experiences and perceptions of disabled people in their own words, using qualitative interviews. The final stage looked at the industry perspective, using documents, e-mail interviews and informal telephone conversations with key representatives, to provide information on the mechanisms and contexts in this field.

Key disability researchers acknowledge the benefits of using mixed methods for disability research. For example, Stone and Priestley (1996), citing the work of Abberley (1992), state that ‘...a plurality of approach and method is required to satisfy the need for both macro- and micro-level understanding of the oppression of disabled people and their needs’ (p.705). When using multiple methods it is important to decide on how these will be combined, and to account for the resources that will be used to integrate them (Mason, 1994; 2002a).

STAGE ONE:

What is known at present about housing tenure for disabled people?

This stage explored existing information. This proved to be more challenging than first anticipated, as only limited statistics exist which combine disability with housing tenure. I decided to also examine secondary data on relevant factors such as potential barriers, by exploring statistics on poverty, employment, and income (e.g. from the Joseph Rowntree Foundation). Lacking the time or funds to conduct a wide-scale survey of my own, I had to rely on what was readily accessible, to help provide a context. The limitations of data were noted in Chapter Three.

STAGE TWO:

What are the opinions and experiences of disabled people with regards to home ownership?

This stage of the research focused on gaining insights from disabled people, through discussion of their opinions and experiences. Qualitative, semi-structured interviews were selected, as a reflection of available resources, my skills, and the type of data that I wished to obtain. This also allowed a degree of depth, and freedom of response for the informants. Whilst the qualitative interview can take several forms, according to the level of standardisation, the semi-structured interview was selected for several reasons, as will become evident later.

Sampling

The sampling was initially designed to focus on disabled people who had experience of the mortgage process (and who were disabled people prior to application). The informants would differ in terms of other characteristics, such as age, gender, ethnicity and impairment label. However, the focus changed in two main ways. First, I decided to incorporate one or two people who inhabited rented accommodation, in order to give scope for more diversity of

experiences of tenure. Second, it turned out to be too sensitive to ask if the informants were disabled people prior to mortgage application. Thus, one informant was not a disabled person prior to purchasing her home. She proved an extremely valuable informant (and is a potential future contact) and had I omitted her from the study, I would have lost insightful findings.

The sampling procedure differed from my initial intentions to involve 'gate-keepers' from Social Services Resource Centres. I had planned to distribute leaflets to these centres, detailing the research and requesting voluntary informants. However, after telephoning several organisations, I established contacts, and decided to alter the sampling strategy. The technique adopted was snowball sampling whereby informants already selected '...direct the researcher towards other potential respondents (or direct other potential respondents towards the researcher)' (Pole and Lampard, 2002:36). Informants emerged gradually, and it proved difficult to control for different variables. However, I was fortunate enough to obtain a sample of six informants, varying in age, gender, tenure type and impairment, so that a variety of experiences could be explored (although, I was unable to interview any people with learning difficulties). Two of the informants did not live locally (one in Hull, one in London) and so telephone interviews were conducted (the implications of which will be discussed later).

The sampling strategy adopted was effective given the time period available, but also proved useful in terms of my being a non-disabled researcher. As Arber (2001) suggests, the approach is useful '...when the potential subjects of the research are sceptical of the researcher's intentions' (p.63). In one instance, a potential informant did not want to be interviewed after discovering that I was non-disabled, until she had been assured by the initial contact of my intentions. I then telephoned her to explain that I was not coming from a health or medical background, but a social one. However, the sampling strategy also had several limitations. The potentially biased sample obtained from a social network (Burton, 2000a) has implications for the generalisability of findings on both a theoretical and an empirical level (Pole and Lampard, 2002). The use of intermediaries may also become problematic if the aims of the research are misinterpreted, and some suggested informants therefore prove unsuitable. Finally, there are ethical concerns resulting from issues of anonymity, because informants who are known to one another may recognise quotes or information (Pole and Lampard, 2002).

The interview

Initially, I had aimed to adopt the three-stage interview approach discussed by Barnes (1992), involving a meeting to discuss the research aims and issues, followed by the interview, then a final meeting to discuss findings and dissemination (at each stage the informant has an important input). I believed that this would incorporate the needs and issues of the informants, and reduce power relations evident in interviews. After an initial meeting I realised that the three stage approach could not feasibly be carried out with the whole sample in the limited time frame available. Thus, as an alternative, I either phoned or emailed the other participants before the main discussion, although this did not achieve quite the depth achieved in the initial meeting. This was then followed by the interview, after which I typed the full transcript, and sent it to the informants to read and check that responses had been interpreted correctly. They were made aware of their ability to adapt or dispose of any material they deemed unsuitable.

The interviews took place in a variety of locations, including over the telephone, face-to-face at the Centre for Integrated Living and at Leeds' Society for Deaf and Blind People. For interviews conducted via telephone, loss of non-verbal data means that gathering information is likely to require direct questioning (Dane, 1990), which can be problematic with sensitive issues (particularly the personal characteristics of the informant). However, in both cases, the informants were open about such issues. The interviews were also pre-arranged to ensure full attention was achieved. The length of the telephone interview is an additional concern, with an average of half an hour being prescribed as ideal for retaining attention (Burton, 2000b). Both interviews conducted in my case remained consistently interactive, despite that fact that one lasted 60 minutes and the other 110 minutes. Shuy (2003) suggests that telephone interviews lack naturalness and therefore openness of response. However, for Burton (2000b) they are a common activity, and '...a natural extension of people's everyday behaviour' (p.332). Thus, whilst telephone interviews do lack non-verbal cues and data, if properly arranged they can yield promising results. They also avoid some of the issues resulting from interviewer effects.

I designed an interview schedule which had a number of main questions or topics, followed by a list of probes to ensure fluency of conversation, therefore involving both a degree of standardisation and openness (Wengraf, 2001). According to the responses of the

interviewees, I then used one of two different interview schedules to suit the experiences of the informants. This meant that the questions asked to the informants were not identical, but did parallel each other. For those who had not applied for a mortgage, the schedule on renting was selected. This asked about their experiences of renting, their opinions on owner-occupation, and future intentions for their housing pathways (see appendix one). Where the informant had experience of the application process, I was able to explore more deeply the experience of mortgages, experiences of and opinions on owner-occupation, and future aspirations.

This ability to ask informants different questions (as advocated by Pahl, 1995) is a feature of the qualitative interview that appealed to me, and allowed me to take the interview in different directions, according to how the informants responded. In addition, because I was trying to respond to the informants' perceptions, I was willing to omit some questions altogether or alter them according to the individual situation. In this sense it was a case of 'fitness for purpose' rather than rigidly sticking to set questions for each informant. Consideration of question type, wording, length, order and piloting was therefore important at this stage (see Babbie, 2001; Burns, 2000; Jones, 1985; Mason, 2002a; Mason, 2002b; Stroh, 2000).

Assessing the method

The semi-structured interview was selected over alternatives for a number of reasons. First, I wanted to be able to expand on an issue I might have neglected in the initial planning, and a more structured interview could have prevented this. Second, whilst a structured method might have saved time, travel and analysis, it does not best reflect my ontological and epistemological position. I believe that '...people's knowledge, views, understandings, interpretations, experiences, and interactions are meaningful properties of the social reality' (Mason, 2002a: 63) and that the qualitative semi-structured interview is an adequate strategy for generating data based on these. The unstructured interview was deemed unsuitable because not only did I need to incorporate particular topics, but I also felt that with my lack of experience, the presence of potential questions would assist me in ensuring a fluent conversation. Finally, the type of data I wished to obtain was more qualitative than the rigid data a structured interview would provide, yet at the same time I wanted to be able to draw some comparisons, which the semi-structured interview would allow.

The qualitative interview, however, is not an objective method of enquiry that simply collects data reflective of reality (Dingwall, 1997); it is a generative process. The ability of the qualitative interview to generate data is dependent on a number of factors, but most importantly perhaps, on the skills and theoretical orientations of the researcher, and the ability of the informants to articulate their experiences and beliefs. It is also important to consider, when using this method, the role of the researcher (e.g. the imposed frame of reference through choice of topic, the researcher's own biases, anxieties and emotions in the interview {Rubin and Rubin, 1995} and the interpretation of responses {Silverman, 2000a}); the role of the informant (through inaccurate responses, whether intentional or not {Cotterill, 1992; LaPiere, 2004}), and the establishment of a relationship between the two (Ackroyd and Hughes, 1992). These also encompass issues of power, language and cultural differences.

The researcher must also consider whether verbal interaction is an adequate method for locating subjective experiences, or whether to supplement the verbal data with non-verbal data (Silverman, 2000b). Finally, ethical issues need to be considered as they play an important role in the design and conduct of the interview. These are simply a short list of the considerations that had to be kept in mind with this method because of their potential effect upon the research process and the results (see Berg, 1995; Cotterill, 1992; Fielding, 1993; Finch, 1984; Mason, 2002b; Miller and Bell, 2002; Oakley, 1981; Seale, 1998; Seidman, 1991; Wengraf, 2001).

Overall, the experience of using the qualitative interview enabled me to discover the difficulties of conducting research which meets all practical, ethical, theoretical and political objectives. Despite its limitations, it allowed a closer exploration of meaning than more structured methods would allow, and proved an appropriate approach for this stage of the research. It also provided the opportunity to practice, and assess issues which need adapting prior to further research.

STAGE THREE:

In what way is disability 'constructed' from an industry perspective?

This stage attempted to establish how disabled people are constructed by institutions in the mortgage industry in terms of risk, and required the utilisation of a variety of sources to obtain the required data:

- a brief investigation of relevant documents
- interviews with Independent Financial Advisers (IFAs) and mortgage lenders via e-mail
- letters and phone discussions with IFAs/brokers who claim to assist disabled people

Each source provided information which, when integrated, helped to give insights into the industry perspective(s), and was a way of providing information on the mechanisms and contexts in this process. It was also necessary to assess, when analysis of data had taken place, whether risk was being constructed in the framework of a medical model of disability, as this could perhaps signify discriminatory or oppressive practices and attitudes.

Documents

I began the industry stage with a brief exploration of officially-inspired documents used in the 'mortgage trade'. This was hoped to establish how disabled people are formally constructed by institutions in the mortgage industry in terms of risk, through observing the treatment of disability and the type of information requested in standard documentation. Through industry contacts, a sample was selected of standard practice documents which pass between the clients and brokers (see appendix two).

According to Scott's (1990) classification of categories of documents, the research examined 'private' documents, produced for organisations or businesses. Scott (1990) asserts the need, in any research, to assess the validity of the documents used, according to four criteria: authenticity, credibility, representativeness and meaning. Due to the nature of the documents, and the strict regulation of these within the industry, authenticity and credibility are likely to be satisfactory. The regulation and the introduction of the Mortgage Code (again, see appendix two), ensures the required documents are standard, and are therefore representative in this sense. Meaning is more difficult to ascertain, and the context and intended audience needs to be considered. Payne and Payne (2004) assert the need to understand '...their formal business or organisational cultural context, as well as the internal dynamics of the organisation's members' (p.64). Furthermore, the researcher needs to remain aware of the significant role that their interpretation plays in generation of their data (Pole and Lampard, 2002), and the social, political and economic influences on their choices of what to record (May, 2001). After initial review work, the research focused on two types of standard documents in daily use, where the scope for research interpretation was actually very limited.

E-mail interviews and ‘case scenarios’

The email interviews aimed to establish mortgage lenders’ and IFAs’ interpretations of disabled people’s treatment in the mortgage industry. This exercise followed the interviews with disabled people, to allow the incorporation of their experiences into some of the case scenarios (similar to vignettes), to effectively ‘test’ the situations on the industry. These case scenarios were made as plausible and realistic as possible, and included price and place of property, income from employment and benefits, deposit amount, specific impairment and whether the property was mortgageable. The case scenarios were positioned at the beginning as a kind of ‘warm up’ to the interview (although as Barter and Reynold {1999} suggest, this can also be problematic if it effectively ‘directs’ the informants to the later required responses). There were also several tick box questions, and open questions with expandable text boxes (see appendix three). After telephoning potential informants, I sent the questionnaire as an attachment which was filled in, saved, then returned (a method advocated by Mann and Stewart, 2003, for increasing researcher control over document appearance).

I used a form of purposive, or focused, sampling to try to access key industry informants by selecting a range of people who represented different categories or groups (Pole and Lampard, 2002). I aimed to include informants from the region that I am interested in (West Yorkshire), as well as some from small, independent businesses, and at least one large organisation. Within this requirement, I hoped to include some IFAs and some mortgage brokers. Representativeness in a more precise sense was not regarded as essential, but the focus was instead on catering for a reasonable range of different organisations within the industry. Given the constraints of the project and exploratory nature of this exercise, the sample was limited to six (of which five replied). Access to informants was achieved via prior contacts established whilst working in financial services, as well as through using the local ‘Yellow Pages’. Such a sampling approach is subject to questions of validity, and as Pole and Lampard (2002) suggest, researchers who select this sampling method may be accused of selecting groups who fit into their own theoretical framework. However, the objective of this research was to provide the best data available in a restricted time-frame, and purposive sampling allowed me to seek out knowledgeable informants.

This method had several merits. First, informants could answer the questions in their own time (Hewson *et al.*, 2003) which is less intrusive, and may elicit ‘...more detailed and carefully considered answers’ (p.45). As most of the informants were answering the e-mails in their work place, this was particularly advantageous. Second, issues relating to the characteristics of interviewer and informant (such as providing socially desirable responses) were removed, or at least reduced (Hewson *et al.*, 2003). The interview process was also faster and more efficient (Selwyn and Robson, 1998). Finally, data were readily transcribed, saving time, and removing error that might occur in the transcription process (Fielding and Thomas, 2001). Whilst another option would have been to conduct such online interviewing via ‘chat rooms’, I believed the e-mail method was best suited to both the respondents’ schedule and the research aims.

There were, however, methodological reservations. First, some question the ability to establish rapport online, whilst others suggest that using additional forms of communication can rectify this (Mann and Stewart, 2003). I attempted to improve rapport by telephoning initially, although I do not believe that as adequate a relationship as I would have liked was established. Second, the uncertainty about who is answering the e-mail (Fielding and Thomas, 2001) may have implications for validity, as does the ambiguity about the conditions the interview was conducted in, or the state of the informant (Hewson *et al.*, 2003). Another limitation is the lack of non-verbal data that might be available in a face-to-face situation (Selwyn and Robson, 1998, Hewson *et al.*, 2003). Finally, developing trust could be a problem where suspicion exists of outside intrusion due to regulation of the industry.

Informal telephone interviews

As noted previously, additional contact with IFAs was made to provide another form of data and help assess whether sensitive and specialist services are developing. It was not regarded as a central method and was initially planned simply as a letter-writing exercise which might yield useful information (although it became a larger exercise). I had previously contacted HODIS⁵, and was supplied with a national list of nine brokers who claimed to help disabled people to obtain mortgages. Using this list, I sent a letter requesting information about what kind of service they provided (see appendix four). At first, with only one reply, which

⁵ A national disabled persons housing service which promotes housing resources for disabled people and applies the social model to practice.

suggested that I telephoned the broker to discuss the issue further, I was sceptical about success. However, following an insightful conversation with him I decided to telephone the other eight. Successful contact was made with five more.

Although discussions were brief by comparison with the interviews with disabled people, findings were valuable. Burton (2000b) highlights the usefulness of telephone interviews for informants in ‘...organisations who are often short of time and will perhaps give a short interview over the phone...’ (p.332) and in this case it proved beneficial. I asked the same questions of each (had they worked with many disabled people? What issues might affect disabled people, and are they discriminated against in the mortgage industry?), but did not have their full, uninterrupted attention in all cases, which may have had implications for the results. Nonetheless, the method proved its worth, especially in conjunction with the others.

Ethical Considerations

Ethical considerations are important at all stages (Kvale, 1996). An important feature in this research included assurances of anonymity and confidentiality. As the British Sociological Association (BSA) (2002) asserts ‘Research participants should understand how far they will be afforded anonymity and confidentiality and should be able to reject the use of data-gathering devices such as tape recorders and video cameras’ (p.3). Crow (2000) suggests addressing these factors by being ‘...clear about who will have access to confidential information, how it will be kept secure, how it will be disposed of when the research is finished, and [telling] respondents what your intentions are’ (p.70). These issues were covered, and when contacting informants about their transcripts, I re-explained my intentions. With the e-mail interviews, I briefly made the informants aware of these issues over the telephone and at the top of each questionnaire. I suspect now, however, that had I spent more time explaining to and re-assuring informants from the industry, I might have received more responses.

Gaining informed consent is another important consideration. To illustrate this I will refer to the face-to-face interviews. At the beginning of each interview, I explained the research, people’s rights as informants, and for what purpose the data would be used (assessment through an MA dissertation, although I did stress that I hoped it would be an introduction to more intense future research). They then signed a consent form (or said that they consented over the telephone) (see appendix five for consent form). However according to Miller and

Bell (2002) issues of consent should be reiterated throughout the research, not simply end with the signing of a consent form. This is a valid argument, as it is easy for informants to agree at the beginning without truly understanding what they are consenting to, and this is something that I could have considered more. I also did not fully explain the extent of the analysis that might occur with the data, such as comparison of informants' responses. Such considerations had to be weighed, however, against pressure to complete the interviews in a reasonable time from informants' perspectives.

Additional points raised by the BSA (2002) (such as assessment of risks and benefits that might be incurred by informants) were also considered, but proved unproblematic. In addition, I was aware that researchers must ensure that they do not provide fraudulent research (Punch, 2000) through either the '...manufacturing of results' or 'by removing or ignoring data which do not fit the hypothesis the researcher is attempting to confirm' (Crow, 2000: 70).

Chapter Five

Analysis and Interpretation of experiential data provided by disabled people

This chapter examines the results obtained from disabled people's own accounts. It also describes the steps taken in data analysis, as discussion of this can be important within any research project (Darlington and Scott, 2002). After transcription of the interview material, data were organised thematically. The themes emerged as quite broad categories; for example, relating to opinions of home ownership (in terms of both the positive and negative aspects); the informants' current living situation; experiences in the mortgage process; financial factors; issues related to benefits and life insurance; and so forth. These categories aimed to discover the opinions and experiences of disabled people with regards to home ownership from different angles.

At the outset I expected to learn a lot about the particulars of the mortgage (e.g. type and size of mortgage), but what became more interesting and significant during the interviews were issues related to the home and experiences with key representatives of the industry (e.g. estate agents). Therefore, the mortgage particulars have not been discussed below in as much depth as was initially planned (see section on insights into financial and insurance factors). A concern related to researcher interpretation is the way in which data are incorporated into categories of their choice (Denscombe, 2003), thus caution needed to be exercised. To avoid problems associated with taking sections of the informants' stories out of context, quotes were labelled with the informant number so that reference could be made back to the original script if necessary (Mason, 1994).

Some issues relating to the reliability of the data need to be briefly mentioned. To ensure that my interpretation had been accurate, and to confirm what had been discussed at the meetings, a full transcript was supplied to each informant. In some situations, data from the qualitative interviews was difficult to compare due to the varying distribution of information throughout the transcripts, and the different lengths at which various topics were discussed by different

informants (an issue also highlighted by Mason, 1994). Furthermore, when informants did not discuss a topic in detail or at all, I could not determine whether this was because it was not important to them. Furthermore, it was potentially difficult to ascertain whether responses accurately reflected the informants' true experiences, or that they had interpreted questions in the ways intended (Gomm, 2004). I was aware of problems of recall bias and the informants' reactions towards me, which may have affected the data's reliability.

The informants*

Steven

Steven is aged thirty, with a mortgage on a flat which was obtained with his wife for three years. However, after their recent divorce he bought her share, and a lodger moved in. He works for the Local Authority's Social Services. He rented in Leeds, then London, before purchasing his dwelling in a suburban area of a major Yorkshire city. Although he likes his home and the area, he is finding the financial responsibility in the absence of his ex-wife more difficult, and would prefer to move when he can afford to. Steven was the first informant I interviewed, and although I was nervous, he was friendly and informative. An interpreter was also present, and his obvious familiarity with her helped the interview to run smoothly.

Paul

Paul is forty-four years of age and lives in a bungalow in a suburban area in East Yorkshire, which he purchased on his own. His past living situation involved living with relatives before buying a flat in an area which deteriorated. The neighbourhood was a factor which encouraged him to move, and he bought his current home 'off plan' so that he could have some input on the design. He works for a housing organisation for disabled people, which provided him with knowledge of other people's experiences which he incorporated into the interview. Due to his employment and interest in the topic, he was very informative and forthcoming with ideas for future research. The interview was conducted over the telephone, although this didn't appear to restrict the flow of conversation, possibly due to his open personality and extensive knowledge.

* The names of all the informants that follow have been changed to ensure anonymity

Carol

Carol (aged forty years) has a mortgage which she secured on her own, and is unusual amongst the informants in having obtained a mortgage prior to becoming a disabled person. However, the experiences she referred to in the interview were with regard to her new home, obtained as a disabled person. She is a local activist, working for a disability organisation. Her dwelling is situated in a suburban area of a major Yorkshire city, and she appeared to be extremely positive about her current living situation, having no plans to relocate. Her past experiences involved renting, before purchasing a 'starter home' in London, and then her current home. She was especially encouraging and interested in the research, and we had a lengthy and (for me) informative meeting.

Phillip

Phillip, an eighty-five year old man, lives with his wife in an area within a major Yorkshire city. He owns his home, and does not have a mortgage, having been able to purchase his current dwelling with the equity from his previous home. Phillip is no longer employed, having retired some years before. He has never rented, but secured his first home after saving from the age of sixteen. The interview was informative, although he had difficulty in remembering the particulars of the mortgage process, as the only mortgage he had obtained was in 1947 (something I had been unaware of initially). Nonetheless, the information he provided was both useful and insightful.

Terry

Terry, fifty-five years old, lives in social rented housing in a major Yorkshire city. He lives with his wife and children in an extended three-bedroom house, and is going through the process of purchasing. He works for a local organisation for disabled people. Prior to his current living situation he rented a council flat, then another house from the association that he is now renting from. Terry talked openly about his experiences, although his relationship with the interpreter appeared perhaps to be strained, and on several occasions I wondered whether he might have felt frustrated. His experience was unique amongst the informants, involving purchasing his property from a housing association at a discounted price, although the process was proving to be lengthy and difficult.

Ellen

Ellen lives in social rented housing in London with her partner, and is content with the physical layout of her dwelling, although she plans to move out of London in the next few years. Before her current living situation she went to residential school, rented with friends, then lived in a kind of hostel before getting onto the council waiting list. After living in an inaccessible council property for seven years (during six of which she was waiting to be rehoused), she moved into her current dwelling. She works for an international disability organisation and has no plans to become an owner-occupier. Ellen was extremely knowledgeable and encouraging about the research, and despite being conducted over the telephone, the interview was lengthy and insightful.

Strengths and weaknesses of the sample

The characteristics and experiences of the informants varied greatly, providing many differing insights. Four were owners, ranging from thirty to eighty five years old. The experiences of the mortgage process proved diverse, although some similarities could be drawn. Interviewing two inhabitants of social rented accommodation, as well as home owners, provided a broader insight into ideas about home ownership and concepts of the home (although ideally I would have also liked to have incorporated more groups, such as those living in private rented housing). The small sample size, and the varied interview schedules raised questions of reliability and representativeness. However, in the time available, these interviews were the most appropriate approach to achieving depth of response. Four of the informants work for disability organisations. While unrepresentative of employment situations, this meant a sample of informants with considerable knowledge of disability issues and rights both from their own experience and their employment. Such characteristics proved valuable for this small research exercise, although a larger study might benefit from a less distinctive sample. On the other hand, the relatively expert character of some of the comments pointed to the merits of possibly contacting more people with this capacity in further research, perhaps as a parallel or supporting exercise.

Thematic analysis

Home ownership

I was interested in notions of home ownership in terms of positive and negative perceptions of owning one's dwelling, what the home meant for the informants and whether ownership was important in ideas about 'the home'. Four of the informants stated that 'control' was an

important feature, predominantly referring to control of the interior of the dwelling. However, for Carol, control was also about choosing who enters and leaves the dwelling, something she argued was not possible in rented accommodation. For her, becoming a home owner (in her current home) had been an extremely positive step, and she regularly mentioned how lucky she was. Another positive aspect of home ownership mentioned by four informants was investment, and the ability to leave the property to family or other relatives. For three of the informants, money spent on renting was regarded as 'dead money' or 'throwing money away', whereas a mortgage was money well spent.

