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'A 'Risky' Business? A study of access to home ownership for disabled people'

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Introduction

The purpose of this paper is to begin to examine a significant aspect of housing and disability, with a specific focus on disabled people's housing options and relationship with owner-occupation (especially the mortgage process). These concerns are pertinent in a period in which home ownership signifies a sense of status and independence, and is considered to be an expectation of citizens rather than a privilege. Hence, focusing upon members of society who may be excluded from this process is important. The research uses mixed methodology, applying quantitative and qualitative measures to different specific research questions. It adopts an approach committed to the social model of disability (where disability is the result of social exclusion rather than individual functioning), and a perspective which asserts the importance of exploring 'mechanisms', 'contexts' and 'outcomes', providing a more comprehensive account of disabled people's access to owner-occupation. It also incorporates notions of risk, applying sociological interpretations of risk to the mortgage industry. The aim of my research is to provide an in-depth account of a previously neglected research area, which can then be used in a purposeful way to develop changes to potentially oppressive processes.

Background

This research examines the opportunities and barriers faced by disabled people (including people with sensory, intellectual and physical impairments) in relation to the owner-occupied sector, looking at access to obtaining financial provision for private home ownership in Britain and the role of ownership and control. The investigation has contemporary relevance for two principal reasons. *First*, with the increasing prominence of owner-occupation, focusing on excluded sections of the population becomes a priority. The fundamental issue is not so much whether someone chooses to own their dwelling, but whether that element of choice is available. *Second*, this is an area 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.

Housing is one of the seven fundamental needs highlighted by the Derbyshire Coalition for Inclusive Living (DCIL) as essential for independent living (Crosby and Jackson, 2000), and given the centrality of owner-occupation to today's society, it seems that such an area requires further understanding. More recently, there has

been a heightened interest in the broad topic area of disability and housing; for example, see 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, while issues relating to finance remain under-investigated. Many aspects of the relationships between housing, allied services and disability remain under-researched, including issues of owner-occupation, access to it, and the financial resources related to sustaining it. There has, however, been some recent and insightful work relating directly to owner-occupation (see Burns, 2002; Hamer, 2005; Imrie, 2004 and Thomas, 2004). Data on owner-occupation and disabled people are relatively scarce, and information on institutional practices within this field is rare (see Naylor, 1999). As a result, through my involvement in disability studies and housing at Leeds, and a background in financial services, I identified disabled people's access to home ownership as a neglected issue requiring further investigation.

The study is nearing completion, with the fieldwork almost finished, analysis in progress and the writing of the thesis about to begin. So far only the more practical issues, such as finding a suitable property and the financial barriers that disabled people may come across have been analysed in any depth and it is these which will be explored in this paper. The presentation will begin by discussing theory and key research questions, before providing a brief discussion of findings to date and an overview of the next stage of the research.

Theory, methods and research questions

This research adopts an approach influenced by the social model of disability, combined with elements of middle range theory, and an exploration of risk. At this stage, however, the analysis allows only for the social model, as risk and middle range theory will be addressed more formally later. As the present audience will be well aware, the social model recognises the centrality of society in effectively 'disabling' people. This interpretation contrasts with, and is critical of, the more traditional approach to disability and impairment: the individual model, often referred to as the 'medical model' (or the 'medicalisation' of disability, as suggested by Oliver, 1990). Within a social model interpretation, disablement derives primarily from structural barriers (such as those manifested in the housing market), which may limit participation equally in mainstream society. Whilst I recognise the great importance of experience and individual impairment, I am interested especially in the bigger picture and the external issues that affect many people.

'Middle range theory' is being applied as a framework for the research, but will not be deeply theoretical. The term reflects a wish to concentrate my work not so much on grander theory but on various processes and circumstances which we can see interacting – mechanisms, contexts and outcomes. A concern appropriate to middle range analysis is 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 the type of institution (whether prudential or profit making) to affect this process. 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). The investigation of 'mechanisms', 'contexts' and 'outcomes', can use a variety of measures, including quantitative and qualitative methods.