Other factors mentioned were the ability to choose one's home (particularly the location), and the idea that people take better care of the things they own. Carol, for instance, stated that '...when it comes to property, I really do think it makes a difference. Tenants are not going to invest in a garden, because gardening isn't cheap in terms of money and energy' (see appendix 6). However, for Ellen, currently living in social renting, people's desire to own their dwelling was rooted in conformity and socialisation. She stated that '...there's a culture isn't there? If you come from that kind of background, it kind of impacts on what you want as well' (see appendix 7). Perceived problems associated with home ownership included having to undertake added costs of repair and maintenance, and additional responsibilities (including financial).

Only two informants directly mentioned ownership as significant to their concept of the home. Three discussed the importance of family and friends to their idea of the home, with Steven stating that since his divorce, his house no longer feels the same (although I could not be certain about whether this was a result of financial and/or emotional issues). Finally, for Ellen, the home meant more than ownership. She stated:

I suppose that's what having the home that I've got now means to me, in that it allows me to be the person that I want to be because I'm not having to rely on other people, I'm not having to ask people to do things for me, I can do everything that I need to, whereas for the first twenty years of my life, my life was the absolute opposite to that...But in a property where I have everything at the right level, I can, in a sense, have choice and control' (see appendix 7).

Again, the importance of control is highlighted, but seems to be more to do with control over her own life and what she chooses to do, rather than control over the property, as asserted by

the other informants. For Ellen, the 'home' means the only place in this inaccessible society where she can be completely independent, and where the physical layout means that she is not restricted in her activities.

The Mortgage Process

Experiences of the mortgage process were very individual, and only applied to four of the informants, but in trying to establish some similarities of experience I categorised them into more positive and negative factors. The 'mortgage process' here was defined broadly, referring to finding, funding and purchasing a property. Steven regarded the attitude and support provided by the estate agents as a positive element in his search for a home (this was unexpected in light of both estate agents' reputation, and responses from other informants). For Phillip, the whole mortgage process had proved relatively easy, and he could recall very few difficulties (although having obtained the mortgage 57 years ago, it might prove difficult to remember detail in an interview situation).

Little else was discussed about positive perceptions of the mortgage process, perhaps because the subject of mortgages is not particularly exciting, and presumably few people actually enjoy what can be a lengthy and financially draining process. Furthermore, as all informants were aware that the research was examining whether barriers existed, they may have been more likely to highlight problems than merits. For one informant in particular, her experience had been extremely difficult, and was one of her reasons for contacting me to participate in the research. The following explores negative perceptions of the mortgage process.

Beginning with the initial stages of the mortgage process, that of finding a home, three informants mentioned the role of estate agents (not including Steven's positive comments). For each of these informants the estate agents dealt with had been particularly neglectful of their requests, ignoring the criteria specified. This may not be an experience solely related to disabled people, being a common critique of estate agents in general. However, Paul noted a more distinctive issue. He said, 'I've spoken to people since and one guy went into an estate agents to buy somewhere and was told "go to a housing association"' (see appendix 8). Although we do not know the particulars of this situation, such a case represents an example of the negative attitudes that many disabled people may confront from representatives within the housing industry. Another constraint arose when Paul was shown potential properties,

which he was unaware were inaccessible. This information should have been provided, as on several occasions he faced what he called ‘humiliating experiences’. Further, the failure of mortgage industry representatives to meet access needs (in the broad sense) was highlighted as a problem. Carol discussed this experience:

I was very clear from my very first interview that I had a visual impairment so any information would be needed in .14 font. And he said that shouldn’t be a problem because he’d be printing quotes off the computer. Of course, he’d forgotten about the brochures. But actually, when he tried to print things off the computer, [supposedly] it “wouldn’t do it”. So I didn’t get anything accessible. Even when I was dealing with head office, I kept reminding them and saying could you please write to me in an accessible way, and they’d say oh yes. But I never got a single thing from them that actually followed my requests (see appendix 6).

I asked if any of the informants had been required to divulge information about their impairments within the mortgage process. Steven regarded the health questions as standard (see appendix 9), and Paul had sought a lender who didn’t ask medical questions, based on his knowledge of other people’s experiences. Phillip, having purchased his home in 1947, couldn’t remember such details (see appendix 10). For Carol however, the process had been particularly distressing. She said:

...when you don’t fit into their standard boxes, it’s like they can’t properly deal with you. The first appointment I had lasted three hours, going through all these damn questions, because with the financial services industry if you answer a question, and you don’t answer it fully, or just because you failed to say that you went to the doctor with an ache in your little toe five years earlier, would invalidate that insurance. So actually going through my quite torrid medical history was so tedious and draining and I’m not even sensitive about giving people that kind of information (see appendix 6).

After Carol had provided this information to the lenders, they actually lost it and she had to repeat the process. Whilst quite an individual case, it highlights the lengthy process of divulging information on health when medical history is extensive.

Insights into financial and insurance factors

This section shows insights from some of the informants, although the detail revealed on these issues varied greatly, making comparison difficult. Some cases however, were particularly informative, for instance that of Carol. She obtained a mortgage with Natwest which was four times her earnings (allowed due to the equity obtained from her previous property). I used her example as a case scenario in the industry e-mail interviews, and the underwriter of a large lender stated that she would not be able to obtain a mortgage. Carol's experience with Natwest proved frustrating, due to their failure to provide accessible information, making discriminatory comments based on her being a disabled person, and several other flaws in their practices. Other lenders mentioned in the interviews were the Halifax (by Phillip), and Nationwide whom Steven has a mortgage with. In both cases, very few difficulties were mentioned.

As regards life insurance and Mortgage Payment Protection Insurance (MPPI), Steven had been required to take out life insurance as a condition of the mortgage, but not MPPI. He didn't discuss any problems with this, although he did state that he maybe should have considered MPPI (especially now that he is solely responsible for the mortgage). Carol, however, was quite certain that she did not want MPPI. She stated:

I really don't see why I should pay a premium that is hugely over the odds just because I have impairments. I know other disabled people who have been completely refused that kind of insurance, so either that will happen to me or the premium will be so weighted that I'm not interested. So that was all rather difficult because again the consultant was all very "ooh, a disabled person, I don't know quite how to deal with you" (see appendix 6).

Benefits were another element that I hoped to explore with regards to mortgages, and a factor discussed at length in the industry interviews. However, these were only briefly mentioned by three of the informants. Both Carol and Steven had not included their Disability Living Allowance (DLA) benefits in their mortgage applications, whereas Paul claimed that his financial adviser was happy to count DLA as income. However, Paul did recognise the issues with benefits in securing a mortgage, stating that:

...I used to be a welfare rights officer, so I mean [in principle] you can actually get a mortgage if you're on benefit but actually getting someone to lend you the money if you're on benefit is a different kettle of fish really (see appendix 8).

Positive and negative perceptions of renting

As mentioned, only two informants were in social rented housing. For Ellen, renting suited her needs, financially and in terms of responsibility. The problems with renting that she identified related to homes that she was allocated prior to her current dwelling. In one case she was living in an inaccessible council house, and the re-location process took six years. The local authorities had also been quite reluctant to provide information about the aids and adaptations process, and little was done to improve her home. Terry had initially had a good relationship with his housing association (for fifteen years), but after a particular housing officer left the association, their replacements provided a very poor service, often 'passing the buck' as Terry stated. After deciding to buy his home, although purchase had not yet been finalised, he felt the service he received from the association had deteriorated further (see appendix 11).

Future aspirations

Determining the future intentions of the informants was required to assess their satisfaction with current living situations. All but two of them had no plans to move, and for Paul, Carol and Phillip, their current homes were regarded as the dwellings they would have throughout older age. Terry stated no more about his intentions other than his plans to purchase his rented home. For these four then, it appeared that they were content (within realistic constraints) with their house and neighbourhood. Steven stated that he would like to buy another home, and his general attitude suggested that he was not currently satisfied. Ellen had plans to move away from London to a more rural area, or even abroad, although she described the process of finding a home, to the standard she now has, as quite difficult.

Discussion

The interviews indicated that whilst owner occupation was clearly the preferred tenure for five of the six informants, only two explicitly highlighted ownership as important to their concept of the home (with friends and family being underlined by three as more significant). Ellen specifically stated that owning her home was not as important as the physical design of the home. For her, the home means somewhere where she is in complete control of all of her

actions, in contrast to her past living situations in which the physical environment caused a dependency upon others. Nonetheless, as the preferred tenure, owner occupation was believed to provide greater control for its inhabitants, and an opportunity for investment. It also potentially provides greater choice in terms of location of the property and its content. Negative points on home ownership included costs associated with repairs, maintenance, and the responsibility of paying a mortgage.

What became evident from the interviews were not only those constraints that might be experienced by anyone attempting to find and purchase a dwelling (e.g. poor service from estate agents), but additional constraints that are unique to disabled people. For instance, the attitudinal barriers discussed by both Paul and Carol, the physical barriers discovered when viewing potential properties, and the failure of industry representatives to provide accessible information for clients. All of these constitute barriers that non-disabled people would not encounter. The informants also acknowledged people who had been refused MPPI as a result of their impairments, and the difficulties of finding a lender who would accept benefits funding.

Chapter Six

Analysis and interpretation of industry data

This chapter considers how disability is 'constructed' from an industry perspective. Earlier discussions of methods explained that documents were explored to assess the information requested in terms of health, and the way in which disability and impairment were approached. E-mail interviews then sought views from within the mortgage industry on disabled people's opportunities/barriers, and insights into practices. The third data source, not initially highlighted as a central method, involved informal interviews with IFAs over the telephone. The combination of three methods developed as a means of gathering a reasonable range of insights in a short time. Later research planning could revisit the methods choices here.

Documents

The two key documents used were the mortgage application form, and the 'fact find' form held by the IFA or mortgage lender containing client details. The mortgage application form contains no specific questions about disabled people or medical conditions. The key relevant questions requested details about 'other income' which would be the only category in which benefits could be discussed. If not in receipt of benefit, or not wishing to include it, applicants could provide straightforward information on employment and income. However, in the 'Declaration' on the form, relevant to risk assessment, the client is required to sign to state that 'I consent to the Company processing sensitive data held about me in this manner and to the Company holding securely any medical health data about me'. With there being no medical questions on the form we might wonder how such information might be acquired by the lender (unless the applicant had declared their benefits). A section relating to insurance, however, stated that 'A contract of insurance requires disclosure of facts which an insurer would regard as likely to influence the acceptance and assessment of an insurance proposal...Failure to do so may affect settlement of a claim, or render a policy invalid'. Thus, should disabled people fail to disclose all information, this might result in an invalid claim. This seemed to mirror the information Carol had revealed about her experience of disclosing all health details to the industry representatives (see Chapter Five).

The 'fact find' form contains a section requesting medical details, relating to life insurance and also contents and building insurance. The applicant is required to provide the name and address of their doctor and details of any 'medical condition' they might have (although the fact find belongs to the broker, they may complete the application form for the client using details provided). It seemed that disabled persons applying for mortgages were required to provide information about their impairment(s), unless not needing life insurance (when the lender could be unaware of any impairment). Being in receipt of benefit (and going through a broker) could also lead to disclosure. There was a prima facie case for thinking that disclosure could create impressions of risk affecting lenders responses.

E-mail interviews

The sample selected provided examples of different types and sizes of organisations in the industry. Five replies were received, although two were incomplete. Therefore, the three usable replies were from an underwriter for a large lender, one from an IFA, and another from a local mortgage broker. The use of case scenarios proved a promising method. In the first instance, a woman with multiple sclerosis with income benefit of £3,050 p.a. is applying for a mortgage with her husband, also on a low income. According to the large company she would be unable to secure a mortgage, as 100 per cent of the purchase price would be required which, teamed up with the low level of income, is outside their lending criteria. The local mortgage broker also suggested that a mortgage could not be secured as a deposit of 5 per cent would be required. However, the IFA stated that she would be able to if proof of income could be guaranteed.

In scenario two, a man with high earnings and a deposit wishes to buy an affordable property. He has a heart condition and may require a heart transplant within five years. This example was based upon a prior case I came across during my employment in financial services. All of the industry informants claimed that he would be able to secure a mortgage. However, the large company stated that, as the customer had made his impairment known:

...an offer of a mortgage would be subject to certain conditions. We would need to be satisfied that adequate provision had been made by the customer for the mortgage payments to be met in the event of his income dropping due to sustained periods of ill health or the inability to work.

It would be interesting to discover what other impairments or illnesses might need to be investigated by a lender, if they believed it would lead to periods of unemployment.

The third scenario involved a woman with a pension, a fixed benefit and a high deposit. All informants affirmed that she would secure a mortgage. However, opinions differed on scenario four, a case example based on Carol (discussed in Chapter Five). The IFA and local mortgage broker stated that she would be able to secure a mortgage, whilst the large company asserted that she would not as she would require more than four times her income, and that benefits would need to be included (if assumed permanent). Finally, in case scenario five a young man with learning difficulties, with income from benefits and money left by his deceased mother, wants to purchase a property. The IFA stated that income was insufficient to secure a mortgage. However, the large company suggested that he may obtain a mortgage after his employment situation had been investigated. The local mortgage broker claimed that because he has learning difficulties, the mortgage may not be granted depending on him understanding his commitment in obtaining a mortgage.

The scenarios were designed to ease the informants into the subject, whilst also determining whether a consensus of practice existed among the industry representatives. What might be deduced from the results is that there might not be entirely systematic outcomes to the process, and that assessment of risk could be inconsistent.

The next section asked the informants what the most important variables were in securing a mortgage. Using a rating scale, all informants proposed the top five factors as income, employment, person's age, and condition/location of property. Sustainability of income was mentioned by all as the most important. The large company and local mortgage broker stated that age and details of the property are other key details, but claimed that health, disability, ethnic group and family situation are unimportant in the lenders decision. However, the large company stated that whilst such factors '...would not be used to influence the underwriter's decision, this type of information is "nice to know" and can help build a picture of the customer'. One might question why such information would be relevant, if it is not to be used in the decision.

Questions then enquired specifically about disabled people securing a mortgage. All three informants asserted that being a disabled person is irrelevant if there is sufficient income to

support a mortgage. However, the local mortgage broker stated that if income was made up solely from benefits, lenders would generally only take 'guaranteed' benefits into account. He also explained that most benefits are not guaranteed. When asked if there are any types of mortgages that might be easier to arrange for disabled people, the large company and local mortgage broker said there were not, whereas the IFA stated there are easier mortgages to arrange, if the selected lender did not require life cover as a condition of the mortgage, such as a self certification mortgage.

Finally, informants were asked if there was any more information that they regarded as relevant to the research topic. Only the local mortgage broker responded, stating that 'There are different types of disabilities. Mental and physical being two. A client's mental state could determine their ability to obtain a mortgage. A physical disability doesn't'. This was an issue that could clearly be important for later research. In general terms the responses were interesting, perhaps suggesting some knowledge of the need to show awareness of disability issues, alongside the ongoing importance of appraising supposed risks.

Informal telephone interviews

The telephone discussions used more open questions, so as not to channel the responses of the informants as much as in the e-mail interviews. It was hoped that the informants would highlight the relevant issues themselves. The schedules began with two quite broad questions. First, I asked if it would be more or less difficult to arrange a mortgage for a disabled person than a non-disabled person. Five out of six stated that it would be more difficult, with the predominant barrier being income derived from benefits (the other informant stating that income was the key factor, not disability).

I then sought their opinions on whether disabled people are discriminated against in any way in the mortgage industry. Two claimed that they are not, stating that everyone faces difficulties. However, four proposed that they are, referring again to benefits. One informant took this further, stating that disabled people receive low benefits, and have low incomes which can mean no deposit, yet house prices have increased with inflation but benefits haven't. This IFA was particularly knowledgeable about the topic, as he was a carer for his wife who has multiple sclerosis, and had experienced many issues directly. However, he was also wary about discussing factors in detail, and questioned me at length about my studies, highlighting the sensitivity of asking the opinions of IFAs in a highly regulated industry.

Following further probes about the significance of benefits, several key issues were highlighted. Two informants stated that lenders would not treat benefits as permanent income, with Disability Living Allowance (DLA) being the most commonly accepted benefit. Two different informants claimed that lenders tend to steer away from anything with a state element, due to concern over government changes to benefits, and therefore leading to the perception that they are an unreliable form of income. Looking specifically at lenders discussed by the IFAs, one mentioned the increased likelihood of larger lenders accepting benefits, such as the Halifax. It was also claimed that Building Societies are more likely to accept benefit as income than Banks. Another informant listed the Nationwide, Woolwich, Teachers Building Society, and again the Halifax, as lenders accepting benefit as income. Finally, one IFA discussed the inconsistent approach adopted by Abbey National, through regularly changing their criteria (on some occasions accepting benefits and on others rejecting them). Three other informants discussed this problem in general, suggesting that there is no 'hard and fast' rule, as most assess each case individually. However, according to one IFA, despite this, there is more of a tendency for lenders to reject benefits in his experience.

The next question enquired about life insurance and whether it affects disabled people's access to mortgages. All informants asserted that life cover was no longer compulsory (and it is against the Mortgage Code to request it), but five informants stated that some lenders still require it. Although it is rare that life insurance is a condition of the mortgage offer, this depends upon the lender. A general question then asked, in the informants' opinions, if there were lenders who seemed particularly positive or negative towards disabled people. Responses were inconsistent, some suggesting a certain lender was agreeable, and another suggesting otherwise. Without listing institutions names, the general tendency was that Banks were the worst type of lender for disabled people. One IFA was particularly critical of the large conglomerates, suggesting that their focus is on quantity not quality.

Finally, I asked each IFA if there was any other information deemed relevant to the research. One informant believed that disabled people's access to mortgages was improving, although this was the same IFA who suggested that benefits were no longer a constraint. Two informants argued that the government was neglectful of disabled people within financial

services. Other barriers highlighted for disabled people were critical illness cover, deposits, and difficulties of finding a home due to the apparently discriminatory building industry.

Discussion

The documents revealed data about the information made available to lenders in the assessment of risk. Whilst there may be occasions in which the lender is unaware that the applicant is a disabled person, often the lender will be able to consider the medical/impairment background of the client. However, the degree to which this affects risk assessment remains uncertain. The e-mail informants claimed that being a disabled person did not influence the mortgage claim if income is sufficient. However, statements made by the underwriter of the large lender cast doubt on this claim; for instance, through the suggestion that whilst such information does not affect the decision, it is 'nice to know'. This informant also indicated that if a condition is made explicit by the client then they may be required to investigate it, in case it has a bearing on the ability to meet mortgage payments. The practices and language used suggest that risk is construed in terms of the medical model of disability. The telephone discussions confirmed that benefits and insurance may affect disabled people's opportunities. If a person is solely dependent on benefits for income, and a lender will not accept this source, then access to a mortgage is restricted. Banks were highlighted as the lenders least likely to accept benefits as income, underlining the importance of specific institutional contexts, as well as causative mechanisms in terms of risk assessment assumptions. Furthermore, whilst life insurance is not the barrier it used to be, some lenders still require it as a condition of the mortgage.

Chapter Seven

Summary

The intention of this research was to provide important and informative insights on the topic of disability and access to home ownership using a range of different methods. The original intention was to use two key data sources (qualitative face-to-face interviews and e-mail interviews), providing information on the perceptions and experiences of disabled people along with parallel insights from industry personnel. However, further methods were developed to strengthen the industry information. This was not so much a process of triangulation but was examining cumulatively different 'ways in' to the topic. Integration was achieved through linking themes together between the data sets (Mason, 1994). As this research covers relatively new territory, there was little information available with which to compare the material obtained (although literature on health and owner-occupation by Smith *et al.*, 2003, provides some contrast, information on disability and owner-occupation was scarce).

Disabled people's general perceptions of the home and ownership

Exploration of meanings of the home established no simple association between tenure and perceptions; for instance, whilst two informants highlighted the importance of ownership in their concept of the home, one was a social renter, and one a home owner. Further significant elements in the meaning given to the home included personal relationships, independence and accessibility. Perhaps the latter two are more distinctive to many disabled people, where the home environment is important. As discussed by one informant, the home represents a place in which autonomy and chosen lifestyle can be exercised, in contrast to the constraint encountered in an oppressive and 'disabling' society. It is important also to recognise the impact that other variables might have had on the informants responses, including age, socio-economic position, gender and ethnicity, to name a few. In terms of ownership, reported benefits included feelings of control and choice, and perceived economic advantages (such as investment and inheritance). Such perspectives are not unusual associations with home ownership (Murie, 1998; Smith *et al.*, 2003), being well-known and politically-promoted advantages. The negative associations with ownership included the additional responsibilities, as well as costs of repairs and maintenance.

Negative experiences of the mortgage process

The 'user' perspective highlighted instances of discrimination against disabled people on several different levels, in terms of attitude, finance, and the physical and social environment. Whilst none of the informants were denied a mortgage, situations experienced included physical constraints in viewing properties, access requirements not being met by the industry and the negative attitudes of representatives. Such experiences would not be encountered by non-disabled people. In many cases disabled people are forced to confront several barriers at once, resulting in a more exhaustive process financially and emotionally (Smith *et al.*, 2003). Thus, disabled people, as evidenced in this research, do not have equal access to home ownership.

Requirements to provide information and the potential use of this by lenders

The possible invalidation of insurance (along with the mortgage) may be a consequence of failing to provide all relevant information (including medical details), as highlighted in the industry documents. In reality, providing such information was described by 'users' as a monotonous and fatiguing exercise (especially when discussing an extensive medical history). Smith *et al.*, (2003) whilst investigating the impact of health on ownership, reported similar results. The provision of such information, as asserted by industry representatives, has little impact on decisions of risk. However, the findings from this study propose a tentative case for suggesting that disclosure of this type of information may affect calculations of risk assessment.

Specific barriers in the industry perspective

The key constraint noted by industry informants involved the disadvantages associated with benefits, of which two were discussed. First, benefits are relatively low which can prove restrictive, especially if they constitute the individual's main income. Second, for many lenders (although not all) benefits are not considered to be a secure form of income in all cases, resulting in potential decline of a mortgage. The importance of context was also discussed in relation to these, with Banks being highlighted as those least likely to accept benefits as income. Another key issue discussed was the significance of life insurance in relation to mortgages, although industry representatives believed this to be less of a requirement for lenders, except in rare cases. This coincided with the results of the qualitative interviews, with the majority of informants claiming this not to have been a requirement of the mortgage they acquired. However, for one informant, life insurance was

in fact a condition of the mortgage (even though it was secured relatively recently). In such a small research sample it appears ironic that such a 'rare' case would be encountered. The issue of MPPIs for low-income households, and the relative difficulties in sustaining these was also touched on (cf. Ford and Quilgars, 2001).

Such insights seem to provide evidence to some degree of a financially unsupportive environment which both helps create and exacerbates dependency for disabled people. This also coincides with the claims of Barnes and Mercer (2003) that barriers are 'embedded' into society's structures. As a consequence, disabled people have restricted access to the opportunities and services that are readily available to non-disabled people, not merely because of actions by specific agents and institutions, but because of underlying assumptions and practices that are difficult to change in the short term. Further investigation of people with learning difficulties might show additional discrimination amongst people with different impairments.

Investigating for regularities

Returning to the original hypothesis, that there are regularities in the mortgage process that have an adverse effect upon disabled people, at the 'macro' level, there are regularities which surface from the investigation. Notably, that risk appraisal ideas still seem built into much of industry practice, and that access to reliable private income (rather than state support) may make matters easier. Both risk and income issues are often crucial for disabled people because of general disadvantaging relationships with labour markets and the way that disabled people are stigmatised. However, at 'micro' level, there is much scope for variation, reflecting experiential diversity amongst disabled people and also perhaps varying 'agency' of organisations and the institutions on the industry side. At the case level, maybe we cannot predict exactly how the mechanisms affect the detailed outcomes due to the diversity inherent in practice. Nonetheless, disabled people do experience discrimination in the sector in several different ways, in terms of attitudes, finance and the physical and social environment.

Ways Forward

There is little history of the housing industry focusing on diversity of need with regards to impairment and health, according to Smith *et al.* (2003). However, as they point out, '...given that the market is now required to accommodate a range of needs previously absorbed by the public sector, there is an argument for challenging this' (p.521). Addressing

barriers in mortgage practice requires institutional action, education and legislation. Using evidence to highlight the constraints could be the first step, through creating awareness. Breaking down industry barriers might prove more difficult.

The culture of the industry is one motivated by profit, or at least financial 'prudence', and therefore risk minimisation is a central concern. Fuller education and training with regards to discriminatory practices, might help reduce barriers (although this may require legislation to ensure its enforcement). Additionally, establishing lenders specialising in provision of mortgages for disabled people might help to improve the situation for some, although separating the needs of disabled people from their non-disabled peers is unlikely to be the answer. It is thus important to confront the established restrictions within the institutional mainstream (reflecting 'structural' issues). Finally, with the added risks associated with home ownership, disabled people need to have access to financial assistance in periods of insecurity (such as unemployment and ill health).