How different groups are perceived as more vulnerable by the mortgage and housing industries is being explored by looking at how certain groups are classified and assessed in the industry and by housing providers. My interest in how institutions work has led to a further look at the concept of risk, which will provide a background to looking at home ownership. It is important to acknowledge that whilst Beck (1992) asserts that we are living in a risk society, some groups are more vulnerable than others, and it is this which will be explored subsequently. I hope this will assist in the development of a hierarchy of risk based on responses to diversity amongst disabled people, as a consequence of industry perceptions of impairment.

This research has been investigating the idea that there are regularities in the mortgage process that have an adverse effect upon disabled people. Different research questions were formulated to explore the various dimensions of the research topic:

- 1) What is known at present about housing tenure for disabled people and to what extent are they represented in the owner-occupied sector?
- 2) What are the experiences and perspectives of disabled people with regards to 'home', housing options and home ownership?
- 3) In what ways are disabled people perceived within the '*mortgage industry*' in general and to what extent does the differentiation/classification of impairment play a role in mortgage industry perceptions of risk?
- 4) What can be learned from this field about the nature of risk evaluation within institutional activities, and about contributions of such activities to theories of disabling processes and to social exclusion?

These questions have helped the research to explore different elements of the topic, with question one intended to provide a background through the use of secondary data and key literature. Question two offered a detailed, experiential perspective of the 'users' of the industry, utilising qualitative, semi-structured interviews which should provide insightful information about the actual experience of the mortgage process for disabled people. Question three aimed to provide evidence on the opinions and perceptions from the industry with regards to disabled people, and to examine how risk processes work within it. This question led to face-to-face and telephone interviews, alongside more structured e-mail interviews to address key informants and intermediaries within financial services. Finally, question four draws on the data provided by the previous questions, in addition to information obtained on risk assessment procedures (such as credit scoring), to explore the potential discriminatory procedures of the industry.

What do we already know?

The literature review, which stopped in 2005 and therefore requires some updating, has so far looked into several key areas. It began by drawing on debates about the meaning of 'home' and the significance of tenure in such discussions, before looking at the rising levels and importance of owner-occupation over recent decades and explanations of these. This was followed by a look at the housing situations of disabled people and the options available, as well as exploring the relationships and opportunities that disabled people may have with owner-occupation (including associated factors such as employment and income). Finally, notions of risk in relation to home ownership and disabled people have been looked into. These areas highlight some key processes in the acquisition of owner-occupation for disabled people, identifying the importance of the tenure in terms of the ability to exercise choice in housing, and the more detailed processes of the mortgage industry which potentially exclude disabled people from exercising that choice.

Themes that emerged as requiring further investigation included the fact that 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. Furthermore, in the literature that is available, barriers to owner-occupation appear to be categorised into three key areas (physical, attitudinal and financial), although the financial aspect remains under-researched. An improved understanding of the role of the mortgage industry in disabled people's access to home ownership is required, including perceptions, values and practices, alongside an exploration of disabled people's experiences. It was also believed that processes of credit risk assessment could potentially affect disabled people's access to mortgages, with the use of increasingly sophisticated, computerised scoring systems and access to credit history databases, an aspect which is not addressed in any depth in existing literature.

Asking those that matter

This stage has involved conducting ten telephone interviews with representatives from various disabled people's organisations (DPOs) and eighteen qualitative semi-structured interviews with disabled people, including face-to-face, telephone and e-mail interviews. Of the eighteen disabled people interviewed, eleven are home owners, six are tenants from social rented housing and one is a tenant from private renting (initial advertising specifically requested the assistance of home owners). A restricted range of topics have been selected for discussion during this presentation, due to limited time. These include findings on the meaning of 'home', perceptions of tenure and potential and experienced barriers to home ownership. Studying perceptions of tenure has been an important element in establishing disabled people's perceptions of their housing options. Please note that the names of all informants cited in the following findings have been changed to ensure anonymity.

The meaning of 'home'

Several elements were discussed in relation to the meaning ascribed to 'home', many of which are not uncommon associations with the home. The importance of relationships, families and friends in the meaning of home were highlighted, as well as memories, asserting one's identity, and having a place for one's possessions. The home was described as a 'sanctuary' or 'haven', a place to relax and for people to be themselves. However, not all informants regarded the home in this way, with two proclaiming that for them, home represented little more than a 'base', somewhere to return to. Ownership of the dwelling was not considered as essential to the meaning of home, with family, relationships and identity being described as more significant. However, for three informants, ownership was important, as the added sense of control and independence that they claimed to achieve from ownership was regarded as central to their notion of 'home'.

Features highlighted which might be more specifically significant for some disabled people included issues of accessibility, independence and control. Accessibility was described by several informants as being fundamental to their meaning of 'home'; being in a space which allows the freedom, control and an accessible environment which is often absent in the public domain. It therefore contributes to a feeling of independence. Furthermore, for one informant who has agoraphobia, the home was described as representing a "physiological safe place", thus emphasising that a 'home' is often about much more than a 'house'.

Tenure perceptions and preferences

The research explored the opinions and experiences that people have of general housing options, particularly social and private renting, owner-occupation and low-

cost home ownership initiatives. Looking first at renting in general, it was claimed that it provides flexibility in the short term, especially if moving to a new area. There are also repairs and maintenance costs which are more commonly taken on by the landlord, as is the responsibility for finding people to do the work. One informant also suggested that renting can provide a sense of security, especially in times of unemployment. However, the lack of control over the property, as well as poor investment opportunities were raised as limitations in comparison with home ownership.

More specifically, the reported merits of social renting included repairs, maintenance and support being provided by most social landlords, with local authority housing being regarded as a better service provider than most housing associations. However, it was also suggested that social renting can sometimes feel like a stigmatised or 'needy' sector; it lacks a good supply of accessible properties; can sometimes have extensive delays for adaptations and lacks choice in the type and location of the property. Some informants recounted the negative, and sometimes derogatory attitudes of staff within social renting; the lack of care and support; and the failure of landlords to consult tenants on adaptations taking place.

Jessica, who had been experiencing constant problems with her social rented property, described having a new kitchen installed by the local authority from whom she rented her dwelling. With no consultation with her over what she required, they fitted a completely inaccessible kitchen for a wheelchair user and even failed to put any kitchen drawers in. When she enquired as to why no drawers had been fitted, she claimed to have received very hurtful responses, which although perhaps highlight an extreme case, do illustrate the negative attitudes that some disabled people are forced to confront. As she stated:

'...they said well, you're an invalid, and invalids don't eat with cutlery, they use their hands! I said well what about my child and my husband? Again I got, well you're an invalid, you get meals on wheels don't you?'

Private renting was described as more unfavourable than social renting, particularly in relation to the difficulties in ensuring that landlords meet their responsibilities, a problem perceived to arise from the lack of monitoring of the sector. Higher rents were also reported as a limitation, as well as a poorer quality of service than social renting. Overall then, whilst renting can be beneficial in many ways, it was generally accepted as a short term option, a 'stepping stone' to home ownership, and for five of the seven tenants questioned, owner-occupation was the eventual plan.

In terms of home ownership, reported benefits have so far included investment (in comparison to renting perceived as 'money down the drain'), inheritance, security, control over decoration, alterations and adaptations, and the improved financial status ascribed to a home owner. It was also claimed that home ownership can provide more choice in terms of the type of property and location in which one lives. Negative factors associated with home ownership have included the costs of repairs and maintenance, high property prices, potential risks with inflation, the costs and organisation associated with adaptations and the general lack of accessible properties (although this latter criticism is inherent in opinions of all housing tenure).