My future research needs to take account of the divisions that cut across disability (Harrison with Davis, 2001) such as gender, ethnicity, sexuality, age and social class, to examine how they might affect housing opportunities and the issues covered in this dissertation. It will also be important to build upon the approaches used in the study, to explore their full potential. Nonetheless, the small-scale coverage so far has pointed towards potentially influential variables that affect housing pathways, and shown what can be gained from a range of methods examining the industry perspective.

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Appendix One

Qualitative Interview Schedule:

Disability, Home Ownership and the Mortgage Industry

This interview is investigating disabled people's housing situations, especially with regards to owner-occupation. Please tell me your stories and anecdotes about your experience as accurately as you can, and make any suggestions or expand on answers whenever you like. If the questions appear restrictive please let me know. You are not obliged to answer any questions that you do not want to, and you can stop the interview at any point. I would like to assure you that your identity will remain anonymous, as findings reported will not contain any information that discloses your identity. I would also like to tape record the interviews, which will only be listened to by myself when transcribing the data. Are you happy for me to tape record the interview? When I write this up you will have the opportunity to read and make changes to the results.

The following are potential questions only to act as a guideline. Not to be strictly followed.

1) COULD YOU PLEASE DISCUSS YOUR CURRENT LIVING SITUATION?

- Area live in e.g. suburbs, inner city – what do you think of it?
- Kind of housing live in
- Type of home – flat/house – semi / detached / bungalow
- Live with anyone else – parents / partner / friends / children
- Do you: Rent – Always rented?
 - Pay mortgage – Likes/ dislikes being a home owner
 - Live with parents/relatives/friends – Always? Do they rent?
- Past living situations – any troubles you have come across etc. What kind of housing have you lived in? What you liked and disliked, for example.

THE HOME

2) YOU HAVE PROBABLY HEARD THE SAYING, 'HOME IS WHERE THE HEART IS' AND TO ME, THE HOME IS ABOUT MORE THAN A HOUSE. WHAT DOES HAVING A HOME MEAN TO YOU? IS IT MORE THAN BRICKS AND MORTAR?

- Neighbourhood
- Area – live in a well-off area? Poor area? Do you like it?
- Importance of family
- How do you see your current living situation? Do you have a future ideal?
- Do you have an idea of where you would like to be living in the future? What type of home?

RENTING

3) HOW DO YOU FEEL ABOUT RENTING? / LIVING WITH PARENTS?

- Who do you rent from? Org / assoc / private landlord
- Happy renting? / living with parents etc
- Problems with renting? LWP?
- Positives of renting? LWP?
- House suitable for your needs?
- Anything you would like to change?
- Ease of moving with current landlord?
- Right to buy

- A LOT OF PEOPLE BELIEVE THAT OWNING THEIR OWN HOME IS IMPORTANT IN THIS DAY AND AGE? WOULD YOU AGREE OR DISAGREE WITH THIS? WHY?

- Positives of homeownership? Privacy / independence / freedom
- Negatives of homeownership? Added costs? Repair and maintenance.

4) HAVE YOU EVER CONSIDERED BECOMING A HOME OWNER?

- Yes – why?
- No - why not?
 - On benefits – would this necessarily stop you?
- Are there any obstacles that you might be worried about with becoming a home-owner?
- Do you think it would be more expensive to have a mortgage than renting?
- Are many of your friends owner-occupiers?

- Have any of your friends ever experienced probs with owner-occupation?
- Have you ever heard of shared ownership?

MORTGAGES

5) COULD YOU DISCUSS THE PROCESS OF FINDING THE HOME YOU WANTED TO BUY?

- When did you decide to start saving for a house?
- Length of time to find property
- Adaptations needed? Costly? Financial assistance?
- Year property purchased
- Price / price range
- Area
- Estate agents
- Access issues

6) COULD YOU PLEASE TELL ME ABOUT THE MORTGAGE YOU APPLIED FOR?

- Type (interest only / buy-to-let / equity release / pension or ISA)
- How many places did you apply to? Banks / building societies - Names
- Lender used
- Join mortgage protection plan? Critical illness cover? Life insurance?
- Fill out information on health? Ask if disabled person / medical checks
- Were you asked about the value of your assets? E.g. if you owned a house previously?

7) CAN YOU DESCRIBE YOUR OVERALL EXPERIENCE OF THE MORTGAGE APPLICATION PROCESS?

- Any problems faced? Or easy?
- Was the information you needed in the required format? (e.g. the right font size, braille, audio-tape) Was it easily available to you?
- Adequate financial advice?

- Is there anything that you think should be improved?
- Any advice you would like to give to others in a similar situation?
- Overall experience

8) COULD YOU DESCRIBE YOUR FINANCIAL SITUATION AT THE TIME THAT YOU APPLIED FOR A MORTGAGE?

- Were you in a full-time job when you applied for a mortgage?
- Annual earnings –

under £10,000	50,001 – 70,000
10,000 – 15,000	70,001 – 90,000
15,001 – 30,000	90,001 – 100,000
30,001 – 50,000	100,000 and over
- Buying alone or with partner/other
- Good employment history
- Receiving benefits? partner?
- Were you asked about your job? Asked to account for absences?

9) IS THERE ANYTHING THAT YOU WOULD LIKE TO ADD ABOUT YOUR APPLICATION FOR A MORTGAGE? DO YOU THINK THAT WE HAVE COVERED ALL OF THE IMPORTANT ISSUES?

I now just need to note down a few personal details which are sometimes useful when looking at the data.

- 10) AGE:
- | | |
|----------------|-----------|
| 20yrs or under | 46-55 yrs |
| 21-35 yrs | 56-65 yrs |
| 36-45 yrs | 65 yrs + |

11)SEX:

12)HOUSEHOLD COMPOSITION (Who lives in your house? How many?)

13)ARE YOU CURRENTLY IN EMPLOYMENT? Y/N

14) WOULD YOU MIND TELLING ME YOUR OCCUPATION? IS THAT THE
OCCUPATION YOU WERE IN WHEN YOU APPLIED FOR A MORTGAGE?

15) POSTCODE:

16)WERE YOU A DISABLED PERSON AT THE TIME THAT YOU APPLIED
FOR THE MORTGAGE?

Thank you for your time and co-operation. Your participation is appreciated and
valued.

Arrange discussing the findings.

Appendix Two

List of Documents Consulted

The Mortgage Code

The Mortgage Code is a regulatory body developed to ensure the compliant, fair and ethical practice of the marketing, provision and sale of mortgages.

Documents

After the establishment of the Mortgage Code, several documents have to be incorporated into the mortgage process as standard practice. A sample of these documents was consulted in the industry stage. These included:

- Terms of Business
- Mortgage Code Leaflet
- Fact Find
- Illustration (all fees payable by the client)
- Reason why letter (length of term, type of rate)
- Application form
- Money laundering documentation (verified personal identification of both the person and their address)
- Disclaimer (if decide against Mortgage Payment Protection Insurance)
- Lender documents

Appendix Three

E-mail Interview Schedule

Disability, Home Ownership and the Mortgage Industry

The purpose of this survey is to investigate disabled people's access to mortgages, through attempting to establish mortgage lenders' perceptions of disabled people. The survey is part of the required assessment for my MA at the University of Leeds. As you have specialised knowledge about the mortgage process, I would appreciate your assistance in providing information on this topic. There are a series of questions that I hope you will answer, some involving placing a tick in the relevant box, and some seeking full sentence answers. These are preceded by five short case examples of people applying for a mortgage. I would be grateful if you could assess, in your opinion, whether the people discussed would be able to secure a mortgage. I would like to assure you that any identifying information about you will remain confidential. Please complete this questionnaire and return it by e-mail before August 1st if possible. Thank you.

Please fill in the questions below about yourself. These details are helpful for the research, but you are not obliged to answer them if you do not wish to do so.

a) Male Female

b) **Length of time spent in financial services**

0-5yrs

6-10yrs

11-20yrs

21-30yrs

31yrs +

c) Have you ever arranged a mortgage for a disabled person?

Yes

No

d) Approximately how many times have you arranged mortgages for disabled people?

Please read the case examples listed below. For each example, assess whether you believe that they could secure a mortgage, and if not, please state your reasons.

Example One

A woman wishes to buy a flat in Lancashire with a purchase price of £30,000. The flat is a mortgageable property in a reasonable area. She is in receipt of benefit income of £3,050 p.a. as she has multiple sclerosis and is unable to work. Her husband is her carer, and earns £4,950 p.a. (including Carers Allowance). They have no savings to put down as a deposit.

1) In your opinion, would this woman be able to secure a mortgage?

Yes [Go to example two]

Yes (subject to certain conditions) [Go to question 2]

No [Go to question 2]

Don't know [Go to example two]

2) Please explain your answer further (e.g. If you ticked 'No', please explain why this woman could not secure a mortgage. If you ticked 'Yes (subject to certain conditions)', please state what these conditions would be.

Example Two

A single man of 35yrs who is able to work and is currently in employment receiving high earnings, wishes to buy a mortgageable three-bedroom house with a purchase price of £150,000 in the Midlands. He earns approximately £100,000 p .a. (after tax), and has £15,000 to put down as a deposit. He is not in receipt of benefits. He has a heart condition with an irregular heartbeat, which may involve a heart transplant within five years.

3) In your opinion, would this man be able to secure a mortgage?

- | | | |
|-------------------------------------|--------------------------|------------------------------|
| Yes | <input type="checkbox"/> | [Go to example three] |
| Yes (subject to certain conditions) | <input type="checkbox"/> | [Go to question 4] |
| No | <input type="checkbox"/> | [Go to question 4] |
| Don't know | <input type="checkbox"/> | [Go to example three] |

4) Please explain your answer further (e.g. If you ticked 'No', please explain why this man could not secure a mortgage. If you ticked 'Yes (subject to certain conditions)', please state what these conditions would be.

Example Three

A woman of 59yrs, who acquired a mobility impairment a year previously, is interested in buying the council house she has been renting for the last twenty years. She is eligible under the 'right to buy' scheme to buy the property, which is valued at £50,000, with a maximum discount of £20,000. She is in receipt of an early pension from work (£4,500 p.a.), as well as fixed disability allowance of £3,900 p.a. She also has £14,000 to use as a deposit after the death of her husband. The council house is in a good area where most have been sold.

5) In your opinion, would this woman be able to secure a mortgage?

- Yes **[Go to example four]**
- Yes (subject to certain conditions) **[Go to question 6]**
- No **[Go to question 6]**
- Don't know **[Go to example four]**

6) Please explain your answer further (e.g. If you ticked 'No', please explain why this woman could not secure a mortgage. If you ticked 'Yes (subject to certain conditions)', please state what these conditions would be.

Example four

A single woman of 42 years with a visual impairment earns £20,000 p.a. and wishes to purchase a three-bedroom property in a good area of Yorkshire. The house has recently been built to a good standard, and the purchase price is £260,000. She has £165,000 from the sale of her previous home. She also receives Disability Living Allowance (DLA), but does not wish to include this in her income.

7) In your opinion, would this woman be able to secure a mortgage?

- Yes [Go to example five]
Yes (subject to certain conditions) [Go to question 8]
No [Go to question 8]
Don't know [Go to example five]

8) Please explain your answer further (e.g. If you ticked 'No', please explain why this woman could not secure a mortgage. If you ticked 'Yes (subject to certain conditions)', please state what these conditions would be.

Example five

A 22-year-old man with learning difficulties and speech impairment is recently living alone after the death of his mother. He was in a single-parent family, and his mother was his carer. He wishes to obtain a mortgage to buy the two-bedroom home his mother had been renting off a private landlord, for the price of £52,000. The house is in good condition in a reasonable area. He was left £28,000 by his mother, and currently earns £120 per week in temporary employment. He is also in receipt of fixed disability benefit of £2,900 per year.

9) In your opinion, would this man be able to secure a mortgage?

Yes

Yes (subject to certain conditions)

[Go to question 10]

No

[Go to question 10]

Don't know

10) Please explain your answer further (e.g. If you ticked 'No', please explain why this man could not secure a mortgage. If you ticked 'Yes (subject to certain conditions)', please state what these conditions would be.

11) From the following choices, please rate in order of importance (1 being the most important and 9 being the least important) the factors considered when a potential client applies for a mortgage. **[Place the number in the box. If unsure about any of these factors, please just include those that you regard as important, and number them accordingly]**

Income

Job (salaried employee / self-employed/
permanent / temporary/ part-time)

Age

Ethnic group

General Health

Disability

Location of purchase property

Family situation (e.g. married / single /

With children)

Condition of purchase property

12) Please explain why you have ranked the factors in question 1 in this order: **[Please write as little or as much as you like]**

13) Please explain why you ranked 'disability' in the position that you did in question 1: **[Please write as little or as much as you like]**

14) If a disabled person came to you for a mortgage, would there be any situation where you find it more difficult to arrange than for a non-disabled person? **[Please tick one box]**

Yes (If yes, go to question 15)

No (If no, go to question 16)

Don't know (If don't know, go to question 16)

15) Please explain the situations in which it would be more difficult to arrange a mortgage for a disabled person **[please write as little or as much as you like]**

16) Are there any types of mortgage which you would find easier to arrange for a disabled person? For example, buy-to-let, interest only, pension or ISA mortgages (with no life insurance), equity release or commercial mortgages. If so, please explain why. **[Please write as little or as much as you like]**

17) Would it be more difficult to arrange a mortgage for a disabled person with a lender who insisted on the assignment of life insurance? Please explain your answer in the space allocated below.

- Yes
- No
- Don't know

18) Is there any other information relevant to this study that you think I should have explored in this questionnaire? **[Please write as little or as much as you like]**

I hope that you have felt able to answer as many of the questions as possible.

Thank you for your participation and time spent in completing this survey, your help with my research is greatly appreciated. If you would like a summary of the findings after analysis, please tick this box

Appendix Four

Letter to Independent Financial Advisers (list obtained from HODIS)

29/03/04

Dear

I understand that you have experience of helping disabled people obtain mortgages. This is an issue of particular interest to me at present as I am researching disability and owner-occupation for my MA at the University of Leeds. I have discovered so far that information on this issue is scarce, so I was relieved to receive your name as a potential contact on the subject. As you are someone who has knowledge of this area, I would appreciate any advice or information that you could provide me with (please find an S.A.E. enclosed).

Thank you.

Yours Sincerely,

Laura Hemingway

Appendix Five

Consent form for informants of qualitative interviews

Project Title: Disability, Home Ownership and the Mortgage

Industry

Laura Hemingway of the University of Leeds is conducting MA research on disability and owner-occupation, and would appreciate your participation in the study. The aim of the research project is to explore the potential barriers that exist in the mortgage process for disabled people, and to examine disabled people's current housing situation. As a participant in this study, you would discuss your experiences and knowledge of the above issues. The researcher will then be able to look at this data and draw conclusions, alongside other interviewees' stories.

Whilst this research may prove beneficial to others in the future (should the research highlight any barriers in the mortgage process), there is no direct benefit to you in participating in the project. There is no anticipated risk to you in this study, in either a physical, emotional or social sense. Your participation is completely voluntary, and you are free to withdraw from the research at any time. You are not obliged to answer any questions that you do not wish to.

Each interview should take between 45 – 90 minutes, and will be tape-recorded. The purpose of recording the interviewee is for the researcher to ensure that no information is neglected. The tapes will be listened to only by the researcher.

The information obtained from the interview will be strictly confidential. Only the researcher will have access to the confidential data, and any findings reported will not contain your name or any other information that discloses your identity. As a research participant, you will be provided with a copy of the findings before they are used in the research, to read, comment on, and change if you feel necessary.

If you have any questions or concerns about the research, or your rights as a participant, please contact Laura Hemingway, the researcher, on 07977 118974.

I understand that I will be participating in the research titled 'Disability, Home Ownership and the Mortgage Industry'. I have read and understood the above information, have been made aware of my rights as a participant, and have had all of my questions answered to my satisfaction. I have been informed that the interview will be tape-recorded, and I understand the purpose of the research. I am aware that I can contact the researcher with any further questions or concerns that I may have. I am also aware that my participation is voluntary and that I may withdraw from the research at any time.

I hereby give my consent to participate in this research study.

Signature _____ Date _____

Appendix Six

Interview Transcript: **CAROL***

R = Researcher

I = Informant

R: I'd just like you to just discuss your current living situation if that is okay. So, the area you live in, type of house and that kind of thing.

I: Okay, well I moved into my new house on the 29th of January. It's in **Personal information concealed** and it's on the **Personal information concealed**, so the nicer side of the city, although there isn't a nasty side of it!

R: Is that suburban?

I: Well...it looks like it but in reality it's so close to the city centre, it takes seven minutes on the bus, that doesn't really feel like suburbia. So, my house has got two downstairs reception rooms and a kitchen, and three bedrooms, a downstairs w.c. and an upstairs bathroom.

R: And do you live on your own?

I: Yes I do.

R: Apart from the cats?

I: Oh yes, five cats! [laughs]

R: How about your past living situation?

I: Well, I moved from London in August/September 2003. I was an owner-occupier in London, I lived in the same house for fourteen years. And that was very different in size, it had one bedroom, and one reception room. It's what they call a 'starter home'. So you literally walk into the living room through the front door, you've got a galley kitchen to one side, then the stairs run up the back of the living room. Then the bathroom is above the kitchen and the bedroom above the living room.

R: So before that were you living with family or friends?

I: Before that I was living in rented accommodation in London, rat-infested accommodation in London, in a basement flat near the Elephant and Castle...which was quite horrendous! And, knowing that I was going to stay in London, I sort of pleaded with my parents to help me on the ladder because I just couldn't bear to live in rented accommodation.

* The name of the informant has been changed to ensure anonymity.

R: Was that because of the landlords, or the state of the property...?

I: Everything really. Not being able to make it your own. Not having control over who is coming in and going out...ugh...the whole thing.

R: And you feel like you're wasting your money don't you?

I: Yes, completely dead money. But bearing in mind that at that point I was non-disabled so I think that's probably important to say. In fact, when I bought my house in London, it was a year before I became disabled.

R: So when you bought your first home, you were a non-disabled person.

I: Yes, a year later when I suddenly acquired my impairments, and it was a very sudden process, that of course is before the Disability Discrimination Act came into force, so I lost my job as a result. My then employer, which was in the City of London, basically said 'can you give us a date when you'll be fully well again?' and I said 'no, because I now have a visual impairment which is not going to go away and may potentially get worse and they are not able to give me a prognosis' and they said 'well, thank you very much, here is your P45'.

R: Really? So what year was that?

I: That was 1990.

R: That's difficult to believe! And there was nothing you could do?

I: No, it's only 17 years ago, and you know...So at that point, I had what was then known as a 'Disability Resettlement Officer' who tried to negotiate with my employer, but in actual fact put his size nine's in it and just aggravated my employer even more. So that was the end of that really.

R: So you didn't get any pay out, or that sort of thing?

I: No, nothing.

R: So what did you do then? Were you able to get another job quite quickly after that?

I: No, and plus I didn't know it at the time, I know it now, that people had all kinds of prejudices that...well, it's internalised oppression really isn't it, when you hear something often enough you start to believe it. And people said 'oh well, you'll never work again', so I believed I would never work again really. But I had a major problem trying to get benefits sorted out, and so came very close to losing the house because I couldn't make the mortgage re-payments initially. So there were all kinds of problems around that. That was a very very difficult time because really that is the most fundamental thing, that is what I found most traumatic, because I thought yes okay, I can live on next to nothing, not eat, but I've got to have a roof over my head.

R: So, did you have no family around you at the time?

I: No. But I did eventually get it sorted out. I got housing benefit and...

R: Managed to get another job?

I: Well no, I didn't get another job until 1996.

R: So five, six years. That must have been quite disheartening after people telling you that you couldn't get a job.

I: Well, I did all sorts of things really. I did some voluntary work which gave me some confidence, because I'd just lost all the confidence I had. I went to a computer training course for people with 'special needs' [sarcastic] and that was a bit of a joke, because it was supposed to be self-directed learning and they gave you a package to work through, and what was supposed to take three weeks, I did in two days! That's with a visual impairment so I'm thinking well actually, I'm not going to be written off! I went and got some careers advice...anyway, I mustn't digress, because I could talk a lot about all these different issues...so I got some careers advice and thought, what I need to do is retrain, because I've got a bog-standard kind of degree which doesn't really train me to do anything. So, I thought if I'm going to overcome the barriers to employment that disabled people experience then to be trained for something specific will be the way to go. So, to cut a long story short I actually went to University in London and trained as a Careers Adviser. But I never worked in the industry because I was so discriminated against as a visually impaired person, because the point at which I graduated was the point at which the Careers Service had just been privatised. Before, Careers Services came under the control of Local Education Authorities but the 1993 Act which was nominally about Trade Union Reform, had this bit tacked on the end about privatising careers services. So, basically they said to me, 'we don't have the time built into all our targets to allow you to travel between schools and appointments and things by public transport'. There was a sub text going on about, they didn't think I'd be safe to do so and this kind of nonsense.

R: So it was the travel issue then?

I: Yeah.

R: So if you had been driving then it would be okay?

I: All the job adverts said 'must be a car driver'. I said, 'but for me, it's an equal opportunities issue', despite the fact that actually the training course and careers guidance, two thirds of it is about equal opportunities. Quite ironic! Anyway, there we are. So I went off and worked for the Disabled Living Foundation instead and that completed my politicisation as a disabled person!

Personal information concealed.

I: Yes. So that was my kind of living situation, and the irony was that, at the point when I didn't feel happy where I was, I wouldn't have been able to afford to buy my own house again. But of course, and that is essentially because my earnings haven't grown, over the last seven, eight years, in fact they've gone down now that I've left London, but nonetheless, I had enough equity in the property then after paying the mortgage after all that time, and by borrowing to the maximum, i.e. four times earnings, up here, that's how I can afford a three

bedroom house in **Personal information concealed** as opposed to a one bedroom house in East London.

R: I've never heard of four times the earnings, I've heard of three and a half.

I: It depends how much equity you've got.

R: I bet you wished you'd hung on to the house for another year or so, with the price rises.

I: Well, actually, I wish I'd sold it the year before because some neighbours did that and got five, six grand more than I did for exactly the same property. But I just had to go when I had to go and that was it really. No regrets, because I've now got my dream house and I see myself living there forever.

R: Going back to the home then, you've probably heard the saying, 'the Home is where the heart is', and for me the home is about more than a house. What does it mean to you?

I: Where to start? Well, it's about control. That is one of the things I hated about living in the rented sector. If you comply with everything that is in the tenancy agreement, you can't even put a nail in the wall to hang a picture up, let alone decorate it as you want to have it. So it's about that but also when you buy it gives you the choice of exactly where you want to be. That was the main issue for me, because public transport was the big thing. After having spent, in total...I'd been looking closely at the **Personal information concealed** property market since the summer of 2002, so to finally move into the new house in January 2004, I knew the market inside out and back to front. I've actually lost count of how many places I went to view in that time.

R: So you chose **Personal information concealed** because you were moving to **Personal information concealed** for the job?

I: No, I was moving out of London anyway. I got made redundant from my previous job, which I loved and would never have left. And they did actually have a new post, a user involvement/consultation post but it was only part-time and I'd been working full-time previously. But I did apply for it and I was offered it. My plan was then to do freelance disability training, access, auditing, in the rest of the time to make up the money. But then I decided the post in itself just wasn't quite right for me, so I actually turned it down. Then events took over anyway, and at that point I actually hadn't decided to leave London, but this is the difficult bit...