Low-cost home ownership initiatives were also discussed as potential routes into owner-occupation, looking particularly at shared ownership and the Right to Buy. In terms of shared ownership schemes, one informant described them as a 'complete and utter con' due to her having had to pay for a mortgage and rent, and the regular increase of both of these. Additional issues raised by the other informants in this

context included the perceived lack of accessible housing, having to qualify through tick boxes, and the added costs of repairs and maintenance with no assistance from the housing association. However, there was also a common consensus that most informants lacked knowledge of the particulars of shared ownership. All informants from the DPOs, on the other hand, regarded such schemes as positive in providing another housing option, and as a bridge between renting and home ownership.

The Right to Buy was seen a little more positively by several informants, and *Adam* and *Sarah* both discussed their plans to buy their council flats through the Right to Buy as soon as the required duration of inhabiting the property had been reached. Not all informants believed the initiative to be so completely beneficial however. It appears from the responses of two informants within this research that exemptions from the scheme remain. Both informants looked into the Right to Buy and were told that because their properties are wheelchair accessible, they are excluded from the initiative. These claims deserve further attention in order to identify potential barriers or discrimination.

Barriers to home ownership

Reported experiences of finding a property through to securing a mortgage have been very individual, but in trying to establish some similarities of experience the analysis has so far categorised negative responses into several overlapping issues, including physical, attitudinal, financial and communicational barriers.

Physical barriers

The lack of accessible properties (particularly for wheelchair users) was the most frequently mentioned physical barrier to finding a property, followed by costs and organisation of adaptations and the requirements of the Disabled Facilities Grant process. Also highlighted were the sometimes inaccessible communal areas and issues of viewing properties (mainly resulting from the lack of experience and knowledge of estate agents) (cf. Thomas, 2004). Inaccessible information within financial services has also proved to be a barrier for some informants. For example, after discovering that the selected lender had no accessible information, *Paul's* mortgage consultant (in his words):

'...went back and asked for everything in Braille, so eventually they did it and believe it or not we got this absolutely massive box with about thirty different tapes on. They must have gone through every single leaflet they had in the place and Brailled it. Whether it was relevant or not! And *then*, believe it or not, the mortgage consultant got a bill from them for doing the Braille. She told them where to stick it. So it really was an experience to say the least'.

Attitude barriers

The main attitude barrier highlighted by DPOs was the perceived negative attitudes of estate agents. It was argued that they lack an awareness and understanding of disabled people's needs, which can mean that information on accessible properties is often not made available, making the process of looking for an accessible dwelling more difficult than it actually needs to be. Lenders' perception of disabled people as representing higher risk was also discussed by two informants, as well as 'medical model' systems effectively screening out disabled people. For the disabled people spoken to however, attitudes of estate agents were generally described as reasonably good, if a little uneducated.

Disabled people's experiences with lenders have highlighted some examples of poor attitudes. For example, for *Nick*, when it came to the signing of the mortgage contract, the contract and mortgage agreement were read out to him and his wife

who both have visual impairments, and they were then simply told to sign the form. Attitudes here appear to be a little naïve and lack understanding. Would the lenders themselves have been happy signing something that they hadn't been able to check it for themselves? It might have been more appropriate to provide the required forms in an accessible format so that they could know for themselves what they were signing. He claimed that:

'It did feel like we were being placed in a position where we were having to trust the people we were dealing with to a much greater degree than anybody else would have to and that is quite a common situation for a blind person to be in. You do have to trust people'.

Financial barriers

Disabled people highlighted lenders' failure to accept disability benefits, especially Disability Living Allowance (DLA), as a financial barrier to gaining a mortgage, in addition to disabled people's generally lower incomes, combined with high house prices, issues of life insurance, and costs of adaptations. Employment issues were also discussed as a potential barrier, with low income, poorly-timed support services (which seemed to prevent the ability to carry out a nine-to-five job), and a presumed shorter length of employment (less than twenty-five years) affecting mortgage security.

The denial of a mortgage, as a consequence of benefits constituting part or all of income, was an issue for at least two informants within the study. *Joan*, who was trying to arrange a re-mortgage with her husband on their property, discussed being turned down by a large, high street lender. She stated:

'He gets the carer's allowance and that's not counted; my attendance mobility is not counted. I get a pension from work, thank God, and they can only take half of that. I get industrial injury benefit and they can only take ten per cent of that, so according to them I was on about, sort of £15 a week'.

She also described being turned down by two other high street lenders. In the end, she managed to secure a re-mortgage through a sub-prime lender (specialist lenders who target perceived 'higher risk' clients, such as those on low incomes, with arrears or CCJs) who charged much higher premiums than regular lenders, but who accepted all of her benefits as her income.

Lack of finances, related to general low income, was discussed by two informants, both of whom are tenants, as preventing them from getting onto the property ladder. For *Holly* and her husband, the difficulty of entering the owner-occupied sector related mainly to buying their first property. As she maintained, it was not possible for her and her husband to start out as many first-time buyers usually do; starting small, maybe with a terraced house, and working their way upwards. She stated,

'...as a disabled person we have certain requirements that we have to have, so it has to be a fairly large property because there are two wheelchairs, so the cost of that sort of accommodation we couldn't afford. Do you see what I mean? We can't work our way up the property ladder in the same way'.

Communicational barriers

Although communicational barriers require further examination, so far issues raised refer to the costs and arrangement for British Sign Language (BSL) interpreters. As *Simon* asserts:

'...I think it would be helpful for both parties, lenders or finance advisers and deaf sign language user applicants to have a sign language interpreter present to assist with communication. The costs should be met by the lenders and advisers as per under Disability Discrimination Acts for services'.

Industry interpretations of potential barriers

Forty-five interviews have been completed for this section of the research, which include twenty-four e-mail, and fifteen telephone interviews, with Independent Financial Advisers (IFAs), mortgage brokers and lenders, as well as 6 interviews with representatives from estate agencies.

Barriers to home ownership: industry perspective

Financial services informants appeared to have some knowledge of the factors that can affect disabled people's access to home ownership, outside of financial issues. For instance, they highlighted the lack of accessible properties available on the market and the consequent limited choice, particularly for wheelchair users. Difficulties in viewing properties were also discussed, alongside issues of inaccessible offices in estate agents' and solicitors' premises. Attitudes of estate agents were highlighted, particularly in lacking understanding of specific needs. It was also suggested that they can sometimes be impatient with people with hearing or visual impairments, with an inability to communicate highlighted as the reasoning behind this. A couple of informants also mentioned the lack of accessible information made available within the lending industry.

In order to examine the role that estate agents can play in the disabling process, estate agents were asked about the services they might provide for disabled people to ensure more equal access to home ownership when compared with non-disabled people. Looking particularly at the provision of accessible information, three estate agent informants claimed that providing large print would be possible, as it would involve relatively little effort, and one informant stated that she would do her best to convert a document into Braille at request (although she may charge the client for the service, depending on how 'genuine' a customer she perceived them to be). Three estate agent informants claimed that providing Braille or sign language interpreters would not be possible. After prompting further, one informant stated:

'Especially if it is just once in a blue moon. But then again, if it was someone who needed a sign language interpreter, then we would just write everything down, I'm sure there would be ways and means of getting around it, but they just wouldn't be the most politically correct or convenient method. If we needed to get somebody up a flight of stairs then we would get them up a flight of stairs, but its not the most convenient way or the 'correct' way of doing it'.