[Informant reveals very personal information which I have chosen to omit from the transcript]

I: I put the house on the market. Having done that, it was 'where am I going to go?'. That wasn't a very hard decision, as I say I'd been looking at the **Personal information concealed** property market anyway with a view to buying for the longer term, and thought well, let's just make the leap, just go to **Personal information concealed** and then worry about finding a job. So, I did various interviews and then got this job. So I moved into temporary accommodation in September, started this job in October and then moved into the new house in January. So I found the new house, at the beginning of October. What I'd been doing was going to lots of estate agents, lots of viewings...they had been completely ignoring the

criteria I had been giving them, about public transport, specific bus routes, most estate agents don't know where the bus stops are and where they go. So I decided to take the initiative as I was aware that I was running out of time. Dead money etc etc, and my cats were living temporarily with my parents...So I thought as soon as I have work I'm going to have so little time as well. I had already identified some ideal places, so I did a flyer on my computer and went leafleting. It sort of said 'I am a disabled woman who has recently moved from London, I am a cash buyer, do you want to save yourself loads of money not paying estate agency fees if you were thinking of moving...' and I didn't expect very much, but a week later I had a phone call from a builder who was building the house that I now live in. What he did was he made a plot out of half of his garden. His house is a bit 60s, and was looking a bit tatty, especially after mine was built. But now they've got the money from selling the new house to me, he's now doing up his house, so everybody wins really. The fact that it was never on the open market is good because I would never have been able to stretch to a price that he could have got on the open market. So you might ask, well, what does he get out of it? And of course for him it was not having to pay estate agency fees, but it was more than that. He's got two very young children and both he and his wife were concerned about who they were going to have next door as neighbours, they didn't want teenage boys or what have you. The area where it is is all around a little green, and all of the rest of the houses were built in 1974, and because it's such a nice place to be, most people who bought the bungalows around the green from when they were new, nearly thirty years ago, have not moved on. They're big bungalows so people had families, but now their families have grown up and moved on, so they're now all newly retired, and some a bit older. So, living there they could be sure that they knew everybody, it's a cul-de-sac, so strangers are instantly recognisable. You know where people belong and if anybody is out of place. So the only question mark hovering, was who is going to live in the new house? If they had control over that, then they knew their children would be safe playing outside and what have you. He effectively interviewed me before we negotiated about selling the house, and he asked me why I was moving and so I told him, and he was then very sorry that he'd asked. But he then knew exactly why I wanted to be there and felt like maybe I deserved a break as well. Also it did mean that he put in the extra features that I asked for. I've got a panic alarm upstairs now which will actually set the burglar alarm off, next to my bed.

R: My family home used to have one next to the front door.

I: Yes, I have as well. That was the main security thing that I asked for, because other things were in already. He didn't want to get into a builder's contract, but everything I asked for he did basically. Things like, I said I need lots of lighting, and pendant type lights aren't particularly good, so I said I need to really big lights in the living room, and I'd like wall lights as well.

R: So he did all that for no extra cost?

I: Well, I actually bought all the lights, but he just put them in. The other real bonus for me is because I have so many disabled friends, and the house was only signed off by building control by the end of 2003, is that it is built to minimal lifetime home standards. That means that all the downstairs doors are wide enough to accommodate a wheelchair user, and it also means that you have to have a downstairs w.c. So, the downstairs w.c. is great because it is absolutely huge, it's like a sort of utility room as well. It means that even my friends with big power chairs can actually get in there, so that's really good. It's got a threshold at the door, but that's why he's put French windows at the back. Now again, because they are actually

PVC French windows it does mean that there is a threshold, but that's simple enough because I basically just went to 'Access made easy' and bought threshold ramps just to go over them, so that's how my wheelchair-using friends get in in the first place and then downstairs is fully accessible. Because I've got that second reception room, which he was always planning on being a dining room, I actually use as a kind of home office/study, but I've got a sofa bed in there as well so it means that people can stay over night who are unable to use the stairs.

R: Going back to the sort-of 'interview' that the man made you have, did that make you feel good, with him going to those lengths to make sure that someone 'decent' was moving into the neighbourhood?

I: Yes.

R: And because the neighbourhood side is very important...

I: Absolutely

R: So what about everybody else in the neighbourhood, do you get on with the other people?

I: Oh, indeed. I met quite a few of them when I was doing my leaflet drop because I went right the way around the green. It was a nice day and there were a few people out gardening and what have you, and that's how I got to know so much of the history. I got to know that all of the other houses had been built in 1974, and which trees had preservation orders and all the rest of it. So I knew it was going to be a sort of safe neighbourhood. Everybody said the same thing about everybody else, they all said, 'we feel completely safe here because...'. In fact somebody said to me 'a dog has only got to fart and all the curtains start twitching!'. Forget plastering a street in signs, it really is about a less transitory kind of community and that's hard to achieve in this day and age. People move all the time, and in fact I read something the other day that said compared to five years ago more people live more than a hundred-and-fifty miles away from their mothers than did then. So just the fact that everybody likes it there means that no one is going anywhere unless they really have to. And there are none of these problems with youths everywhere. I'm just so lucky, and I'm always telling myself that I am, in contrast for London.

R: So you've got a great neighbourhood.

I: Yes, and that's an issue for my impairment as well. Thinking about if my sight deteriorates further, to walk down the road to the bus stop and to have to navigate your way through fifty loitering youths with their bikes and skateboards, I just find those groups intimidating and harder to do. Ever since I've been there I've felt so safe.

R: So you mentioned about adaptations to the house, was it just the lighting that needed to be done before you moved in?

I: Well, for me, yes. But I did think about all my possible visitors because, doing what I do, and knowing the people I do, I've got friends from all different impairment groups. I've got one friend who has actually visited the house who is limb deficient, so basically twist taps are no good, so I made sure that he put push-bar taps on all the wash basins and the bath.

R: So are they costly then?

I: I think they are more expensive, but I think because he was doing it from scratch, and in his trade, I'm sure he can get it cheaper than me replacing them. Especially now because more and more developers are thinking about those kind of things now.

R: Do you mind me asking the price or price range?

I: The builder, just before we exchanged contracts, had it valued independently, and it was actually valued at £40,000 more than the asking price that we had agreed. This made me quite staggered that he was still prepared to sell it to me and not put it on the open market.

R: Having you as a neighbour must have been a big issue for him then.

I: Yes. But it's still a bit of a mystery to me to be honest, because I don't see them that much. It is a very close knit community but people are still aware of being in everybody else's business, so there's that good sense of community of looking out for one another, but friends come from other places, if that makes sense? So, I think it's that they know I'm fine and I'm not going to cause any trouble or noise. And part of it might also have been that he'd seen the flat I was living in when we were sorting out the price. I had all these pots outside, and said I was a keen gardener but pots was the best I could do, so I think he knew I was going to do the garden nicely and just generally keep the place nice.

R: It must be great being able to choose your neighbours [both laugh]

I: But even so, people are so money grabbing these days, that it seems a lot to give up just to choose who you live next door to. So, as I say, it is a bit of mystery to me. It could have been a bit about middle class values. I mean, I've been to a lot of Housing Association places, and there is one near my parents. When it was all newly built it was absolutely beautiful, and within six months of all the tenants moving in, it looked like a thirty-year old council estate. And I do strongly believe that if people don't own things, especially when it comes to property, then they don't look after them. I think it applies to a lot of things really. People will always look after their own book better than they look after a library book. But when it comes to property, I really do think it makes a difference. Tenants are not going to invest in a garden, because gardening isn't cheap in terms of money and energy. So, I think he just knew that I was going to fit in with the neighbourhood as well.

R: So changing the subject slightly, could we get onto the actual mortgage part of it?

I: Well that's the bad bit.

R: Right, well that is quite important to this study, the actual application for the mortgage.

I: Well, I had a really, really, really bad experience with Countrywide basically. They were actually recommended to me bizarrely, and all this happened very suddenly because at the point that I got a call from the builder saying that 'I'm thinking now that I will sell this house, are you still interested?', and I literally met him half an hour later. So, having been able to agree a price which we did a couple of days later, then I just had to check I could get the money to get everything rolling. I'd done my budget and had a fairly good idea, but then it was actually applying for the mortgage. So some very good friends of mine had actually used them and said that they have this sort of mortgage agency so it's not just their product.

So I rang up and made an appointment and off I went. To cut a very long story short the whole process I found quite difficult. I mean, I was expecting it to be difficult but I didn't think it was handled particularly sensitively. For example, the whole process of applying for a mortgage, they are now so regulated by different codes of practices and Financial Services Authority or whatever it is, that they have to say 'now, we're obliged to tell you this and that'. But I was very clear what I wanted, and I was very clear when I went in there. I said 'look, I know I'm going to have problems getting any kind of insurance to cover me if I'm unable to work because I'm already a disabled person, and I've had problems even trying to get annual travel insurance'. It was actually through the Natwest that I applied for this a couple of years back. Then they go through the health questions, and I answer them and they said 'oh, you've got multiple sclerosis then' and I said 'excuse me, I've not'. They then said, 'well our computer says that if you've got a visual impairment that you've described as optic neuropathy, then our computer says you've got multiple sclerosis'. I told them they could go and do the other thing basically! [researcher laughs] So, I was anticipating those kind of problems because unfortunately, too many financial institutions do have all this actuarial data just on computer that can't make a sensible common sense decision. At Countrywide, we were going through all of these questions, and I was guessing that the premiums would be so stacked in order to cover me that it would take my monthly budget beyond what I could actually afford to pay on mortgage. So I said, I know that you're advising me that if I do not cover myself for illness and employment blah-de-blah my home is at risk. I know all of that thank you very much, I'm not naïve about such things, but I really don't see why I should pay a premium that is hugely over the odds just because I have impairments. I know other disabled people who have been completely refused that kind of insurance, so either that will happen to me or the premium will be so weighted that I'm not interested. So that was all rather difficult because again the consultant was all very 'ooh, a disabled person, I don't know quite how to deal with you'. I was just being very matter of fact about it all, as I am with you now, so there was nothing that he should have been uncomfortable with, and plus, I'd given it a lot of thought, so there was no umming and ahing. But when you don't fit into their standard boxes, it's like they can't properly deal with you. The first appointment I had lasted three hours, going through all these damn questions, because again with the financial services industry if you answer a question, and you don't answer it fully, or just because you failed to say that you went to the doctor with an ache in your little toe five years earlier, would invalidate that insurance. So actually going through my quite torrid medical history was so tedious and draining and I'm not even sensitive about giving people that kind of information. If you were then you'd be completely stuffed basically, because here's somebody with no medical knowledge and not somebody who would inspire particular confidence, because at the end of the day, people who do financial services are sales people. As it turned out, the one that I divulged all this lengthy information to, left the company a week later, and they rang me up and they said, 'we're finding that Mr Jones has left us suddenly', and that's not a name I'm making up!, and they said, 'his paper work doesn't seem to be terribly in order, would you mind coming in again?'

R: So you had to do it all again! I hadn't even realised that the medical questions had to be so detailed. In fact, some of the people I've interviewed already, didn't have any medical questions like you have described.

I: Well, it makes me wonder how honest other disabled people might be being about their health situation. Of course, the trouble is that if you think that you can gloss over it now, it will come back to bite you on the bottom potentially. Just from watching consumer programmes, I think it was Watchdog, or something similar, it featured three women all of

whom had cancer diagnoses, and they all had critical illness cover, so in the event of a diagnosis of anything that is potentially terminal then they should have been paid off. It was three different companies and they all found a reason not to do that, and it was something like, had a back ache and consulted the doctor about it five years previously but hadn't declared it. And okay, we all know that some disabled people are ill, some people have perfect health, but I'm one of these people with impairments that has all kinds of things wrong with me that you wouldn't class as an impairment particularly, which means that I am unfortunately trotting to and fro from the doctor. I wouldn't have a clue how many times I have seen a doctor in the last however long. When I was in London, because of ongoing treatment I have, like B12 injections and all kinds of nonsense like that, I would inadvertently leave something out that they could potentially use against me later on. I wonder how many disabled people are just glossing over it because it is too difficult or too time-consuming or too traumatic to just list it all.

R: It must just be so tiring having to go over it all again and again when applying for anything.

I: Yeah, I kind of made the decision that either if they're going to charge me more than I'm just not prepared to be ripped off, and I'll just hang on in there in solidarity with the people who have been refused altogether because of the nature of their impairments, and just think, well that's just a risk I'll take. Actually I think I'd be taking a bigger risk by paying for the insurance, then finding I need it later on and the company not paying out, that's more aggravating.

R: You might as well put the money into a high-interest account, or something like that.

I: Exactly, bearing the risk myself. It's like, I know more and more people who are pet owners, and the pet insurance market has got really greedy and crazy, and so now people put twenty pounds in a bank account labelled 'cat' or 'dog' every month, and then when they need to go to the vet, the money is there... So anyway they dragged me back in, and of course I've started working by now, and they say can you come in tomorrow? Well actually, I don't get off a train from **Personal information concealed** until half past five at the earliest, and they're like 'oh, our last appointment is five', well, I could come in on Saturday, 'Oh, we only work every other Saturday morning'. I'm like 'well, it is you cock-up!'. So, they did eventually agree to meet me at seven o'clock in the evening, so that was just more grief that I didn't need. Then, what happened was, I hadn't heard anything, and everything else was starting to move. I'd had the offer, well, they'd done an estimate and I'd signed my acceptance. It was £550! £250 was the valuation fee, which is a joke when it's a completely brand new house! Then something like a £300 arrangement fee, which was terribly high but it was complicated because there were fewer lenders who would lend to me in my situation because I wanted four times my income in borrowing, and only some companies will do that based on the amount of equity you've got. So, if we're actually talking figures, I borrowed £85,000, that's my current mortgage, but I had £165,000 already in the property. So they're actually taking no risk, because if I default, I lose my house, and they get my £165,000 worth of equity. So, I'm not going to let that happen am I?! But still there's limited companies, and again, me being a disabled person did have a bearing on it as well, life expectancy, the fact I'm a smoker, all this kind of jazz. So, it's actually Natwest I've got my mortgage with, they were just the brokers you see. That's why my friend suggested I go to them, because they can literally go to their screens and have access to any mortgage available in the country, and they just match you up with what best suits your employment. I also knew that my income

would be fixed, and therefore I didn't want the risk of hikes in interest rates. I wanted a fixed rate for as long as I could get it. Again, I'd been watching the market, and just at the point that I went, the markets were starting to move, because the long term rates that Banks and Building Societies were offering like a fixed rate for five years, they were starting to withdraw them. They always withdraw the longer term rates first, when they are uncertain about what is going to happen in terms of Bank of England rates and so forth, that's your clue that they are moving. I thought, because that's exactly the type of rate I want, I've got to get in quick. So they dragged me back in, I signed the application, I paid my valuation fee and my arrangement fee, and then they went and lost my cheque! So when I hadn't heard anything, I said I haven't actually got my offer in writing and my solicitor needs that, and they were just oh, er...and again, I'm talking to different people than I dealt with before. Then the offer came through, because they'd lost the cheque but fortunately when they went through their records, they had a photocopy of the cheque on the day that I had handed it over. So there was no doubt that I had given them the money. But they needed the funds immediately and I had to pay by credit card over the phone in order to guarantee the rate I'd been offered. Then the offer came out and it wasn't the interest rate that was the one that I had actually signed for on my application form. It was 5%, but they would only guarantee it over two years, whereas I'd applied for five years. So I had to sort that, which took about two weeks of phone calls. But I fought for it, and they couldn't dispute it. Sorry, I've missed a bit out. They called me in a third time because they needed a copy of my passport, because the legislation now that prevents money laundering, proof of identity. They'd taken a copy of my passport, but they hadn't independently witnessed it, so I had to go back and do that again. So, they drove me mad, I was nearly screaming at them by the end of it! So that was just a bitter experience. And then some poor sap, a month after I'd moved, rang on my mobile, and said 'did you find our service satisfactory?'. The phone nearly melted really! [researcher laughs] I said not only am I totally and utterly dissatisfied with the service you offered me from beginning to end, and I said I would not have pursued it had it not been for the fact that with mortgage applications, once you've made an application, you leave a footprint, and then the next company you apply to wants to know why you didn't take up that offer, which again annoys me because it means that you don't have choice and control as a customer. So I said, had it not been for that I would have been off like a dirty shirt! And I said, not only would I not recommend you but I will actively make a point of everybody I know who tells me that they are applying for a mortgage or moving home not to go anywhere near you. I did get a fair bit of satisfaction from the phone call.

R: So, overall then, your experience of the mortgage process would be described as quite negative.

I: Yes, and I'm glad that now I have found my perfect house, that I am never going to have to do it again.

R: So what about the information you received. Was that in the required format?

I: No. I was very clear from my very first interview that I had a visual impairment so any information would be needed in .14 font. And he said that shouldn't be a problem because he'd be printing quotes off the computer. Of course, he'd forgotten about the brochures. But actually, when he tried to print things off the computer, it wouldn't do it. So I didn't get anything accessible. Even when I was dealing with head office, I kept reminding them and saying could you please write to me in an accessible way, and they'd say oh yes. But I never got a single thing from them that actually followed my requests. At the time I thought, I

could have a DDA case against you, but it really was too much effort. I have actually have taken one case under the DDA, and that was Financial Services as well, it was applying for a credit card. I can't tell you which company, it didn't go to court, they got to the point where they agreed they were wrong. They offered me a derisory amount of money, I said no, they offered me more money, I thought, quit while you're ahead. But they made me sign a gagging thing so that I didn't disclose who it was. I think companies of that size, they've done a calculation somewhere and it's sitting in a file, that says 'we can afford to pay off so many people at this rate which will still be so much cheaper than us actually changing our policies, practises and procedures'. I'm sure, otherwise this far down the line you would have thought they'd have done something about it.

R: So how long ago was that?

I: 1999

R: You've had quite a lot to put up with!

I: [laughs] well, there's quite a bit more, but that just popped into my head. So, I would know how to go about it. Lots of disabled people wouldn't, they don't have enough information about the DDA to know what their rights are, or how they can get anything actually approaching their rights. Whereas I've got the information to do that but still, when you're in the company of non-disabled people, and they witness you being discriminated against, and they get all upset on your behalf and say 'oh, you should write a letter about that'. If I wrote a letter about every experience I've had like *that*, that is so minor, I would go home every night and write fifty letters. Actually, you have to make a choice about what upsets you so much and also put into the calculation whether it might actually change anything, before you expend all that personal energy. I did actually think about it with this one, because they are the ones in the wrong so they would just fold and settle, but then I thought, I've got to move house, you know, a whole new house to organise, can I face this? No, I can't, so I let it go.

R: And is there a time limit to making complaints?

I: There is, yes. It's six months, so it isn't up yet.

R: Well maybe someone else will make a complaint after a similar experience. I'm sure it will backfire on them at some point. Hopefully.

I: Yeah, hopefully. And that is part of what I do here. All of the training I have delivered so far has been to non-disabled people, but I am due to deliver some to disabled people. That will be about trying to use the few rights we have.

R: So what is your actual title?

I: Disability Equality Trainer.

R: And you were in that post when you applied for a mortgage weren't you?

I: Yes.

R: And do you mind me asking your income, or income range?

I: Yes, I'm not secretive about my salary, it's £20,000. It's £6,000 less than when I was in London.

R: But you're happier here?

I: Yeah, absolutely. But the point is, at my age, just turned 40, if I didn't have that history of paying a mortgage after all those years, well I would, especially as a disabled person, be living in social housing now. No doubt about it. And I wouldn't be able to have my pets. Again, it's about choice and control, having your own bricks and mortar. Effectively, really, there was that big period after getting my impairments and not working, to working again, but since I have, my income has been pretty static really. Whereas most people expect their income to do that [moves her hand upwards]. Whereas if you work in this kind of area, it just does that [moves her hand horizontally]. So that's another reason why you're kind of stuck really. So anybody that wants to work in the 'caring' professions, for the sake of a simplistic phrase, but the public sector, teachers. Unless you're going to be doing a job where your earnings just go up, I do feel very sorry for anybody that is going to start out now. But again you see, my situation is also a bit weird from a housing point of view because I acquired my impairment a year after becoming an owner-occupier. So, had I acquired them when I was still in rented accommodation, that would have given me an entitlement to social housing. Whereas, it was huge fight to keep my house initially, until I got benefits and everything else sorted out, and there were arguments along the way. That was the point at which they were starting to erode the benefit system anyway, you had to have had a mortgage for x long before they would pay any amount towards it. And in actual fact, for a large proportion of the period that I was unemployed, my parents were helping me then because the housing benefit as it was then was only paying the interest on the mortgage, not any of the capital. And the thing is, I didn't have a repayment mortgage, I had an endowment mortgage, so it wasn't going down.

R: Have you still got an endowment mortgage?

I: I have, well no, what I've done is I've moved the endowment because I investigated, and even though it is supposed to be with profits, and even though it's not going to even come out at the basic level, forget the with profits, it's going to come out well below the predicted rate at the point I took it out. It was still better than cashing it in, so the mortgage I've got, that will mature in ten years time, because then I will have had it twenty five years. So we took the middle estimate which I think is 50,000. So 50,000 of the mortgage is on that, and the other 35 is on a repayment basis. So in ten years time, 50,000 is got rid of, and 35 is you know. I'm hoping after the initial term which is five years, where you're actually penalised for paying it down, has expired, all the spare cash I've got, I will pay it down. So, I'm not planning, after ten years time to still have a thirty five grand mortgage.

R: Again though, it's all very confusing. You really have to have the knowledge.

I: You do, and I find it all so incredibly boring as well. If you ask me about pensions and stuff, I've got about five in different places that I've paid into for about eighteen months and left behind. I couldn't even find half the paper work now. That's how disinterested I am in pensions. Because I think, by the time I get to retirement age, I'll either be dead or each one is going to be worth about 5p a week. So that's why I'm not bothered. But I could see that I

actually had to get my head around the whole mortgage housing thing. You do actually have to spend a lot of time researching it. For people who find that kind of information difficult, no one is going to help you.

R: One of the things that some of the other people I have interviewed have said, is making information for disabled people which actually explains it, is the most important thing. Especially for people with learning difficulties.

I: Indeed. Oh, just going back to something I was saying earlier, I didn't finish. Because I acquired my impairments a year after becoming an owner-occupier, and obviously I'd struggled to keep the house, if it had been re-possessed, I would have lost all of my money, then I would have been entitled to social housing. But having got to the stage that I got to last March, when I'd got all that equity in it but I've got no job, what am I going to then. Even as a disabled person I have no entitlement to social housing to help me move to another location in the country to get another job, because I am an owner-occupier, and I've got capital once the house is sold.

R: It's quite interesting really, because if it had all happened a year earlier, then your whole route would be completely different.

I: Yes, and I mean, leaving in social housing gives you the mobility *sometimes*, I mean I know disabled people who've got jobs in other parts of the country and not been able to take up the job because the Local Authority hasn't been able to provide them with housing. And they just wouldn't have a cat in hell's chance of finding anything accessible in the private sector, even if they could afford it. Their needs just couldn't be met by the private sector. So they lose the employment prospect by not being able to make that move. It's interesting though, if I had been forced down that route of social housing, I would have definitely had more mobility because my impairments don't need adaptations. So that might have enabled me to maybe try out jobs in part of the country that I wouldn't have been prepared to buy in because I didn't know if I'd like it. Whereas because this is my pot of £165,000 that I've sort of worked very hard for, and have had to do an awful lot of things to protect over time. Like many people, everything I own is basically in my bricks and mortar. So, when that's so precious because it's all I've got, I'm going to spend it wisely if you like. Hence, going for a place where I knew I always wanted to live again eventually i.e. **Personal information concealed**, and making so much effort to find the right place because it was going to be the forever place. So, in a way, I have to sort of slap myself and think is it a day dream because I can't believe I've been this lucky to find such a perfect house.

R: So do you think there is any advice that you would give to other people in a similar situation?

I: Well...[laughs]

R: Or is that too big a question?

I: No, well, yes it is, but, what I would say is, okay my situation is quite unique, but for all disabled people who are in position to be in the private sector, I would say don't rely on estate agents, nothing ventured, nothing gained. Everybody told me I would be wasting my time putting flyers through people's doors, but it worked for me. I take a huge amount of satisfaction from the fact that estate agents who messed me about, and that's from somebody

in spite of having many impairments, they're all invisible. So I can only imagine what estate agents give to people who are very visibly disabled people.

R: So estate agents are a key issue for you?

I: Absolutely. And I don't know if you're aware of this, but there was some work done in Leeds that was funded by the modernisation team. It was with one of the estate agents, I think it might have been the Halifax, and it was about having basic criteria of what made a house accessible. So they would have a little symbol in the corner of the details.

R: Yes I have heard about that, do you know if it has finished yet?

I: No, I just know that it won an award or something, but I don't really know enough about it, but it is definitely something that needs to happen. Estate agents need to wise up about access issues. My experience about estate agents is that they just don't know the first thing about access, and I'm not asking them to be able to quote you BS8300 from beginning to end, but I want them to actually start noticing things like, whether things are level entry, or they have a threshold, and actually measuring door widths. That's not a lot to ask them to think about and do really. Because, lifetime homes is going to be on the agenda, it's going to be forced to be, because as the demographics change, and people are getting older, and the costs of actually having older people in residential care is going to become prohibitive, then suddenly the government will think 'oh, we need to think about lifetime homes!' All a bit after the event! It is frustrating, particularly when a lot of developers were very sneaky, because the government set a target for new build, but it was applied about a year or so hence. So a lot of developers bought up a lot of land and submitted planning permission, because even though they had no intention of even starting to physically build for several years hence, by getting all that in, they could avoid building to minimal lifetime home standard. And that's just capitalism.

R: Well, I'm almost finished, and I'm sorry for taking up so much of your time. I've just got some very basic information to collect which might be useful if you don't mind. So you told me that you are forty, and you live on your own. Could I just take your postcode?

I: Okay, it's **Personal information concealed**.

R: I probably won't use it, but just in case. I'd also like to know, do you think I've covered everything? Is there anything else that you think would be important to include in this research?

I: [long pause] I think Council Tax is a big issue in relation to the fairness of it. In terms of well, obviously it doesn't apply to me because I don't at the current time have physical impairments, but the allowance that is given for the extra space that you need for adaptations. If the government wants to promote more accessible housing stock then somebody like me who doesn't have those needs, but has friends who have those needs, even though they're not next of kin or immediate family, I'm sort of doing them a favour by putting adaptations in that mean that the house can be used by a wider range of people with different impairments. So I just think there should be more incentive. I think there needs to be some reconsideration of making things accessible and the benefits given to people for extra space. Estate agents never know what banding an existing house is, and that's really bad.

[discuss transcribing, and sending a copy to informant's home, and thank informant]

Appendix Seven

Interview Transcript: ELLEN*

Telephone interview

R = Researcher

I = Informant

[Read out consent form and gained consent]

R: Because we haven't had a chance to get to know each other, if it doesn't make you feel uncomfortable, maybe you could just talk about yourself for a while – the things you think it's important for me to know about you.

I: Okay, let me think...so do you want me to do that first?

R: Yes, if that's okay.

I: Yes. Well, I've been a disabled person all my life; I was born with my impairment. I was born in the North of England, but because I was born in the late 60s there was still very much a culture that disabled people should be sent away to residential 'special' schools. There was never a discussion about me going to local school. I have an older brother who is a non-disabled person who went to local mainstream school. So I went to a special residential school down in Sussex, and was there from the age of two and a half until just about my sixteenth birthday. I was born in Lancashire and I came home for the bog-standard three times a year holiday. But I think you would find if you'd spoken to anyone who'd had that experience, that it makes you have a very odd relationship with your family, and it's not the kind of relationship that your siblings have with your family, because you are a stranger to your family. I was a different person with my family than I was when I was at school. For many children at my school it was essentially a dumping-ground, so therefore some children were left at school never to see their parents again, and spend the whole of their lives not knowing their family or their brothers and sisters. So, I think for a lot of us who did have contact with our parents, we took on the kind of personality that they wanted us to. So we were kind of almost acting the dutiful daughter or son, or whatever, so I think at the end of school my natural instinct was to not go home. I wanted to stay where all my friends were because they were more of a family than my family were. Although my family were okay, they couldn't accept me as a disabled person, but that's fairly standard really. But that didn't work out and I ended up going back home, and enrolling in a mainstream college in Blackpool, and initially commuting every day from home, but I found it probably the most difficult time in my life, in that I'd gone from an extremely closed and impairment-specific environment to mainstream, non-disabled people who were my peers essentially, but who I had nothing in common with. In a sense we didn't even speak the same language. I didn't have the same accent, which when you have a Southern accent going to the North, is very difficult. 'You horrid Southern snob' kind of thing! I'll be honest, I barely opened my mouth the first few months really, because I didn't know what to say to these people. I was

* The name of the informant has been changed to ensure anonymity

as alien to them as they were to me, so I found the first year of college extremely hard. So there's that, but from the disabled point of view I was competing at international level with the paralympics. So there was all of that going on, the college life going on and there was the home life going on, and all my disability stuff was being channelled into my swimming, and I was like this fish out of water everywhere else! [Researcher laughs] The home life thing was awful because I felt extremely restricted by parental control really...

R: Especially if you hadn't had it.

I: Absolutely, I hadn't had it at all. I'd had very little parental input. So, at the end of college, I then started to look for a job. I couldn't get anything locally. Now I recognise that I wasn't getting anything locally because I was a disabled person. I had all the necessary qualifications but they were extremely discriminatory. I have to say that I think certainly at that time, and I can't imagine it's that much different in the north, people are very odd. Not only if you have a southern accent, but if you are a disabled person, there is a real barrier there, so it was a stroke of luck really that I started applying for jobs in banks, and I went for an interview and they said we've got nothing here but are you interested in a job in London? Well you can imagine, I said I can start tomorrow! [Both laugh] Although moving to London was kind of like different, and I'd have to find accommodation, it was exactly what I wanted. I knew what I didn't want if you know what I mean?

R: Yes

I: I was completely self-sufficient, cause I'd had to be at school. We all had to be, it was a very tough environment, and it was a sink or swim environment. Whatever people say about 'special' schools, you get the same bullying, you get the same harsh environment of any residential school setting. It's no different, and peculiar to special schools there is a real hierarchy of impairment. So if you're active and able to speak and to hear, to do all the things that not all disabled children are able to do because they are wheelchair-users or whatever, then you are at the top of the pile. So in an ironic way, at school I was kind of like the top of the pile, but in the real world I was back down to the bottom because I was a disabled person, so you can imagine what that transition was really. So, this really gets me to the beginning of my housing experience because I came down to London and initially found, through a friend who was already living in London, a room in a kind of hostel place really, because it was accessible. I got a room there.

R: So this was an accessible hostel...

I: Yes, it was, but at that point I had no disability politics. The swimming didn't provide me with that because swimming is about competition and I was the most painfully competitive person. I'm less so now, thank God! But I was very bad then, and that was a fantastic channel for it. But anyone will tell you that disability sport has no politics in it whatsoever, in the same way that non-disabled athletes have no politics, it's only the organisation that does. But at that point I wanted nothing to do with disability, or disabled people. I decided that I'd had enough of that and that I was going to pretend...although not really pretend because I didn't recognise it as pretence when I was young, but I was going to be the same as everybody else, and that was it. I wasn't going to ask for anything different, I wasn't going to expect to be treated differently, I was going to effectively be a non-disabled person. So the fact that the hostel was accessible was great in that I had a ground-floor room, and the kitchen was accessible in that it was fairly low-level, but I hadn't picked it for that reason. In fact, I

was such a pain in the backside then that if I'd known that it was accessible, and that there was another disabled person there when I moved there, I probably wouldn't have moved in!

R: I'm just noticing the importance of sport to you, because you mentioned when we talked before that you had done your dissertation for your MA on...

I: Yes, I did. The exclusion of athletes, and really it came from personal experience, athletes with more significant impairments being excluded from disability sport. Because the more popular and mainstream it seems to have become, the less keen they are on those athletes who aren't considered to be aesthetically-pleasing enough for mainstream media.

R: It sounds like a really interesting dissertation.

I: Yeah, well I kind of wish that I was writing it now really...

R: You always think things like that don't you? I could do it a lot better this time...

I: Yes. So is that a good starting point then?

R: Yes it is actually, because you also covered a bit about your past living situation, which I really wanted to find out about. You mentioned that you went to a 'special' residential school first, until you were sixteen, and then you lived with friends?

I: No, with family. I went straight from school to family. I had planned to move out of school and go to college locally in Sussex, but that didn't work out. I didn't even get the chance to try that, I was just told that I was going back home and that was it. And at sixteen and having a lifetime of professionals telling you that you do this and you do that, I took it that this should happen. So that's what I did.

R: So you lived with your family. Was it straight after then that you went to London?

I: No, I went to college, and after the first year I decided to move out of home and live with college friends during the week and go home at weekends.

R: Right, so when you lived with friends were you renting?

I: Yes.

R: And was that a flat or a house or...

I: It was a house. We all had our own rooms. It was hopelessly inaccessible but I just managed it.

R: Then from there you went to London?

I: Yes.

R: Sorry, I'm just trying to develop an idea of your housing pathway in a sense, like where you've lived, and whether you've always rented, and that kind of thing. So, how about your current living situation, could you tell me a bit about that?

I: Okay, well I live in social housing, **Personal information concealed**. It used to be a council estate with dreadful high-rise blocks, but they grounded that. Unfortunately they kept some because they are listed buildings, but why, I don't know! They then sold the development to **Personal information concealed** which is happening a lot in West, South and North London. They then built low-rise houses and flats in what I suppose would still be classed as an estate, but there's much more greenery, and I live opposite the Community Centre. It's a one-bed property which is wheel-chair accessible, I'm not a wheel-chair user I should say, but I've had it adapted to my access requirements. I have a garden, I live with my boyfriend, and it's a very accessible property for me. I wouldn't say it's that accessible to a wheel-chair user, I have to say!

R: Really? So, did you say **Personal information concealed**? Do you rent off them?

I: Yes, and I have for...since 1997. Do you want me to tell you what the situation was prior to that?

R: Yes, that'd be great.

I: I went from the hostel, I got myself on the council waiting list. It's interesting that I never considered buying, I was working in a bank, but it was fairly poorly paid at that time, and it just suited me to be where I was, and buying never came into it really. I lived there for, I think about four years, then I got a council property which was again, ground floor and level access in, and was supposed to be wheelchair accessible. Unfortunately, when you need an accessible property, they label it wheelchair accessible, whether you are in a wheelchair or not. But it was hopeless, I couldn't open any of the windows, the kitchen was completely inaccessible, the bathroom was just manageable. I lived there for seven years after having some adaptations done. But at that time I had very little knowledge of the Aids and Adaptations process, and I would say that Local Authorities, at that time and is still the case, are very reluctant for whatever reason, to be open about what the Aids and adaptations process is. So there is a great deal of having to find out for yourself.

R: And a lot of people don't have access to that information. I'm finding this the more that I talk to people, about how they say it's a wheelchair accessible house. I mean this one man who is a wheelchair user, he'd had it designed especially for him and when he got there it was up a huge hill and they hadn't carried out any of the requirements he'd asked for, apart from lowering the light switches! He'd actually paid for it all!

I: You're kidding!

R: No, he was absolutely devastated. But because he kicked up a fuss, which was great, he managed to get an accessible house in the end.

I: I think this is the experience for most of us. It's never, even though people in society think that disabled people have it all handed to them on a plate, it's nonsense! Every step of the way there is this battle, and it's the bureaucracy.

R: Definitely. And this is another thing that really needs to be looked into, accessible homes.

I: It does, it's completely flawed. Although I lived in my previous flat for seven years, I was asking to be re-housed a year into living there because it was inaccessible, and it was damp, and prone to flooding. I was flooded out three times in the first year!

R: Really?

I: It meant I couldn't get house insurance...It took six years for me to get to this place.

R: And are you happy in the one that you're in now?

I: Very. Although I wish I didn't live in London now. But I do, and if I could pick up this flat and move it anywhere else I would do because I can access absolutely everything in this flat. I suppose what I should explain, when I say something is accessible to me, during the day I wear artificial legs but I don't when I'm at home. So artificial legs put me up to 5ft 1, and a half! [Laughs], and out of legs I'm just below 4ft. So when I say the property is accessible, it's accessible to me both at 5ft 1, and below 3ft 10. So that is probably difficult to imagine, but the kitchen is a good example. I have a number of different levels. So I can do the things that I need to do on a number of different levels, so none of it is mechanical up and down, just four different levels. Does that make sense?

R: Well, I'm trying to imagine the different levels!

I: I have one very low, one not so very low, one not so low, and one high.

R: Oh, I see!

I: Which is a nightmare for my boyfriend who is six-ft! [Both laugh]

R: Oh well, never mind the men! [Laughs] My boyfriend is 6ft4...

I: My God!

R: Why do we go for tall men?! Anyway, what were we talking about? Oh, I was asking you if you are happy where you are.

I: I love it.

R: And what about the neighbourhood.

I: Um, well, fine. It's a strange neighbourhood really, in that for years and years it has been working class and people have lived here for generations. But what has happened in the last ten years or so is that it has become like the place where yuppies want to live, there's been a real gentrification process going on which for me is a sad thing because it has ripped the working class heart out of the borough. Now no-one is really sure about what it is any more. Does that make sense?

R: Yeah, it's kind of going through a transition.

I: Yes, there is a great deal of poverty, but there is also a huge amount of wealth. You know, two-bedroom mid-terraces are going for £400,000! So for those of us in social housing, you

can forget about making the move from rented to owner-occupier, putting impairment and disability aside!

R: Well yeah, I think now houses are too expensive. I don't think I'll ever be able to afford a house, so it's just like that for everybody. But for me, I think if there are even more problems that disabled people come across in getting a home, well that's not right either.

I: So if the playing field were even for all of us...

R: Exactly

I: If it were based on salary bands, then I'd say 'Well God, isn't life tough for all of us?!' But the reality is, if we are looking for property, it has got to be ground floor, which is always going to be more expensive, and you're then looking for a certain size of room, you're looking for flexibility for adaptations, off-road parking, possibly or certainly parking. All of these put the price up.

R: Yes, and it's the same with bungalows, because they are so much more expensive than a two-storey house.

I: Absolutely.

R: So are you happy renting? You say that you couldn't afford to become an owner-occupier but are you actually happy with renting?

I: I think if I had the choice really, deep down I would want to buy. My family all have their own homes, and there's a culture isn't there? If you come from that kind of background, it kind of impacts on what you want as well. I think I've reached the stage now where I think it's not going to happen, so don't worry about it. So even when I was here and running my own home without a joint income, it was impossible, but with a joint income it's as impossible. I think I'm not going to worry about it. And we are planning to leave London, I don't want to be here in the next five years, even though I don't want to leave my flat, I don't like living in London anymore. It's very different from when I moved here in '86.

R: I would have thought even then it would be quite overwhelming living in such a big city.

I: No, I never found it overwhelming. I loved living here, I loved living where I was living. I was so self-sufficient, which goes back to what I'd always known and what suited me.

R: So what don't you like about it now then?

I: [Laughs] I'm older, that's what it is about! When I was young, I used to do all my socialising in central London; I used to shop in central London. I didn't drive in London for the first two years, so I had the energy which I don't have now to use the underground. I can't imagine using the underground now! I drive everywhere, and I should say that with public transport buses are totally inaccessible, taxis are too expensive, and the underground now that I don't have those energy levels is hopelessly inaccessible to me. So driving for me feels like the only option, and traffic in London is horrendous now! I would say that the congestion charges have helped, but it is still very difficult. Parking is, well certainly in central London, we are excluded by the fact that the Local Authorities, Westminster,

Camden, City of London, Kensington and Chelsea, all don't recognise the blue badge scheme. So if you're a blue badge holder in central London and parked anywhere really, you can be clamped and towed away. So I suppose it's a combination of things really.

R: I couldn't imagine driving in London.

I: Don't get me wrong, I love driving in London. I learnt to drive in London. I don't like driving around country roads because there are no lights and no pavements!

R: I've been brought up driving around those areas!

I: Well I don't know how people cope without streetlights and traffic lights! [Laughs] So I think it's a combination of it being busy, and the things that I want to do are difficult to do, and I now that I have sort of woken up to disability and my politics, I have disabled friends now which means that we have to consider everywhere we go. Access and loos, all that, it's exhausting, because it's very difficult to do anything with spontaneity. And I know everyone would say, 'well, you're going to get that anywhere' but I think in London, because with any city, there are many other factors which make it much more difficult.

R: Well, it's only been since I've been doing this research that I've thought, if I was a wheelchair user how would I do this and that? I think it's awful that many disabled people don't have the same freedom as non-disabled people.

I: Yes, it's like that with everything! I used to go clubbing, and now if we go, because my boyfriend's a DJ, when I was younger I wouldn't think twice about having to do the kind of stairs that you have to do in a night-club that you have to do. But now, if we ever go I think, oh, I'm going to have to think about the stairs, about standing – because I find standing for any length of time now difficult – so I'm not going to get a seat, and it's going to be hard, and that I'd rather not. So I'm feeling that the things that I like doing and that I've always liked doing, are less available to me now because I'm going to be worried about access, and about crowds pushing, which is inevitable. When I had loads more energy that was always an issue but I always pretended it wasn't, so it's very difficult to think of going anywhere without thinking what the issues might be. [Laughs] So it's kind of like this planning for all eventualities.

R: Well, hopefully by October, with the DDA more places will be thinking about their accessibility.

I: Well, I'd like to share your optimism really. I think what you find is, we meet with resistance now when we say to people well you do have a legal obligation to do this, and you meet with aggression and disinterest, and very few service providers are wanting to make the change.

R: Well, I know, I work in a shop, which is in this place called the Corn Exchange in Leeds...

I: Oh yeah, I know it! Well you know how inaccessible that place is!

R: Exactly, there is only one lift which is often broken, and the amount of stairs and how steep they are is awful!

I: Yeah, they are!

R: But it's the shops as well. I keep saying to my employer, 'you can't have this piece of furniture here' you know. Every time someone comes in in a wheelchair I'm moving it all, but it must be so embarrassing. But she says she doesn't know what to do because it's such a small shop, so what can you do when people are like that?

I: I think what people are not admitting, because they won't do, is they don't want disabled people in. They don't recognise disabled people as consumers, but what they don't want is having to be faced with a disabled person. I don't know if you can say that that's not true but it really is the case. However many years ago, they didn't want a black face in there, because they don't want other people to feel uncomfortable. However much people pretend that isn't the case, we still live in a society where people are desperately uncomfortable around disabled people.

R: I agree with you.

I: And whether we are consumers with a great deal of spending power is not the point, they would rather not have that money, than have to be faced with engaging with a disabled customer. I find it all the time.

R: I'm finding that a lot of other people that I interview are saying the same things. A lot of non-disabled people just don't think about it, or that they are doing that.

I: I think for many people, I work for **Personal information concealed** and we are all disabled people, and these are the kind of discussions that we have all of the time. It's great because it really helps you realise that everyone is going through the same thing and that it is the thing that is wrong, it's that that needs changing. We are not the problem, but however much you believe that in your heart of hearts, the having to face it every single day...I've said this to **Personal information concealed**, it's like being the celebrity but without the money. In that wherever you go, for those of us with visible impairments, you walk into a room and everybody notices you. And it's not for positive reasons, and you can't walk anywhere without people looking at you with curiosity, disgust, whatever. It's difference, but it's how they react to difference, because lots of people react to difference positively, but with impairment I think without exception it's a negative reaction. A lot of disabled people don't have the energy to battle with that every single day, which is why a lot of disabled people, and it's not just about access, don't want to engage with the world. Because it's all about having to go over, to overcompensate for everybody all of the time. Somehow, we are expected to be able to make someone feel comfortable about our impairment, which is outrageous! But anyway, we are kind of getting off the subject really! All of this impacts on why finding housing is difficult, because people would rather that we didn't exist, that we were something that people didn't have to think about. Which is why when new properties are built, you know very smart new flats are built, there is very little concern, if at all, for the accessibility of the building.

R: Well I hope that by, and maybe I sound naïve, by bringing this subject up with my research that people might realise that there are issues in housing that they hadn't thought about.

I: Well, for me, the only way to really kick-start change is to make it impossible for planners and developers and builders to build properties that are not lifetime standard. To make it against the law, and if it is done you can be prosecuted, there are no ways that you can prove justification for doing it. There are other solutions for other parts of society, but I think for property people will always find a way around the law if there is a loophole. If there is no loophole, if all properties have to meet this standard, there is no way out of it, then it makes people see that from the planning stage, rather than saying look we'll build these and then we'll create this initiative, this disabled facilities grant that will enable change to happen once the property has been built. It's ludicrous! Because research has shown that if you make a building accessible at the planning stage then it is cheaper than building it to be inaccessible and making the changes after! That's logical isn't it?!

R: Well yes, you'd think so.

I: I think it's the fact that people don't want to think about disabled people, they don't want to think about access. So, it becomes a revelation to them when somebody says, if anyone actually does, well what are you going to do about making this building accessible? You know, the plans will already have been drawn up and sort of heading to the point of building before people will recognise that. I know things are improving, but how long are we going to have to wait? It's just too slowly, and I know I'm an impatient woman, but I think I have every right to be.

R: Definitely. I mean what I'm focusing on a lot is applying for mortgages and that kind of thing, and there are a lot of loopholes there, life insurance and all that kind of thing, and I'm finding that the lenders are getting out of it a lot. And it means that disabled people can't get a mortgage as a result.

I: The law actually allows them to discriminate.

R: I know.

I: And there is no plan for that to change.

R: Well, I hope to have some influence on that, with my PhD research as well. Anyway, how about home ownership? You've probably heard the saying 'Home is where the heart is' and to me the home is about more than just a house. What does the home mean to you? Is it about more than bricks and mortar?

I: Of course it is! But I should clarify that with you, a property where I can be one hundred per cent independent is just about everything. It means it's a bolthole, I can hide here if I want, I don't have to talk to anybody, or to see anybody. Well, apart from beloved! [Laughs] But it's...an interesting question...but it's about if I lived anywhere, I suppose I should make the analogy between where I live now and if I lived somewhere where I couldn't use the kitchen, where I couldn't use the bathroom, all without help, I couldn't imagine living in a property where I wasn't able to be independent. So I suppose that's what having the home that I've got now means to me, in that it allows me to be the person that I want to be because I'm not having to rely on other people, I'm not having to ask people to do things for me, I can do everything that I need to do, whereas for the first twenty years of my life, my life was the absolute opposite to that. Everything had to be done by other people because things were inaccessible, always having to ask, always having to be grateful, always having to seek

permission. But in a property where I have everything at the right level, I can, in a sense, have choice and control. Do you see?

R: Yes, so it is about the building, but it's about the life you are able to live in the building. It's about not needing anybody else to rely on.

I: Yes, and I think for many of us, when the outside world can be hostile and can be deeply inaccessible and discriminatory, all of that, the one place I know isn't is here.

R: So it's your escape in a sense?

I: Yes, it is my escape.

R: So what about friends? Do you have a lot of friends living nearby? Is that important to you? Because you said that you don't really see your family...

I: Well my parents live in Ireland now, and my brother still lives in the north. This is the nature with anyone that goes to a boarding school, is that friends are dotted around, so I have a small number here but also around the country. So although I have people here, I do go to other friends houses a lot as well. But when I'm at home I'm a bit of a 'want-my-own-space' kind of person.

R: I'm the same

I: I do like having people here, but I don't like to have people here a lot. Do you know what I mean?

R: Yeah, I don't like people to turn up unannounced! [Laughs]

I: People tend to do that which annoys me greatly! But I'm such a people pleaser that I would never say 'Go away!' [Laughs]

R: Well you can't can you?! So do you have an idea of where you would like to live in the future? Type of home or area?

I: I'd like to live somewhere where I wasn't overlooked quite as much as I am. And that is just the nature of living in London, so I would like to be able to live somewhere which is close enough for me to get to a pub, a restaurant or somewhere nice, somewhere to walk the dog, but also somewhere where there was enough space around so that I didn't have everybody looking at me. Thinking about it, when I actually say that, an example is that my garden is totally surrounded, but I love my garden. Probably for the first two years of me living here, every time I went into the garden it was like one of these kind of peep shows! If I looked around there were all these eyes at all of the windows! It didn't put me off, I just had to think that they would get bored with it. And I've been here for seven, six years, and people are bored of me now really! Which is great, but I'd like to be somewhere where I didn't have to contend with that.

R: It sounds like you should live in the country, pubs, somewhere for your dog, lots of space.

I: Yes, but being close enough to somewhere where everything is easily drive-able to.

R: It'd be nice to live on the outskirts of a city...

I: Yes! I mean we are actually contemplating going to live somewhere like Spain.

R: Really?

I: Yes, I'd like to try somewhere different. I don't know whether I'm tired of Britain or whether I'm tired of the UK really. I'd just like to do something different, but I then worry...my partner is a non-disabled person but is fantastically politically aware, generally, but particularly about disability because he has had to be. But he is very well aware that wherever we go next will have to be good for me because he knows that I'm not going to live a life where he becomes my 'carer!'. That's just never ever going to happen. But that worries me, wherever we go I've got that to contend with. It's not just a case of saying let's go today! I've got to plan and organise. As I was saying before, that's part of all of my life, but it also has to be really important in future plans as well. So, it's not just a case of that's where I want to go. I have to find out if that is what I need it to be. It's quite exhausting really. But then, Brighton is another place that I would like to live, if we don't do the Spain thing...hang on I've lost track of where I was going! Oh, the fact that wherever you go you have to think, well what am I going to do? Because I've then got to find a job, and the reality is finding a job, whatever your qualifications as a disabled person, are going to be more difficult. It's not just a case of finding a job in a bar, because being behind a bar would be hopeless! [laughs]

R: What did you say you actually do at the moment?

I: I work for **Personal information concealed** which is an **Personal information concealed** which is , I would say at the moment, the best job in the world because it's a fantastically empowering environment. The work we do feels like it's making some difference, not necessarily in the UK, but the stuff which we produce which is basically rights-based information like how to set up an organisation, where to look for money, how to campaign, how to consult and influence. **Personal information concealed** And I know that because of the correspondence that I get from these people. So it's fantastic, and there's only three of us, so you don't have all the bureaucratic crap that you get with big organisations. You can make decisions, you are not having to check with hundreds of people, and everything is at the front line.

R: And you also do something else as well don't you? I mean getting hold of you has been very hard, and I was told by **Personal information concealed** that you were extremely busy, but that you're also the head of something as well.