Financial barriers were the main focus of the interviews however, and financial services informants referred to a range of issues that could potentially affect disabled people's access to home ownership. The main issue highlighted, which was mentioned by fourteen of the informants, concerned the problems that can arise with benefits (cf. Burns, 2002). However, whilst some asserted that there definitely would be difficulties, others more cautiously suggested that there 'may' be in certain circumstances. These circumstances included if the client was on 'pure' benefits (so in other words, they had no other form of income, particularly earned income). Others suggested that it would depend on the size of the loan required as to whether the lender would accept benefits, so for example, if they had a small deposit then the lender might be less inclined to accept benefits than if a large portion of the value had been paid off. Whether the benefit was for life or not was another factor

mentioned, and finally, some stated that it may simply depend on the different lenders' rules and criteria. Essentially the issue is really about lenders' failure to either accept benefits, or assess them in the same way as earned income.

The second most common response highlighted by twelve informants as restricting disabled people's access to home ownership, was low income, reflecting general social disadvantage, as a consequence of low-paid or part-time employment. Finally, additional issues raised included inaccessible information, life insurance, issues of power of attorney associated with mental health, and additional costs and overheads which reduce disposable income. The uncertainty as to whether some disabled people have the capacity to understand the contract was also discussed, particularly for people with learning difficulties.

Informants were also asked whether there would be any situation in which it would be more difficult to arrange a mortgage for a disabled person, than a non-disabled person. Whilst many did not think so, difficulties arising if a lender insisted on the assignment of life assurance were raised by three informants, an element which was evident in the pilot project for this research (see Hemingway, 2004). Furthermore, mental health service users were cited by three informants as being likely to face additional difficulties, as highlighted below:

'Mentally disadvantaged clients would definitely experience more problems in obtaining a mortgage, if the case was offered for mortgage they would certainly experience difficulties whilst dealing with the legal representatives'.

Again, issues with benefits, inaccessible information (particularly in reading and signing the contract), and communication issues were also discussed. Finally, the effect of financial representatives' attitudes were also raised, with one adviser discussing his personal difficulties in talking to some disabled people:

'From a personal point of view I find dealing with mental disabilities or speech impediments difficult to cope with and as a manager would tend to delegate these applicants to a more sympathetic member of staff. I appreciate this is a personal "cop-out" but I hope by recognising it and delegating I avoid any prejudice'.

Overall, it was suggested that, as advisers, they should be able to overcome most of these problems and find an appropriate lender for their clients. With so many products on the market, it should be possible to arrange some form of mortgage for the client. However, it would be interesting to see if these would be of the same value as could be obtained for a non-disabled person, or if higher premiums would have to be paid in order to secure the mortgage.

The final research question looks more closely at risk assessment, and will be followed up by looking in detail at computerised credit score cards (if access to them is possible). Underwriters within lending institutions use these score cards to assess the mortgage applicants, and so they may provide useful information when assessing the nature of risk within the industry.

Summary

From the analysis conducted to date, barriers to home ownership for disabled people appear to be evident at every stage of the home ownership process. These can be categorised as physical, attitudinal, financial and communicational, although the four types may overlap. Industry informants have provided parallel evidence of financial barriers, with the limited acceptance of benefits, low incomes and issues relating to

life insurance arising as key issues. There is also some indication of some form of hierarchy of risk related to impairment. Further evidence is required however, to support these initial findings.

As stated earlier, this research is still very much in progress, with a more detailed investigation and analysis of mortgage industry practices and perspectives in hand, particularly looking at the categorisation and labelling of impairments, perceptions of risk and issues of risk assessment. Also to be carried out is a more in-depth analysis of the findings presented above on the practical issues confronting disabled people in the process of becoming home owners. Finally, in order to understand the industry and its practices further, I am undertaking the compulsory qualification for mortgage advisers, the Certificate in Mortgage Advice and Practice (CeMAP), which will also assist in ensuring that all aspects of the mortgage process have been addressed and should enable me to identify where sufficient changes can be made.

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