I: Yeah, I'm also the Chair of my local disabled people's organisation in this borough. It's about half a mile from where I live. Which is where **Personal information concealed** used to work.

R: Oh I see! That's where you know each other from

I: That is a different kettle of fish really to **Personal information concealed** it's fairly typical of local DPO now which is really really dragged down by the service provision, and there is

next to no campaigning being done, no disability politics talked about. And I find that with my work, it's a very difficult contrast.

R: Quite a daunting task compared to where you work...

I: Yes, it's been around for twenty-five years and I've been Chair for about eighteen months, and it's like trying to turn an ocean-liner! It's been going in one direction for years and years, and I'm trying to say 'hold on a minute here! Why isn't anyone talking about rights? Why isn't anyone talking about disabled people from the perspective of the social model instead of bloody service-users!' I hate it! Am I on the right track?

R: Yes! I just want you to talk about what you think is important.

I: I should say that when I worked in the bank, it was at a time when employees got preferential mortgage rates. I didn't, even then, consider...well I think I did, but I didn't do anything about it. I don't know why really.

R: It was probably the time of your life. You probably just weren't ready for that.

I: I think I was probably too young, nineteen, twenty.

R: Yeah, too much responsibility at that age. You were saying earlier that a lot of people around you own, and that maybe you would like to. Why? What do you see the benefits of homeownership as being? Do you see what I'm getting at?

I: Yes I do. It's like, it's probably about socialisation isn't it? It feels like I should be doing it because it's seen as an investment, and it's then yours, all yours. You do what you want with it, and no-one can take it away from you. Actually they can! If you get into mortgage arrears, or they're wanting to build the M25 in your back garden! I think you know, living in rented suits me because the aids and adaptations process is more simple because you're not having to go through the whole lengthy process which can take years in some cases, and they don't take into account the mortgage payment. For most people who have mortgages, it's the biggest payment you have to make on a monthly basis. I think if anything goes wrong with the property I can immediately phone someone and someone is here in a fairly short period of time to get it fixed. Which isn't always the case, but if you're an owner-occupier and the pipes burst, you're not guaranteed getting a plumber immediately, and if you do you're not absolutely guaranteed that he or she is going to do the job that you actually want. Whereas in rented, and I'm talking about social rented, I've never private rented, with social landlords, they have an obligation as part of the tenancy agreement to keep your property in a habitable state. So they have to make the repairs that are needed in an acceptable time, and that's part of the deal with the rent that you pay, so I'm not having to pay extra to get work done. So it's the added costs, and I'm already having to cover the added costs that are incurred with being a disabled person. In one sense I think 'well sod it!', I'm already having to pay these unrecognised costs, why the hell should I then have to be liable that are undoubtedly incurred with being an owner-occupier!

R: That's something I like about renting, that somebody else has to sort and pay for repairs. Have you ever heard about shared ownership?

I: Yeah. I think it's a rip-off from social landlords, because you buy twenty or thirty per cent, something like that, you then have to pay the remaining share of the rent. But you're then liable for the maintenance costs, and any work that needs to be done to the building. Then if you want to buy more of the property, an additional ten or twenty per cent, I mean I don't even think it's that flexible, but you have to buy the rest at the current market value. I almost feel that you're paying over the odds because what they're actually relying on is, you will inevitably, if you want to be the total owner, pay more than if you'd bought it outright in the beginning.

R: And it is always shown as some very positive scheme.

I: I know, and I don't think it's all it's cracked up to be. I can understand that for people it's a chance to be a tiny bit on the ladder, but I don't actually think it's really beneficial because in the long term what it does is just reduce the housing stock even more. When what we need desperately in this country is more of it.

R: Absolutely. What about the Right to Buy? What are your views on that?

I: Well this is where I become the hypocrite. If you'd asked me that a year ago, or even two, I'd have said I'd really like to buy this place. But two years down the line I think well actually I wouldn't want to buy here. I couldn't afford to buy here, first of all, even with the kind of reduction that I might get to buy it as a tenant, but I think why would I need to buy it? I'm fine, I'm happy the way things are. Why leave myself in a position where I have a much greater debt around my neck with a mortgage payment than I do with rent?! My rent is fine, it suits me. Although I think there is a social pressure to buy, I don't feel it now as much as I used to. Most European countries don't have the view that everyone should buy.

R: I know, home ownership levels are very high over here compared to other countries.

I: They are, absolutely. So I used to be, but I'm not as supportive of Right to Buy as I was, for the same reasons as with shared ownership. I don't think it gives the poor person more access to the housing market. In fact, it keeps them exactly where they are because the reality is even if they can afford ten per cent of their property, they aren't going to be able to afford a further ten per cent five years down the line when they have more disposable income because that ten per cent will be that much more expensive. So I do think it's a con. And I do think that buying a property is not necessarily the security that everyone thinks it is. Particularly at the moment when people are really crucifying themselves to find the money to buy a shoe box to live in just so they can say that they own something. When actually if there is ever the slightest change in interest rate, or for whatever reason they are not able to work, they're in big trouble. Then you're essentially back to square one, probably worse off, because you're in a position where your credit rating is zero and that will impact on you being able to find private rented anyway. And Local Authority renting is almost impossible nowadays unless you've got Medical Category A, which puts you at the top of the list. I don't know if the situation is the same out of London, but even being at the top of the list means that you're waiting years, rather than months, rather than weeks. Particularly if you're a disabled person, you need a certain type of property. Bed and Breakfast for those of us with mobility impairments is out of the question, completely out of the question. When I think about these things, I think what is the future?

R: Oh, I hope I don't depress you after this interview!

I: No, I'm doing that myself! [laughs]

R: I said there was no risk to you in doing this, but you're going to go away...

I: Needing counselling! [both laugh] I'm kidding, but I do! I feel like that with the work that I do. I think life isn't getting better, it's getting worse because the dislike and embarrassment that there is about disabled people is becoming more under hand. People are less likely to talk about it now than ever before! So I don't feel that things are improving. We may be getting more legislation but that's still fairly toothless.

R: I suppose I thought things might be getting better but maybe that's because I'm in an academic environment most of the time.

I: Yes, it's quite protected I would imagine. **Personal information concealed.**

R: Definitely. **Personal information concealed**

I: I don't blame you. The harsh realities of life are that I don't think qualities of life are improving, I don't think societies attitudes are improving. I think they are getting worse because people are thinking 'I'm going to be bankrupted because I've got to improve things for disabled people, I've got to make changes for this bloody bunch of people who I'd much rather didn't exist!'. We almost become the scapegoat! We've become the scapegoat for RyanAir putting up their prices because of the recent legal decision that they can't charge for people when they provide wheelchairs from terminal to the departure gate. I think we are going to see more of that in the same way that people from black and ethnic communities have been scapegoated for September the 11th! That's right off the subject! We will be seeing more of that. Hate crimes against disabled people are on the up, and I think people still feel it's absolutely acceptable to ask me what's wrong with me, why am I like that?, did I have an accident? Then if they think they've got past that stage they then ask, at stage two, how do I do this and that? Nowadays we don't get beyond the first stage, but I've had many people ask me how I go to the toilet, how I have sex, how do I drive? It's outrageous! But they wouldn't ask you how much you earn. And for me that's personal. I often say back to people now, 'I'll tell you why I'm the gorgeous way that I am, if you tell me how much you earn, or why you're going bald!' [both laugh] But people then take offence because they think I'm being rude but I'm just trying to make them realise how it feels to be asked a deeply personal question. It's a battlefield out there Laura! [laughs] I don't want you to think I'm someone who says life is bad every minute of the day, because it's not, but it's often the case. Some weeks and months are fantastic, but there will always be something, you can guarantee, that comes round to remind you of where society thinks you should be. I know I'm not unique, this is the experience of my friends and people I speak to on the phone both locally and where I work, and that is what I think makes me say that life isn't getting any better. In some areas of our life, it is getting worse.

R: Yeah, different but worse.

I: Yes, and Governments answer is lets get disabled people into work. Well, what's the point in finding me a job if you can't find me somewhere to live? If I can't get out of bed in the morning or if I can't do the things that everybody else takes for granted. It's thinking about it the wrong way round. We all know that having a job is how society judges us, but I need to

be able to get in and out of my own home if I am then going to have the energy to then get to work in my car and then do my job. These are the issues that the Government needs to be facing up to, and need to be much tougher about. But they're not doing it and I don't know why, because it's a bigger issue, it's a much bigger issue.

R: If I was to look at something further in my PhD, is there anything that you think is particularly important?

I: I think the issue of life insurance is being ignored, and the fact that they can justifiably discriminate against disabled people. For example, I can't get health care insurance because I have an impairment. My impairment doesn't make me ill, it doesn't affect my life expectancy. I'm no more likely to be in hospital, the reality is I've never been in hospital. But life insurance companies can say, 'Well, I'm sorry, you're a disabled person, we're not going to insure you because our evidence says that you're a high risk', whatever evidence that might be! It's ludicrous! Nothing is being done, and genetic sciences will only make that much much worse for us. I think that for me will stop people even considering looking at mortgages because they know nowadays, I don't know, do you have to have life insurance for a mortgage nowadays?

R: You don't actually, for a lot of companies.

I: Didn't you used to have?

R: Yes. That's the reason that I looked into this, because I thought it was.

I: It's an area that's being ignored that is effectively legalised practise. It is extremely difficult because it restricts our access to health care on private health care insurance, but I think it would be more tricky for me to get a mortgage than it would be for you as a non-disabled person. However much they are going to pretend that it is not an issue, I think it would be.

R: I think so too, but it's such a highly regulated industry...

I: It is, and profit is king, or queen, or whatever! They're not in the business of lending people money to help them buy houses, they're in the business of making a profit. So therefore, if they see any risk to that profit, then they're going to do their best to avoid it. And in one way you can't blame them because that is the nature of the industry, it's cut-throat I assume. But society should be doing something to stop that practise, they should be saying that legally you are not allowed to do that, and until that changes they will continue to do it. Now we have genetic testing, although they can't yet have access to it, they are going to fight tooth and nail to have access to that kind of information which will actually make the situation a great deal worse. Not just for disabled people but for people that will be disabled in future. So that actually is going to be quite an interesting thing, because non-disabled people will be the victims of that. Non-disabled people won't realise that until the change has happened, and they start being discriminated against. So whilst it's happening to another group of people, who cares! It's like 'not on my doorstep', but once it happens to non-disabled people there will be an outcry, but I wonder whether or not the trend will then be reversible. I don't know. Have I depressed you now?! [laughs] I am an optimist at heart, but I think that there has to be a stand taken against it. The Government have it in their hands to do it, but they're not willing to. Why they aren't, I don't know. Because they're terrified of

upsetting business probably, they're worried about losing the middle-England vote which are, I suppose, the biggest proportion of mortgage-payers...I don't know. I'd be interested to see what your conclusions are at the end of your research.

R: Well I will let you know, if you want a summary of the findings. I also wanted to know where you want the transcript sending to, home or e-mail.

I: Oh e-mail, because that's a hell of a lot of paper isn't it!

R: I don't mind posting it if you prefer.

I: No, e-mail it. That means I can make any changes and e-mail it back.

R: Okay, well I'll be handing it in in September, so I'll make sure that I get a copy of the findings to you.

I: You haven't got very long!

R: I know! And I'm having difficulties with IFAs who said they'd help me but are being pretty useless!

I: Well, I know it's a little bit off the subject, but it's a bit connected in that I went to get a private pension sorted out because I wanted to try and amalgamate the three previous work-related pensions into one, to sort of build some kind of financial future for myself. I found the whole process very difficult, the Financial Adviser that I saw was really very defensive about questions that I was asking about whether or not I was going to be penalised for this, that and the other. He assured me that I wasn't being, but I had no way of knowing because I had nothing or nowhere to go and say 'could you just check this for me, am I being penalised?'. Where do I go, the industry regulators? No, because they're all in cahoots when it comes to stacking the odds against disabled people. I've gone for a private pension because I'm wanting to try and have something for my retirement because the state pension won't exist when I retire but I'm thinking am I paying extra here because I'm a disabled person? I don't know.

R: So, it's accessing information.

I: Yes. Even if I said, 'I think you're stacking my premiums because I'm a disabled person', if they said yes we are, they can! Which is terrible. Profit has become the be-all and end-all, helping people is not in their remit at all.

R: But that has to stop.

I: And it has to become completely illegal. Was there anything that you've not covered that you want to talk about?

R: No, you've covered everything, you've been brilliant, thank you.

I: Good, and I've not talked about Aids and Adaptations because I know that's not what you're doing is it?

R: Well, if you think it's important I would like you to talk about it. If you want to.

I: Well, the only thing I would say is that I think that process is an enormous barrier to people finding properties to live in. Not just rented, but also to buy because the process is so bureaucratic and lengthy. I think it's discriminatory. The cost implications are huge, the Local Authority, if you ever reach the stage whereby they give you the money to have the works done, they leave you basically with potential cowboy builders because you've been forced to go down the route of cheapest is best.

R: Are you speaking from experience?

I: Ish. A very good friend of mine's experience. With me, my experience was that when I moved from my previous flat to here, I went through the process of getting all the adaptations done in this property, and I had to go down the whole medicalised route of seeing an O.T and all that crap. But, that said, she was very good, and I was very lucky to find an O.T who said to me 'Well, you tell me what you need. You're the expert, you tell me what you want'. So I could basically go round the property and say yes that's what's needed in this room, and she produced the report. When I arrived here to double-check, I was mortified by what had been done. I came with the builders and I went into the bathroom, I do have a lovely big bathroom, but there were no less than twelve grab rails! I hadn't asked for a single grab-rail! When I said to them, 'why are they here?', their response was 'well, we'd been told that the lady who was moving in here had no arms'! Right, lets just think about that logically, if she had no arms, why would she need grab rails?! [laughs] Since that happened I have dined out on that on many occasions! The point of telling you that story is that in some cases people don't get what they need, because they can't afford to make the contribution that they are forced to make by the system. But for those of us who don't have to contribute to the work being done, it's a complete disaster because money is wasted at every turn! I mean grab rails...

R: Did you have them taken out?

I: I said to them 'I want them all removed now', when I moved in there were four left, so I basically just removed them myself and gave them to a local DPO to make use of. These things aren't cheap, no adaptations are cheap. There is a whole disability business out there that wants to keep us exactly where we are because that's how they make their money. But what I'm saying is, if I'd had to control these builders it would have been a nightmare. The fact was, the housing trust was controlling them and could deal with them, so it wasn't my argument to have. But a disabled person who was having these works done, say for example, they're having an additional room built, they are having to deal with builders who are not getting paid the money that they want to be paid for doing the job. So therefore, as with my friend, they took forever to do the work, and then once they'd done the work had done a sub-standard job. When it came to the building inspectors to come round and pass or fail the build, it was failed. And there was nowhere for this person to go. So it cost her much more than the contribution that she'd been forced to pay in the beginning, to get a property that allowed her to be independent. So, the system, it's not just the inaccessible housing that's the problem, it's all of the initiatives that have been put in place that are supposed to help us, which actually make the whole situation a great deal worse. So it's the bureaucracy that goes with it. So that's all I wanted to add really.

R: I'm coming across a lot of this the more people I talk to.

I: I'm sure you are.

R: And the whole not having somewhere to turn is such an issue.

I: Yes, a lot of disabled people just don't have access to the required information. But, anyway [laughs]

Interview ends. Researcher takes e-mail address of informant.

Appendix Eight

Interview Transcript: **PAUL***

Telephone Interview

R = Researcher

I = Informant

R: reading out consent form. I'm conducting research for my MA at the University of Leeds, and the aim of the research is to explore the potential barriers that exist in the mortgage process, and to examine disabled people's current housing situation. As a participant in this study you would discuss your experiences of these issues in as little or as much detail as you like, and although this research may prove beneficial to others in the future, there is no direct benefit to you in participating in the project. But there is also no anticipated risk. Your participation is completely voluntary and you are free to withdraw at any time, and you are not obliged to answer any questions that you do not wish to. It should take between 30 minutes and an hour, and it will be tape-recorded. The purpose of recording it is so that I don't lose any information, but they will only be listened to by me. The information obtained will be strictly confidential. Any findings reported will not contain your name or any other information that discloses your identity. You will be provided with a copy of the findings before they are used in the research to read and comment on if you want to. Have you got any questions or concerns about it?

I: No, the only thing to say probably is, I guess there's times I'll be answering it as myself, and times I'll be answering it from my work point of view. There's things that I'll know as I'm an owner-occupier and things that I'll know from the work I do.

R: Well, obviously I'd rather it was mainly your opinions and your experiences. It would be great to use your knowledge as well though.

I: Yep, okay.

R: So do you consent to participating in the research then?

I: yes I do

R: So I'm ever so sorry to put you through this on the phone but like I said I just want to get your opinions so maybe we could start by you telling me about yourself and how, maybe how you started working for **Personal information concealed**. Would that be okay?

I: Okay, **Personal information concealed**. The advantage of that was that because it was bought unbuilt; they could build in my access needs in at no extra cost. So that saved me quite a lot of money. I haven't got huge access needs, its basically level access as a wheelchair user. That was the main thing that I wanted. So I discussed this with the sales rep, told her what I wanted and they went ahead and I signed a contract. It was a part

* The name of the informant has been changed to ensure anonymity

exchange deal, so I signed a contract and off they went. In quite a sad way I kept going round and taking pictures of the bungalow as it was being built. When they built it they said you can come and have a look at it, and I drove around the corner, and I was quite shocked to discover that the driveway was like the north face of the Eiger, and all the other driveways on the plots I'd seen were level. Nobody had pointed this out on the plans. To give you an idea of how steep it was, to drive up it in the car, you had to accelerate. It wasn't a gentle gradient. So I realised straightaway that I couldn't move into this house, and I'd already signed up to it and everything, so I was like, what am I going to do cause they've obviously bought my flat off me, so technically it's theirs. So I agreed to go and look in the house, inside the bungalow, just to have a look at it, and I went in and they hadn't carried out any of the things I'd asked for either, apart from lowering the light switches. There was about a six-inch drop when you went in the door, down to the floor, it wasn't levelled off or anything like that. So they hadn't done anything that I'd requested. For about four nights I had no sleep really, wondering what was going to happen, so I went to Barratts and they agreed to move me to another plot at no extra cost. They did a good PR job I suppose. So they moved me. The plot that I got where I live now was bigger; it's actually worth about a £1,000, £2,000 more, it's the same close but a better location. Then I got them to install burglar alarms and they ensured they carried out the things that I'd asked them to do this time. So it was quite a traumatic experience but it turned out really well. But it made me think more about housing, and I thought if I hadn't been quite so determined that they should do something about it what would have happened to me? You know, that kind of thing. At the same time I was attending a what was called a Wheelchair Housing group, although wheelchair housing wasn't a good name for the group because it wasn't just about wheelchair users. That group was run by the local authority and **Personal information concealed** as a sort of joint venture, and they put a bid in to the housing corporation for an innovation good practise grant to look at bringing housing and disability issues together in the city, 'cause there was lots of work going on but it was all fragmented. And so that's how it started off really, I didn't apply for the job because it was only an 18 month temporary contract, I said I would really like to do that job but its not worth giving up a permanent job for an 18 month contract, so they said have you thought about secondment. And so I got that job on secondment and that was the start of it. At the end of that eighteen months we'd recognised there was a need for a disability housing service in the city, and we got funding for that and ended up doing it. But again it was the personal bid that actually generated a lot of the interest in it, I'd always been involved in disability issues, but that actually pushed the housing side of it very much to the fore. And as a result of that, one thing that I did when I got into post was to produce a leaflet on tips for looking for houses that you could actually hand in to somebody and say look, I need this, this, and this. I didn't want the same thing to happen to somebody else, that had happened to me. So that's how it all started.

R: That's a really interesting story! Have you actually come across anything to do with disability and mortgages in your job?

I: Well when I bought my flat I got, '81 I think I moved there, to become an owner occupier, one thing I insisted on, not because of my physical condition but because I didn't agree with it, I didn't see why I should have to have a medical, to get a mortgage, I had a job I was earning...

R: So they actually asked you that?

I: Well some of the mortgage lenders at the time did. And one of my friends who is a wheelchair user, he'd gone to a company, National Provincial I think they were called at the time, and he didn't have to have a medical. I said well that's the sort of company I want to use so I actually deliberately went to them because they didn't insist on a medical, they did it on income.

R: Yeah, which is what should be done. This is what I'm looking at you see, so shall we start the interview?

I: Sure

R: Okay, basically I'd just like you to discuss your current living situation, I mean you've already said that you live in **Personal information concealed**, is that suburban?

I: Yeah, very much I'm afraid yeah. [researcher laughs] It's a two bedroom semi-detached bungalow in a small market town.

R: And do you live with anyone else or are you on your own?

I: No, single

R: How about your past living situation. Before you bought this house where were you actually living. Were you renting, or living with parents?

I: Okay, going back to living with parents first, my, I actually lived with my Grandma who'd got a three bedroomed, semi-detached house, and well when I was younger I used to be able to walk up and down stairs *a bit* and then since I couldn't walk I used to have the front room of the house, like a student bedsit basically. So, a bed, desk, tv and all that in there, and I stayed until I bought my flat. I bought my flat and at the time I was living with somebody and so we shared a one bedroomed flat, and then we split up and I bought the bungalow.

R: Okay

I: So I bought the flat and then the bungalow, so I've never rented it's always been from college halls of residence until I went there.

R: So you've never experienced renting then [laughs]

I: No, not at all, no.

R: You've probably heard the saying, 'home is where the heart is', and I know to me the home is about more than just a house, what does it mean to you? Is it about more than bricks and mortar?

I: Where I live none of my neighbours houses are accessible because of the time they were built, they've all got steps up to. So I can't get into any of their houses. And a lot of my friends houses I've never been into either because they've either got steps into or you go to a house party, the first thing you've got to say is where's your loo? Is it upstairs or downstairs? And that sort of makes a huge difference to if they come to you or you go to them. When you first meet people, if you know friends really well, it's a lot easier for a bloke than a woman.

If you went to a party, you took two bottles, one to drink out of and one for urine. But if you don't know somebody, when you first meet them, it's quite difficult to even discuss doing that, you don't really want to be discussing that when you first have to go somewhere. So, that does have a big influence and what you do really. And also we used to do this thing in training, we'd say to a group of people, right, if I was coming to your house tonight, could I get into it? Just through the front door? And you might get half the people putting their hands up. Then you'd say ok, I'm in your house, forget whether there's steps or not outside. Could I get to your bathroom? And you might find it would be a different ten per cent or whatever. And then you'd go well I'd want to stay for the night cause I've come from a long way away, and you'd find that that might be another different ten per cent. So, you might be friends with person A, but person B has got the accessible house. And obviously you don't make your friends on the basis of accessible houses! [laughs] I mean houses are improving, now in **Personal information concealed**, a new house built has to have access at the ground level, so it does mean at least that you can live next door, and go and see neighbours, friends or whatever like that. But there's a long way to go with that obviously.

R: It is improving in a lot of areas now though isn't it, thanks to organisations like yours. I'm thinking about my house now, it's got steps up to the door.

I: You should move house!

R: Well, what about the area you live in, is that important to you? Do you like the area you live in?

I: Yeah, very much so. One of the reasons for moving was the area, I mean where I used to live, it was a block of six flats and I used to park at the back of the flats, then leave the car there and so it was a communal car park. I'd get down to the back door and have to go in, but near the end, it didn't seem very secure. The area was sort of going down hill. I used to leave a wheelchair outside, chained up to the walls, so I could get out of my car straight into the chair and then keep another chair in the car. The wheelchair got stolen a couple of times, and just things like you start thinking it's not very safe getting in at night. Because you're in a block of flats, people don't really bother with you. In a way, you don't know them, they don't know you. Where I live now, I don't know a lot of it. I know the next door neighbours really well at either side. So stuff like, a couple of years ago there was a...I fell out of my chair, and they had to break down the door to get in the house but you know, the neighbours came out and said oh, cause they saw the ambulance arriving, so there was that bit of concern that you wouldn't have got in a sort of big area really. I mean that's quite nice. Strangely I don't know the town very well because it's quite an old market town, not very accessible, so I tend to live there but do all my work, shop and social life in **Personal information concealed** which is more accessible. It sounds quite common for a lot of people anyway; you live outside in suburbia and travel in when you want.

R: So do you have any idea of where you would like to be living in the future? Do you have a future ideal?

I: It depends on money really, I mean obviously Florida would be nice [laughs] If I actually had quite a bit of money I would quite like the idea of having a house with a big though-floor lift in because I think it's quite nice to have an upstairs. And at night you feel a bit more secure. Or just having that choice. The problem at the moment is most of the accessible

houses are the small, box size houses. My sister's got an old house in Derbyshire, brilliant, loads of space to get around in, but in terms of access it's been a nightmare, 'cause its just so old, and got all those problems. So that's a problem you always have if you're a wheelchair user. Older houses are better cause you've got more room but there's the access problem.

R: The rooms are always so much nicer, with high ceilings in old houses.

I: Well that's right, but actually I'm not keen on that. Now whether that's because I've always seen them as inaccessible, therefore I don't like them...so there's never been that choice of well that'd be a nice place to live, because it's just never been possible. So you tend to go for everything new. I don't know if that influences what you like or not really. Or maybe I'm just like that! [Laughs]

R: Just personal taste!

I: Well yeah.

R: So would you like to continue being a home owner?

I: Maybe when I'm old and decrepit in another few years, sheltered housing could be an option. That happened to my Grandma, it really retained her independence, she was 82 towards the end and she'd gone from semi-detached three bedroomed house, which just got too big for her. On the other hand, my bungalow's small enough so that you think well, it would actually be quite difficult to not be able to cope with it, you know. And you can get personal assistants in, you can get cleaners and things like that so, yeah I don't see myself going towards the rented sector at all.

R: So you see homeownership as a positive thing then, or...

I: Well, yeah. I mean there is obviously security, I think the only down side which I'd never really thought of until recently is things like repairs and decoration, which obviously costs money to do whereas if you'd got a landlord, or a good landlord anyway, then those things get done. And obviously decorating in a wheelchair is quite difficult. Or you have people decorating around you, they move all the furniture away and you can't get round it. So I tend to get my decorating done when I'm away. Which is quite nice cause you come back to a newly decorated house!

R: Sounds like a good idea, have a holiday and decorate your house!

I: Exactly, yeah.

R: So are there any more positives you see to homeownership. Nowadays it can be seen as something to do with status...

I: I think the positives, particularly for me as a disabled person, is that it's kitted out how you want it, that's the big advantage. You don't have to struggle, whereas if you're sort of moving around place to place, you've got to get your access needs sorted out which is quite difficult. So that could be why it's positive, cause its less hassle. And I guess you're right about the status, there's the fact that I've got nephews, nieces and nephews, who you think

well you've got the property to leave to them if anything happens to you. There's that kind of side to it as well.

R: Could you discuss the process of finding the home you wanted to buy, I mean you've covered little bits of that but things like when you decided to start saving for a house, how long it took you to find.

I: Well when you're working, that wasn't too bad, the financial side, and obviously because I'd made some money on the flat, which wasn't so bad, I mean part exchange definitely made the process easier, without any doubt. The biggest problem was actually going round the houses because you just couldn't do it on your own, like with an estate agent you had to have somebody to go with you. I remember my friend went lugging me down these steps to see these inaccessible houses to see whether you could possibly do anything. **Personal information concealed.** He actually got me in but it was that difficult to get out I had to actually get out of my chair and crawl down the steps and then get back into my chair, so it was a very dignified exit! And then we started thinking about design, I would guess that if you looked at a survey of most people who are in bungalows, quite a lot of those people would be old or disabled people, so why would you want to build five steps?! Why would you want that? It made no sense really. So that was the hardest thing, just going round, and obviously trying to think about, well, if I knocked this door down, if I knocked that down, could I put a ramp there? Obviously I'm not a surveyor or anything like that so you look at things and you try and get an idea of what you think you could do. [pause] oh, and some of the attitudes were quite interesting as well. I went into a Barratts estate, and I did actually buy a Barratt's property in the end, but it's a different estate, and this guy, he was a rep, he was like "Oh, we had one of you wheelchair chappies in the other day", implying that we are all the same. I went round the property and it was really weird because I went into the bathroom and I thought there's no door on the bathroom, and I actually thought is this some new continental design that I don't know about? I worked out they'd taken all the doors off to make the property look bigger!

R: Really?!

I: Yeah, they'd done it to let more light into the property, and since then I've found out that a lot of times they put three-quarter sized beds in to make the rooms look bigger.

R: I didn't realise that. It makes you more aware doesn't it?

I: Well, that's right yeah. And you start thinking, well, if there was a door here, would it open inwards or outwards? Would I be able to get in and out of the bathroom? So you realise that some of them are just completely inaccessible. But if you'd had just a quick look at it you might have thought it was suitable. So you have to be very careful.

R: So it took you quite a while to find the house you actually wanted then?

I: Yeah, I can't remember how long it was, and also I asked the estate agent I said, right I only want properties that are either ground floor or bungalows and they just sent you everything. I mean, I think that's true of everyone, from what I understand but there was no thought about what I actually want, so you'd get upstairs flats sent to you and stuff like that, it was just a waste of time.

R: So, have estate agents been a problem for you then? I mean, they've got a bad reputation anyway haven't they!

I: Yeah they have.

R: Although I spoke to someone today who said that he'd found estate agents very helpful.

I: Well, when I first started this post I did a survey on estate agents in **Personal information concealed** and I went to them and said I'm trying to do some work with disabled people, would you be willing to get involved in this? It was very basic stuff, I wasn't asking them to commit to a lot of things, and virtually most of them just completely ignored you. I've spoken to individuals since and one guy went into an estate agents in a wheelchair to buy somewhere and was told 'go to a housing association'. I was just like, 'what's that about?', they just assumed because he was in a wheelchair that he couldn't afford accommodation.

R: I didn't realise it was that bad at all

I: Well I don't think it is every time, I mean obviously that was that person's experience of it. But it's interesting this year with the changes to the Disability Discrimination Act in October, that should have a big impact on estate agents, I mean a lot of the premises you can't get into!

R: Well, it depends if they do implement the changes doesn't it?

I: Well, that's right, but if they don't they will be sued, and it's quite clear that that can happen from this year.

R: That's brilliant then, I hadn't realised that.

I: Well from October service providers have got to have looked at what they are doing about their accommodation. It doesn't mean that from October it's got to be accessible, but it means that they should have a plan of what they are going to do. But that can't be a plan for the next ten years, they are expected to do it within a reasonable period of time, depending on the size of the property, the size of the business. So if it's like a national estate agents, they'll probably be expected to make their places accessible, a small one with five steps in a market town with a small turnover might not have the same requirement on it, but it's going to be an interesting period of time.

R: Definitely. So, what year did you say that you purchased the property?

I: The flat was 1981 and the bungalow was...no, sorry, the flat was 1988 and the bungalow was 1994.

R: So can you remember the price, or the price range of the flat and bungalow?

I: The flat was £17,000, a one-bedroomed flat.

R: That's quite cheap in this day and age, even for a flat!

I: Yeah, that's right, and it was quite a nice flat, it had a separate lounge, bedroom, kitchen, it was like an apartment style. And the bungalow was £56,000.

R: [laughs] that's cheap too!

I: I know, it's doubled in price now!

R: Yeah, I can imagine!

I: Quite a good investment really!

R: So could you just tell me about the mortgage you applied for? Maybe the type of mortgage, and the places you applied to?

I: It's fairly straightforward really. Initially, with the flat it was National Provincial, I actually lived in Scunthorpe at the time so I went through them, and that was quite easy. I got an endowment mortgage, when everyone had got endowment mortgages, and knew no better. Since then I've got a Financial Adviser, so I've changed the mortgage two or three times to get the better deals as it goes along.

R: So, did you say that was a bank or building society?

I: Building society, National Provincial, I think they've gone now, or changed their name, but I can't remember what they're called now.

R: Okay, and did you have to join a mortgage protection plan, or critical illness cover?

I: Well, I got all the details being asked to join it but I wasn't made to. I didn't take it, at the time I was working for the Civil Service so it was as secure job as you're going to get. Actually, the one reason I've got an endowment mortgage is because I thought it may be difficult to get health insurance with being disabled anyway, that might not have been the case, but I didn't want to have to go through all that kind of stuff. So I thought that was the easiest way, so if anything did happen to me you don't leave any debts to your family and stuff like that. So that was the reason I went for an endowment.

R: I mean some places do ask for life insurance don't they.

I: They try and sell it, but I haven't come across it as being a compulsory thing, but they say things like, if you take insurance out with us it's cheaper, and things like that don't they.

R: So what about information on your health? Did you say that you were asked for a medical earlier?

I: No I was aware that other people had been asked and I just didn't agree with that.

R: So you went with a company that you knew didn't ask for it?

I: Yeah, and I said to my financial adviser, look this is the range of the companies I will consider, but if they want a medical forget it. I made that really clear.

R: So you didn't even come across that then?

I: No, I knew it was out there and that some companies would have asked but I worked around that 'cause I knew that they did it.

R: Right. Just a few more now.

I: Not to worry.

R: So, could you describe your overall experience of the mortgage application process. Just an overview, was the information you needed in the required format, did you receive adequate financial advice...

I: Well, for me, I haven't got any particular access requirements in terms of needing it in a required format or anything like that so from memory that was fairly straightforward. Certainly since I've been with a financial adviser, I mean he does most of the work. Also, they come to my house, so it saves me visiting somewhere else. I mean, it's just easier for me than having to leave work and go somewhere else, cause he'll come to you. It's quite a good service as far as I'm concerned.

R: So he sorts everything out for you?

I: Yeah, I choose which options I want and then fill in the forms accordingly.

R: So overall you found it an easy experience then? After actually finding the house?

I: Yeah, the actual mortgage process wasn't difficult, but then again I'm working so it shouldn't be difficult really. That's the trouble, if you do have money, you're lucky, you've got enough to buy if people want to sell you things, it's not really difficult. The difficult thing I've found is, touching on my job rather than me, is lots of people who *need* to access a mortgage. There's people with learning difficulties whose parents are getting older and they can't stay in the house. They can't get a mortgage because although they've got money, it's benefit, and people don't take benefit into account a lot of times.

R: Right, that is something I'm interested in. I mean, were you receiving benefits, and were they part of your income?

I: Yeah, I still get Disability Living Allowance, which is obviously non-means tested. But certainly in terms of income, my financial adviser is quite happy to take that into account to see how much I could borrow, which is quite a positive step really. I don't think it's so true for people on Income Support or other benefits. Cause, yeah they could still get a mortgage, I mean I used to be a welfare rights officer, so I mean you can actually get a mortgage if you're on benefit but actually getting someone to lend you the money if you're on benefit is a different kettle of fish really. That's something I would like to look at in the future, you know, whether we could actually do more to help people get on the homeownership ladder really. Because a lot of disabled people don't even think about owning their own home, they don't see it as an achievable aim for whatever reason.

R: Yeah, I've been coming across that...

I: It's like, there's a report from the Joseph Rowntree Foundation on young people's housing expectations in Scotland, if they're disabled, that's quite interesting...

R: Yeah, I've read that...

I: What I thought was good, or what it showed, was that people weren't looking at owner occupation, whereas the majority of the population would think about that, disabled people *weren't* thinking about that.

R: This question is quite personal now so you don't have to answer, but could you describe your financial situation at the time that you applied for a mortgage? Things like your annual earnings at the time, but we could put them in a bracket if you want?

I: Okay, could you give me some brackets?

R: Under 10,000, 10,000 to 15,000...

I: Right, it's the second one

R: And you applied for the mortgage on your own?

I: Yeah

R: At the time did you have a good employment history?

I: Yeah, I have got a good employment history, I've worked with the Civil Service in the same job since '81.

R: Okay. So is there anything that you would like to add about the mortgage process that you think I haven't covered, or that you think is important to be said in this research?

I: Not so much for me, but the lack of access or information for people. I think if someone who was deaf or blind, for example, walked into an estate agents tomorrow and said 'right I need some information in a different format', I don't think most of them would know where to start, and I think that's a huge problem. Or for someone with a learning disability, no one's even thought about providing information in anything but standard format. And obviously lack of access to the premises, I mean that was something that I did find, I mean you couldn't just go round the estate agents 'cause you couldn't get into most of them anyway. So that's still as relevant. Obviously, there's more use of the Internet now and things like that, to look up properties, but actually getting into these properties, even if your looking at buying a currently inaccessible property, I mean how do you do that? How could you even begin to think about how it might be made accessible if you can't get any initial...I mean if you thought about buying a house and putting a stair lift in, how can you buy a house without knowing what the top half looks like? I guess one way round that would be good plans, or to take digital photographs to give you a better idea. But I certainly wouldn't want to buy something where I couldn't see...

R: Based on digital photographs...

I: Well, yeah, I mean would you buy a car on that basis? So I think that's a huge problem that disabled people face. I think what a lot of disabled people do learn is to be creative, to think well I can do this and I can do that...I mean for me, even height, obviously you can't

reach anything higher up so you need more floor space to have things lower down. Or you try and get things on shelves that you never need again. The book that you read five years ago stays on that shelf until somebody comes round!

R: [laughs] So, just finally I need a couple of personal details which might be useful when I'm looking at the information if that's okay?

I: Okay

R: So, your age, you don't have to tell me exactly but...

I: Oh...I'm 44

R: That's not old

I: No, 24

R: So, what did you say your occupation was?

I: I'm a Disability Housing Co-ordinator...that doesn't sound like anything does it?

R: It sounds very professional! And what is the postcode of the area you live in?

I: It's gone out of my head now! ... **Personal information concealed.**

R: Right, well that's basically it. I'm going to type up a transcript of the conversation, would you like to look at that?

I: It would be useful for me for future reference really.

R: And you could also change it if you felt like I had misinterpreted something...so shall I email it to you?

I: Yeah, that would be fine.

R: And if I had forgotten anything, would I be able to talk to you again?

I: Yeah of course you can, no problem.

R: Well thanks for your help, I really appreciate it.

Appendix Nine

Interview Transcript: STEVEN

Transcript removed at the request of the informant.

Appendix Ten

Interview Transcript: **PHILLIP***

R = Researcher

I = Informant

Explanation of the project and reading of consent form.
Consent obtained.

R: Could you just discuss your current living situation, so things like the area that you live in, the type of housing, things like that?

I: The present one?

R: Yes

I: I'm living in a bungalow, **Personal information concealed**. We came over in 1983 and paid £25,000 for it...I don't know if that's any interest?

R: Yes it is. You said you lived with your wife didn't you?

I: Yes. My son, he lives in London, he's working down there.

R: Right, okay, so you have just one son then?

I: Yes.

R: Are you happy in your house, and the area?

I: Oh yes, I'm happy in the house and the area. I'm 85, 86 next July. My wife is 78 and we've been living there since I retired. I worked as a telephonist in the bank, Barclays bank. Prior to that...do you want me to rabbit on?

R: Well yes. I don't want to direct you too much; I'd prefer it if you tell me whatever you want to tell me.

I: Well, I'll give you a brief history.

R: That would be good, I'd like to know your past living situations, so that will be helpful.

I: I was born...

INTERVIEW INTERRUPTED – BRINGING CUP OF TEA FOR **Personal information concealed**.

* The name of the informant has been changed to ensure anonymity

R: You were talking about your history...

I: Right, my family were in business, we had a rough time. The thing is, my father was an apprentice at Printers engineers, so his uncle was a managing director of the firm, although he left school at eleven and went to a local board school and he was sacked from the board school because my grandfather was a coal merchant, did a bit of haulage and my father was made to take the horse, take a load of bricks from A to B. When he got to school, it was one of the old board schools and the gaffer gave him the horsewhip, the whip, caned him, sent him home. His hands were so scarred that my grandfather went back to the gaffer and took the horsewhip to him. Anyway, my point is that later my father was an apprentice at this firm of Printing engineers. When my great uncle died a man took over who wouldn't give my father a rise so my father said 'all right, I'll start on my own'. So, I was born in 1918 and my father's business was established. Of course we were a small business going through the war and we had our ups and downs and I attended a blind school because my sight was...Is this relevant?

R: You just tell me what you want to, I'm interested in your story and appreciate you telling me.

I: The reason I was blind is because, in those days, in 1918 in July, things weren't as they should have been, so the nurse didn't cleanse my eyes properly so that caused a blindness. I had some operation which brought a little sight back and I attended a blind school. Now in those days, while one or two people did do very well I was a slow beginner and a bit lazy, and I left that school at 16 with an acumen of an eight year old. I was interested in most of the people who trained to do basketwork, I loathed it, and so I started as a music hall artist. I had a bit of music and my brother bought me an accordion and I won an accordion championship, and also played the harmonica. I went to see a bandleader from Bridlington and he launched me as a musical artist. So I opened my first current account at Barclays bank, with a noble sum of 30 bob. That was in 1937, and in those days it was totally different. When you got a statement or cheque vouchers it came in a sealed envelope with a plastic seal on...it's amazing.

R: [Laughs]

I: Anyway, so I had a current account from 1937 and I toured as a musical artist up to 1945 when I married my first wife. We lived at home with my parents for about two years and then that was when I got my first house. I had no difficulty in getting a mortgage on my first house because from about 16,17 my brother advised me to open a small account at the Halifax Building Society and contribute about 5 bob a week or something like that, which was a very small amount, although of course money values are different. He said that by the time, in about 15 years, you'll have a little nest egg. So, probably having done that, there was a house came up, I think I paid £750 for it. I had no difficulty in getting a mortgage with the Halifax.

R: So that was in 1947?

I: Yes, and so eventually the house was paid for but unfortunately, when my son was 8 years old...whilst I was at home I settled down as a music teacher, and I taught the accordion and did local semi-professional clubs and dances and that with a little band. I continued with that until about 1951 when my type of music was going out and all the pop music and guitars are

coming in, and also television. So I thought I'd probably better get a job as an anchor so I trained as a telephonist.

R: Right, so that was in 1951?

I: Yes, I was a telephonist, I tried to get a job in Wakefield but I couldn't, but the Remploy opened an office in Wellington Street Leeds, so I worked there and they moved their offices to Dewsbury road. And I travelled from Wakefield to Leeds from 1951 to 1967. My first wife died unfortunately in 1961 and so my son and I went to live in the old house with my family until 1968. I don't know whether again this is relevant but in 1966 the local social worker said we understand you're letting your house. I'd let my house to some friends, and these friends took in lodgers. They said they'd got a man from Leeds who'd got a job at Barclays bank as a telephonist, could I find him digs? My gut reaction was blow me down, I've been trying to get a job in Wakefield, I've been travelling to Leeds all this time and they asked me to find some digs for somebody else from Leeds to Wakefield. However, I knew the lad and I thought well, I achieve nothing by being awkward, so I eventually got him digs with these friends of mine. Unfortunately for the lad, he used to go home at the weekend, I think he had family troubles, and anyway he had a cerebral haemorrhage and died.

R: Oh dear

I: Anyway, I was informed of this happening so I immediately rang the bank, I'd had an account with Barclays bank as I said earlier from 1937, so I got the job as telephonist there. And I still carried on doing semi-professional music at night, and I've always been a saver so there it is. So I managed to eak out a living. I couldn't do anything with the family business obviously, although my brother after the war, he did and he started printing bingo tickets and eventually got a couple of bingo halls and so eventually made quite a lot of money. A million or two...

R: Oh, I bet you regretted that! [Laughs]

I: I didn't, he died very suddenly and he had a big family of his own, I bear no resentment at all I guess. I've been able to paddle my own canoe. He did help me in the early days so there is no animosity or regret. So I worked at Barclays' bank from 1967 to 1983 and it was a good job I did because it provided me with a liveable pension. I worked 15 years at the Remploy factory and I get 6 pounds odd a month pension from them, but I get quite a reasonable sum from Barclays' bank. So I manage to live with the Old Age pension and that. And also, whilst I was at Barclays bank, they used to give a bonus, and you could take it out in shares or you could cash it. I took mine out in shares and left it and consequently, by the time I decided to find out the value of these shares the banking had changed so much, that whereas security did ex-staff accounts free, it ceased to exist so I had to get a financial adviser and I found that I had quite a reasonable amount of money, a little nest egg, so I was able to spend a little bit of it. So, here I am now, retired. I retired at 85 and my wife preferred to live in **Personal information concealed**. When I married I got another house in Cyprus Street in Wakefield. Again, I think from the proceeds of my wife's, she had a house, and mine, we were able to more or less by our house for about three thousand pounds in 1968.

R: So that was in Wakefield.

I: Yes, and then in 1983 things had gone up to about 25,000. But funnily enough, the back of our garden, the back of our house faced some people opposite; this was in Cyprus Street in Wakefield. There was a culvert and somebody had been messing about with it and consequently it flooded my garden. The people in the house facing ours diverted the water from their house onto my back lawn. So, this bloke said 'can you drop me 400 pounds while we have the flood removed' so I said 'oh no, I'm not going to do that', so I rang the local authority and they said that the flood was caused by this culvert and it was no longer the local authorities, it was the water boards problem. So, I said I want this seeing to and they waffled and they said they'd see what they could do, I rang again and they put me off. So I rang the Town Hall and said look, 'I'm trying to sell my house, I'm fed up of your bureaucratic rambling, I want it straightening out'. They said 'Oh, don't be like that' [laughs]. Anyway, I got a solicitor's letter sent to the people at the back and also to the Local Authority and of course they sent the surveyors down, and my own solicitor said that I was responsible if the water course was on my land...but of course it wasn't, so that was that. Ultimately, I got rid of the flood and so I sold my house for 25,000 and I was able to buy my Bungalow at **Personal information concealed** for 25,000.

R: Right, so you moved to the house that you are in now in 1983.

I: That's right. So is there anything else I can help you with?

R: Well, you've probably heard the saying 'home is where the heart is' and to me the home is about more than just a house. What does it mean to you? Is it about more than bricks and mortar?

I: Oh yes. I'm very, very fortunate. When I married Greeta, how I met Greeta actually, when I got the job at the Barclays' bank in Wakefield she worked at a bank in Bradford, and she was curious to see who had got this job in Wakefield. We found we had a lot in common, and we talked a lot on the telephone. She actually went to the same school that I did and she was friendly with one of the old teachers who had retired and so we arranged to go to their house and meet this teacher. It was a good excuse! And, I visited her quite regularly and we got married in 1968. At the wedding I said I'd met Greeta on the telephone and I'd been dangling on the line ever since! [Researcher laughs] She's a great girl, we've been very happy together and so that's our happy home. The house itself, we've done one or two improvements in the house. When I realised some of my investments, I had a financial adviser who helped to sort it and said that we should spend some of this. We looked at investing in some sort of insurance deal so that we could live in a home but we decided against it.

R: Okay, why?

I: Well, I've forgotten the terms now, you could probably get a few thousand pounds on your house, I think some insurance you could live in a home on the proceeds of that. But if you lived six months and died, they'd get quite a rake off.

R: So that was the main reason. It wasn't anything to do with not wanting to live in a home?

I: I don't want to live in a home, I'd rather pay for help. I've done a lot of entertaining, I ran an accordion band, and we did a lot of charity work. It gave pupils an encouragement to play, and so we did these old folk homes and I wasn't impressed with a lot of them.

R: No, the ones I have seen haven't been very impressive, but maybe there are some...I wouldn't want to go into a home more because of the issue of independence.

I: Well it's to stagnate if you are in a home. To varying degrees, some people are quite lively in these homes, but others seem to be sitting with armchairs asleep all day. I'm a little bit like that myself! [Laughs] But I do think one should try to be as active as possible. That's why I try and come here, because it's very good here actually. A lot of people are very friendly, and they're very caring here.

R: Yes, the people do seem nice here.

I: It is a very caring organisation, really genuinely kind.

R: So, how about the neighbourhood, does that matter to you?

I: Well, it's a nice quiet neighbourhood, I've got my little dog. I don't walk very far, I don't know whether you know the area or not?

R: You did describe it to me on the phone but I'm not sure I've ever seen it.

I: **Personal information concealed**. It's a little sort of suburban area, quite quiet. Fortunately, well we've had a couple of burglaries, but we don't get a lot of bad behaviour. Occasionally one or two people have had stones through their windows, but on the whole it's very quiet. I think that the fact that both my wife and I, well my wife is partially sighted, she can't see too well, and I can't see at all, I think people are diffident about approaching disabled people. Although our neighbours next door, in the other half, it's a semi...they are always very helpful and friendly, they are quite pleasant. But I think, on the whole people are more insular. Even in semi-detached dwellings, as against people in streets, people condemn people in streets but they are far more neighbourly. And also, you could leave your front door open in those days! [Laughs]

R: Well, I live in Woodhouse, I don't know if you know of it? It has quite a poor reputation, and you definitely couldn't leave your door open! In fact, we have bars on the doors and the windows.

I: Almost like living in a fortress! It's very unfortunate.

R: Well, maybe one day I'll move out of the cheaper areas.

I: When you're a financial wizard, and you've got your millions! I tell you what though, you know the **Personal information concealed**? They are making that into flats. I don't think I'd fancy that in the middle of the town.

R: I know, but even here on **Personal information concealed** they are building apartments right next to a busy main road.

I: I know in Islington in London, when I used to be working in that area, I stayed in digs round there and you have the old big terraced houses, and they were bed sits at that time – a bit of a rough area. And yet, I understand that they have tarted it up a lot. My nephew works

as an architect in London, and I think in the 60s they began to improve the Islington area and that became quite an attractive neighbourhood.

R: Well, they are regenerating so many London areas now. People want to live nearer to the city near the facilities.

I: I think in London there are rough areas all over. I think round the East end I understand they've altered it, I stayed at some digs not far from the Black Wall tunnel, and of course it was derelict then, it had been bombed. I was fortunate that I worked in London at the end of the bombing, and towards the beginning of the doodlebug. I had a fairly quiet time there from about 1942 to about 1944, just before the doodlebug started [pauses] I was just thinking where I could pick things up from, I'm afraid I'm a bit scatty.

R: I'd like to try and get an idea of how you see homeownership, because in this day and age owning your own home is seen as quite important.

I: Well, I'm glad I've got a house, obviously because it's the only asset these days that is appreciated in value. I always think savers have had a raw deal. I get Income Tax Allowance because of my blindness, but I pay full local rates, which I think is about £900 a year. The accommodation I have in the bungalow, I have a lounge, and two bedrooms although I made one into a, well it was a dining room but I've got a small grand piano in there and a computer so it's become a bit of a glory hole really. And then we have a small bedroom and kitchen and bathroom. And a garden at the back and a lawn at the front. We've had our drive paved, we had a new small marble fire place when we were able to realise some of our investments, so we've got it quite nice. It's only very small, quite unpretentious, but I'm quite happy. And it's big enough for the two of us; we don't do a lot of entertaining. We've only one bedroom, although we have a bed if a relation wants to stay. So we are more or less living on our own, we are very happy.

R: So do you think there are any disadvantages of homeownership.

I: I don't think so, the only thing we are having is, we have an alarm system. Now, what they call the bell, the hooter, that's gone wrong. We enquired at the alarm people and they said that it is going to cost us one hundred pounds. Now, this alarm system doesn't connect us with any call centre so we are enquiring to have a new alarm system. I think I'd prefer to own our house, because if you're dependent on a landlord you're not going to get much done. And all right we have the responsibility, but we've been able to manage to keep the thing reasonable, you know in decorating and that sort of thing, and any repairs needed doing, we've managed to cope with. And so, we've managed really, touch wood!

R: So homeownership is quite a positive thing for you then?

I: Oh yes.

R: I think a lot of people would agree with you nowadays, although a lot of people do still rent.

I: Well I've never rented any property actually. As I said, I bought my first terraced house in 1947. Well, I let my own terraced house. As a matter of fact, these friends of mine, he had a mobile shop and I lived at a tiny village somewhere outside Wakefield, I've forgotten what it

was, but it was a little row of houses with a little shop at the end. It hadn't many prospects, and he went bankrupt and they had to sell the house and had nowhere to live so I said you can rent mine, because it's available. So those are the people who found digs for the man I told you about earlier. And eventually they decided to buy it. So they bought it from me. So that was that. But I think I was going to say that I think savers have really had the wrong end of the stick. The average saver, apart from financial manipulators, because I think when decimalization was proposed, old Harold Wilson said that the pound in your pocket won't be affected. But when I was living in the house in Cyprus street I was having oil heating, and I used to pay about £35 for 500 gallons of heating oil, or something like that, but in the short time between 1968 and about 1971, it shot and shot and shot until it was about 120 quid! So it seemed unfair to anybody who had a small business or a little post office, and they'd worked all their life in a little business and managed to save anything from say 30-60,000 quid, and say 'right, I can retire on that! It's a nice little nest egg!' but between 1968 and the present day inflation has depreciated money value to such an extent that £60,000 is nothing. So I do think that poor old savers have been let down. But I regard a pound as a shilling, and a ten pound note as a pound. In the thirties, obviously two pounds was a living wage. If you were earning three pound ten a week, you were well off!

R: It's quite amazing really isn't it!

I: Yes. For example, going to the market on a Saturday night with eight pence you could get a big paper bag with a rabbit and some vegetables, potatoes and things in!
Well, housekeeping is quite a bit now. Probably about £90-100 a week.

R: That is quite a lot.

I: Well, we don't skimp on food, I get through a bottle of gin a week. Only at night time, I'm not an alcoholic. But we don't skimp on food. I mean, all right, we get some things from Marks and Sparks, but you don't have anything to throw away, so there's no waste. And my wife likes to cook a meal; we don't have ready meals. Only occasionally. We have our main meal at lunchtime. Well touch wood, we do manage. My only problem now is that our Post Office is closing. Now with the Old Age pension I get an allowance, Disabled Living Allowance or whatever, I've forgotten the terminology. I get this in addition to the Old Age pension, and my wife's Old Age pension. We manage to live on that and my Bank pension I put in the bank and that helps to pay rates and the telephone and things like that. That's all on standing order. But now that the Post Office is closing we are going to have to have our pensions paid into the bank and probably open a separate account to deal with the housekeeping expenses, day-to-day living expenses which is a damn nuisance. I went to the bank the other day and they have 'Personal bankers' nowadays, or whatever they call themselves. We went to go and open another account and one of the questions the girl asked was 'Can you tell us the value of your house?'. And I said, 'whatever has that got to do with anything? We've got a little money in our accounts anyway and we want to open another one which we are going to deposit money into, not to borrow. Why do you want to know the value of our house?'. And she said 'Oh, the computer wants to know'! It's ridiculous. I use my Barclay card; I don't like to carry money around with me. I don't know how I'm going to get on with this pinch. I manage to sign my own cheques; they've never returned any. And the machines aren't like phone pads...they said they would be, so it's quite difficult. But people might see what you're typing in.

R: I thought the same. You could have someone peering over your shoulder at the number you type in.

I: Well this is why I don't fancy using one of these machines.

R: But don't some machines still request your signature instead? Going back to the personal banker, asking about the value of your house. It's quite linked to being asked all sorts of information that you didn't think was relevant when you apply for a mortgage.

I: I don't think we did tell her, and she admitted that it was the set up that required it. Actually values fluctuate anyway.

R: Especially in the last few years. The value of your house has probably gone up quite a lot.

I: Well it is. There was a house down the road that has been valued at £130,000. To me it's ridiculous because it reflects the value of the pound in your pocket, if you get my point. And it's had an adverse effect.

R: Sorry, I can't remember how much you said you paid for this house on **Personal information concealed**.

I: Oh, £65,000.

R: Right, so it has more than doubled in price.

I: The house we bought in Cyprus Street in Wakefield was £3,000, and was sold for 25,000. And we wanted this bungalow, it was available and bought it for 65,000.

R: And you and your wife were both in full-time employment at the time weren't you? Working in the bank at the time.

I: Yes, I was working for Barclays at the time. I had just got the job at Barclays bank but I had the proceeds from Cyprus Street more or less paid for the house in **Personal information concealed** in Leeds. So we didn't require a mortgage for that at all. Although the conveyance...[Laughs]...the reason I'm laughing about that is when my family were in business, my cousin wanted, the house we had down some part of the property, so I bought it. A friend of mine, he was a solicitor, I knew him very well, we were on first name terms, I said with the conveyancing and that, could you handle it with, he said oh no, we need to charge your cousin the same conveyancing fees as you. So my cousin was rather peeved about that and said 'blow it! I'm going to get another solicitor!' And it seemed unfair because in a way the family data shouldn't have any searching to do because we'd dealt with them you know. I paid the conveyance fee for my transaction. It's just strange because I would have thought that one conveyance fee would have dealt with both clients. So that was it. I've forgotten what led to that...

R: What were we talking about? I can't remember now! [Laughs]

I: You're going to be none-the-wiser after this!

R: I will be wiser! Although I am confused about something. You said that you didn't need a mortgage really. You said that you sold the Cyprus Street house for £25,000 but that you bought the one you are in now for £65,000.

I: Sorry, £25,000. Did I mislead you?

R: No, I thought you said £65,000! So you didn't need to have a mortgage?

I: No, it was a straightforward transaction.

R: So, in that case, did you have a mortgage for the Cyprus Street house? I just wanted to find out a little bit about the mortgage process.

I: I don't think I got a mortgage for the Cyprus Street house either. My wife had a house in Bramley, so with both her house and mine, we managed to get Cyprus Street, although we had it in both names. We have our own accounts. So we didn't get a mortgage for Cyprus Street or for the bungalow, the only mortgage I got was for the terraced house in 1947.

R: So, I know it's a long time ago, can you remember anything about the type of mortgage you got?

I: It was a straightforward mortgage, we got the surveyors...we had to pay blooming estate agents fees.

R: You said you used the Halifax didn't you?

I: I think it was the Halifax, but I don't know now, I'm not very helpful! I think it was the building society. It was so long ago, and it was with my first wife. But subsequent property I haven't needed a mortgage, I've been able to get a straightforward transaction.

R: So do you remember whether you had to fill out any information on health or anything like that?

I: I don't remember anything about health checks. I think I had to have a medical when I joined the bank. Whether I had to have a medical for the house, I forget! I'm sorry, I can't help you on that.

R: How about finding the house then? How was that? Estate agents and all that.

I: Well, I have mixed feelings about estate agents. When I got Cyprus Street, they said that they wouldn't budge on the £3,000, and the fella who I bought the house from, when I got in there he said it had been re-wired. My wife's brother happened to be a former electrician for the YEB and we were anxious to get this house, but when he looked at the wiring, the fella had done it himself and he'd done mains wiring with just two wires instead of an earth, and he could have been prosecuted. I had a surveyor and he must have done a very cursory glance at the thing because he didn't twig the bad wiring.

R: So did you have to have it all re-wired?

I: My brother-in-law re-wired it.

R: So what about other experiences of estate agents?

I: Well, they didn't work on my behalf you know, they didn't waste any time, didn't try to barter the other fellow done, so I didn't get any help at all from them. The first house which was 750, we saw a notice in the window, went to see the people living there, and it was only because they had put it in the hands of an agents which meant we had to pay the fees. There was a thing on the radio saying that anybody could set up as estate agents. There was an agency for estate agents, but you weren't obliged to be a member of the association.

R: Some of the other people I have interviewed have had negative attitudes about estate agents. One person said that they didn't have the information in the required format.

I: Well, fortunately, we didn't put Cyprus Street in the hands of an agent. My wife wanted to live in **Personal information concealed** and we looked all over the area for about twelve months, and we did try the estate agents but we found a bungalow and we didn't go through the agents. We didn't think we were going to get it because we were in a chain, but we did in the end. We tried agents up and down the area at the time, but we got nothing from it.

R: And did you make any adaptations to the bungalow before you moved into it?

I: Well, we built a conservatory at the back which we use as a dining room because it is adjacent to the kitchen. It gets a bit hot, like an oven, we were thinking of getting one of those fans. And we've had double-glazing.

R: So, overall, do you think that you have received adequate financial advice?

I: I think so, and having the financial adviser has been useful. Phillip has been very good. When the Securities in the Bank only told us half the tale, he was able to get the truth out of them.

R: So, do you think there is anything that should be improved in the house buying process?

I: I think it depends on the surveyor being a reliable man. I think the one we had wasn't very good, he was a bit slack. He noticed a problem with the pathway, but not with the wiring. Is there anything else?

R: Well, you could just tell me if there is anything important about the house-buying process that you think is particularly important that you think I should look at. I want to be able to focus on the areas that are perceived as the most important.

I: The only thing I can suggest is getting a competent and reliable surveyor. And conveyancing, it's expensive isn't it. I can't think of anything else.

R: That's fine, these things are really helpful. Thank you so much for your help with this.

Discuss providing informant with a copy of the findings, which he can change. I obtain his address to post them to. Informant offers help later in the future, if want to call and talk to his wife, or to clarify anything said in the interview.

Appendix Eleven

Interview Transcript: **TERRY***

Discussed research and consent form.

R= Researcher

I= Informant (Voice of interpreter)

R: Could you please discuss your current living situation?

I: First of all I rented a council house, well a council flat, and I rented that for five years. It was fine, I had no problems, and then I moved to another house. So the flat was in Headingley, then I moved to the house in **Personal information concealed**. I wanted a three-bedroom house but they actually gave me a two-bedroom house. So, when I moved I wasn't very happy, and really if I had refused that house I would have gone to the bottom of the waiting list, so I actually did take that house. I decorated it and it was okay, but it was cold and there was no central heating, and I had to be patient. Then a few years later I heard Jephson Housing Association were building some new houses. I went to the church, and there was a person doing a presentation. The land actually belonged to the church and they

* The name of the informant has been changed to ensure anonymity

sold it to create this new housing estate. One of the priests could actually sign himself, use sign language, and he asked people if they were interested in having one of these houses. Those people who were interested could put their name down...[Pause whilst **Personal information concealed.** and interpreter discuss something]...He thinks that perhaps deaf people had missed out on the information, that hearing people had already put their names down for these houses, but deaf people didn't hear about it. So they heard about it through this priest. It was the priest who was asking the deaf people if they wanted one of these houses, so they then put their name down. He pointed them in the right direction of the office where they had to put their name down. I wanted to choose a house, an end house, but the other people had already put their names down. [Interpreter states that the informant is just explaining exactly where the house is. He shows me using magazines on the table] Sorry, they were town houses, and he actually wanted the one that he is pointing to on the table [a corner one] but somebody had already put their name down, but they actually gave him the one opposite. Really I wanted the other one where the sun was in the garden. The one I had actually had a dark garden, there were trees behind...but I decided to take it anyway. There was a very good housing officer in that area, he was very nice, and offered a very prompt service. So we moved into this house and had a very good relationship with Jephson. Everything I asked for, they came and repaired it. It was a very good service. I lived there for about fifteen years. It was good. Then I moved...[pause]...On the other row of houses where I originally wanted to be, people over time began to move out, and I spoke to the social worker and said that I wanted to live in one of the houses, but unfortunately people had already put their name down on the waiting list. But the second time, somebody moved, I told the housing officer I wanted to move into the house, but unfortunately it was an exchange so I couldn't. So then the third time somebody moved from that row, I'd been talking to the people themselves, they were very nice, and I told them that I was interested, they told me that they were going to move. Again, it was an exchange. The fourth time it was an exchange again [laughs]. So then the fifth time that somebody moved I was waiting. There were rumours that they were going to get thrown out because they weren't paying their rent. I met the housing officer and said that I really wanted that house, very badly. People on my road, they thought I was mad [laughs] because I really wanted that corner house, and no one could understand why. But I didn't say anything, I kept it to myself, because I had in my own mind what I wanted, because it was exactly the same house! This time, I was waiting for these people to get thrown out, and one evening, I saw people packing up, ready to go. They seemed like they were running away. The van had gone, and then at about 11 o'clock at night somebody else pulled up and started moving their things into the house. My wife said that she thought it was squatters, so I went to the police station, and asked them to double check about this corner house. So the police came and they knocked on the door and kicked the squatters out! The police informed Jephson, and I phoned Jephson as well and said 'Please! I want that house!' So Jephson came and were shocked because it was filthy, and had been damaged. Really it only needed cleaning up, a good, thorough clean. So they offered me the keys, and I moved into that house. I put everything into a wheelbarrow and wheeled it over! And we decorated and cleaned everything from top to bottom, and moved everything over. Then this housing officer left and they got a new officer. It was a terrible service. I would tell them about the pipes leaking or that the heating was broken, the cupboards needed repairing. I would phone and ask and ask and ask. They always said they'd do it but they never did, it was a poor service. So, my wife and I became very frustrated. Some of the neighbours would phone up, some would have repairs done quickly, and others didn't. Well, different things over five years, things we asked for, it was just a very poor service. So we decided that we wanted to build a garage on the end and make an extension, it was 10 feet by 24 feet, and it was going to be a garage. Then at the back of the

house we wanted to build a conservatory, 20-ft by 10ft, so then everybody else in the street realised why I wanted that corner house. They realised I was really clever, because there was more space on this corner plot! [laughs] I wanted to buy a house in 19... I can't remember the date. I wanted to buy the house; the one we were living in. We were negotiating the price, and I thought it was okay. I heard some rumours that all houses were going to have central heating put in, so I thought I'd wait. So they went down the row, doing central heating. So this repairman who was going along the street, got to my house and then jumped my house and went to the next one. My wife went to see the man and said, 'what's wrong with our house?' The man said, 'well, you're buying your house', and we said 'we haven't signed the papers yet!' So the man said he would have to go back to the housing association to sort it out. It was actually a Scottish firm who came down to do the central heating. So they finished and went back to Scotland. They said that they would put it in but the company had gone. And also, everybody's driveway was tarmaced, and we were waiting for ours to be done and they said, 'oh well you're buying your house'. We said, 'we haven't actually signed yet', but they wouldn't do it. So I phoned and they said they would sort it out but nothing happened. All of the houses had the ventilation put in above the cooker, but again they said we couldn't have it because we were buying our house. My wife was really angry! So we wrote a letter of complaint, and a man came here [the place where the interview was taking place], to work, and we were all sat in here and I explained everything, and he said he would go back to the housing office and sort it out, but we never heard anything! It was like bullshit really! It was awful. We were going to buy the house but I got sick with vertigo and we decided to keep hold of the paperwork and I was actually off work for a year. When I went back to work I decided I wanted to buy the house again, and I went back to the company and gave them the paperwork and said I would like to do it, and they said that we would have to fill in all the forms again. So they sent two people to do a valuation. Before I was poorly they had sent someone to do a valuation, then after, a year later, they sent another person to do a valuation. So this was the second time they had done this. So we were progressing with everything, it seemed to be going okay. And I just said, hang on a minute, and phoned the housing office. I wanted to double check the boiler as the house was 15 years old, and all the other houses had new boilers and I wanted a new one. The housing officer said no, you don't need a new one. So we signed the paper work that day, and then the next day all these people got new boilers but not me. So I complained, and they said they thought there had been a communication breakdown. There was a housing officer, and then there was an assistant housing officer as well...[discussion between informant and interpreter]...[The interpreter then talks for the informant instead of speaking his words] When **Personal information concealed** [the informant] asked about the new boilers and he was told that no-one was getting new boilers, he was actually talking to the assistant housing officer, and he had said that he hadn't actually heard that everyone was getting new boilers. Then the following day he phoned to talk to the housing officer and explained that he wanted to complain. It wasn't until then that he realised he had thought he was talking to the housing officer, when really he was talking to the assistant. So there had been a bit of a communication breakdown. He said [the informant] that he didn't think there had been a communication breakdown, because he used an interpreter and so...[interpreter starts to speak informants words again] obviously, if I had phoned myself there would have been a communication problem, but when using an interpreter there shouldn't be a communication breakdown. I went to see a solicitor and they wrote a letter and sent it off, to Jephson, who then sent a letter back saying the paperwork had expired, and it then had to be filled in again.

R: So, you didn't go ahead with buying the house then?

I: I'm still waiting.

R: So this is all very recent then! [I hadn't realised he was talking about something that was still going on]

I: Yes, yes. I went to the housing officer to make a formal complaint, and I knew it was useless. I went with an interpreter and explained everything, said that I wanted to buy the house and wanted all the forms again, but I said that I was waiting for the repairs. And the housing officer advised me to not proceed with buying the house yet, let them do all the repairs first, and then start the procedures again. They had a list of repairs; they'd only done about two of the ten repairs on the list, and for the rest we are still waiting. And obviously, all the time the price is going up and up and up. And also, I'm getting older, it's very very frustrating.

R: Do you get the house at a discounted price from Jephson?

I: It is discounted, it's 60%. But we are still waiting and all the time the prices are going up and up and up. Two years ago, we would have got 60% discount, and last year, but obviously the prices have gone up again. I think it's unfair really. I think they need a good kick up the backside really!

R: So you live with your wife. Do you live with anybody else?

I: Three boys, and a dog and a girlfriend! [everyone laughs]

R: And you said it was a three-bedroom house?

I: Yes.

R: Okay, now you've probably heard the saying, 'the home is where the heart is' and to me, the home is about more than a house. What does having a home mean to you?

I: I think if it was my own, I would know that I could pass it on to my wife and to the children. Because really then I could improve it and repair it. If I was renting a house and made improvements, with a garage and conservatory and then moved house, it would be a waste of money. It is better if I own it. And in my heart, I love that house. I've got a fishpond, a beautiful garden, it's lovely!

R: So what about the neighbourhood. Does that matter to you? Is it a good neighbourhood?

I: Yes, the neighbourhood is fine, there's about five people...I've lived there since 1982, and I think there's about five people who've lived there the whole time too. Other people have come and gone, but there's five other people, families who have lived there, and we're good friends.

R: So, I kind of have an idea of how you feel about renting, because you are trying to own your home, but could you explain how you feel about renting as a whole experience?...[Pause, I feel like I need to say more]...What do you see as the benefits of renting, or the problems?

I: Because I have rented this house I am entitled to a 60% discount, so obviously the renting has been a benefit, because I get the discount. If I bought a different house I wouldn't get this discount. I would like to talk to somebody about making a formal complaint about Jephson Housing. I would quite like to go above the heads of the housing officers, to go to their line manager, because really I am fed up with waiting for these repairs. I keep sending letters but I haven't heard anything. We sent the letter about these repairs to Head Office but we don't know who received it at Head Office, and it is just delaying the process of buying. I don't know if it would be worth giving the housing officer the letter themselves to make them sweat a bit, but I don't know if that would work or not! [everyone laughs]

R: So up until the new housing officer, your experience of renting was quite positive...

I: Yes, the first housing officer was really good. The second, third and fourth housing officers were rubbish. The last three just say 'it's not me, see the housing office'. They are just passing the book, and it's just going round and round in a circle! I want to have a face to face meeting with the top person but I don't know who it is. Some people in the area say Bob Clayton is a powerful housing officer, but he says the same as the others, it's money, the housing office, the same excuses. It's frustrating because I don't know where to go.

R: So do you think that the reason you wanted to become a home-owner was because of the problems you were experiencing with renting?

I: I think I would have liked to have bought anyway, because it is a good investment. Because then if anything happened to me, I could give it to my wife, and then she could give it to my children. It could be shared between the three of them.

R: Right, because in this day and age home ownership is an important aim for a lot of people. So do you agree with that then? That it is a positive thing to do?

I: I think if you do own your own house, it is a positive, and it's easy to get a loan. I think if you buy your own house you can get a big loan, but if you are only renting then you can only get a small loan.

R: So, do you see any problems with owning your own home?

I: If I was a wealthy man, I would leave my money to my wife and children, but as I am not a wealthy man I don't have that much money in the bank, then obviously if I bought the house then I could pass the house on, and that would be giving something to the children.

R: Okay, so not really any negatives then?

I: Erm...no, I would like to own my own house because I've made improvements, and I think it was a lovely house to buy. Next we want to extend the kitchen, and to go up into the attic and improve the attic. My wife says I must be mad! [laughs] because I'm getting old.

R: Are many of your friends owner-occupiers?

I: Yes, some of my friends own their own house, but it varies, some are in council houses, some are in private rented.

R: Do those in private rented like it, or have any problems?

I: We never really talk about it. My mother advised me that it didn't really matter if you rent or own your own house, so long as you had a roof over your head. It is better to have a roof over your head than be out on the street.

R: Well, I know some of these questions appear strange. I'm just trying to get an overall idea of what you think about home ownership and the home in general. So I'm sorry if some of them seem a little strange.

I: No. My heart is at home; it's a luxury. I look forward to going home. Obviously when I'm at home I can sit down and have a cup of tea and admire my work! My conservatory!

R: Well, you answered quite a lot of the questions that I had when you first discussed your experiences, so I'm grateful for that. I just need a couple more basic details, would that be okay?

I: Yes

R: For example, your age. You don't have to tell me if you don't want to, we could put it into an age bracket?

I: 55, last week. Where's my present?! [everyone laughs]

R: So you are currently employed?

I: Yes

R: Do you mind me asking what your occupation is?

I: I'm a Community Liaison Officer...It's funny, when I help other deaf people, I'm quite fierce and quite strong, in supporting them to get what they want. And pushy! But when it comes to myself personally I feel quite weak! My wife is saying 'Come on! Come on!' but it's different isn't it, work and then doing it for yourself. Maybe I'm a bit strange! [everyone laughs]

R: Is there anything you think that I should look at in this research. I've told you that I'm going to be expanding this topic for my PhD. What do you think is the most important issue I could look at?

I: Maybe you could research how disabled people make formal complaints, how they get information, how they do their publicity, how they can make sure they contact the right person. Because obviously sometimes when you make a complaint you go round and round in circles, so it's important to know who the right person is. Things like that.

R: Well, that's quite interesting, because that is what a lot of people I have been interviewing have been saying, getting access to information seems to be important. Well, anyway, that is basically it. I really appreciate you helping me with this research.

[Arrange providing the transcript by email]

Interview ends