DAY TWO TRANSCRIPT OF DR PENNY GALBRAITH

Thank you, Margaret. So homecoming. Just want to leave you with a little picture to think about for the next 20 or so minutes. What do these words mean to you?

Hold that in your mind and we will come back to it. Just a quick introduction and we will have a policy perspective, look at that and a couple of concluding words.

This was a six-month gig I did with the Human Rights Commission to try and develop underpinning knowledge about housing and where it sat in the bigger picture.

In the context of thinking about what minimum standard of accessibility and housing might look like and again, thinking about a broader context.

In a broader context, it was important to have a look at the wider commitments, things like the UNCRPD, Disability Strategy and so on.

There were tax reforms proposals, we had intergenerational report, looking in Australia for the next 40 years. The Productivity Commission, they always produce heaps of reports about making us more productive.

You can't talk about housing without thinking about affordability and what that means. We have Smart Cities agendas, energy productivity and sustainability.

This is without trying too hard, all of these things became very relevant.

We obviously have to think about where industry sits in this policy perspective and we want to make sure we look at how do the Master Builders view the world, the housing industry, as well as the architects. Because they were the three key bodies that add to have specific policy positions available.

The results of looking at all this policy, I felt reassured because I thought after all these years of hard work, for many of the people in this room and others, Universal Design actually wasn't permeating into the highest, the medium and lowest levels of government. It is permeating, it is getting there and it is in policy.

So I was reassured. But where does housing sit in all this? What became very apparent was that housing, we hope it is going to get picked up in 2022 but we don't know, housing seems to be such a long way behind.

We had the DDA in 1992, transport standards. UNCRPD. NDIS. But where is housing in all this? What became apparent was this lack of available housing and suitable housing in suitable locations seems to be holding back all these other good policy initiatives there because you don't have anywhere to live, housing is definitely in a policy lag.

Affordable housing, I haven't really thought about what this means. It of course means different things to different people. When you listen to different people in the industry and policy makers, it means different things. I have found this continuum from the housing association really useful.

They have homelessness at one end of the continuum, all the way through to home owner buyers at the other. So which end of the continuum are we on when we are talking about housing?

I rather like this one from HIA when you're talking about housing. They are very clear when they say that every Australian should have access to a home. Access to shelter is a basic human need.

The housing industry who are vehemently opposed to regulation are telling us what we already know, that housing access is a basic human need. The HIA also presents data on what it costs to make up a good home. They showed that tax makes up 30% of the cost of any home. When we're worried about how much it is going to cost to put a wider 820 door in, let's have a think about the tax component.

That figure is actually 40% in Sydney. Let's think about numbers in context of what it means. Thinking now about the intergenerational report, this is looking at Australia over the next 40 years.

What we said we could expect in the next 40 years is the population will increase from 24 million to about 40 million. The Australians aged over 65 will more than double. And the cost on Commonwealth of residential aged care is going to increase from .09 of GDP to about 1.7%. So these are quite big numbers.

This intergenerational report was also very clear that for ongoing improvements in Australian living standards, it is going to remain primarily contingent on continually improving our productivity. That is why we need to work hard to improve participation rates. Even if you ignore all the human rights arguments, just thinking about Australia's well-being, you need to improve participation.

Of course we can't really talk about anything to do with built environment and things unless we think about sustainability as well.

This is a quote from Your Home which is the Commonwealth of Australia sustainability guide. This is reminding us that many of the homes rebuilds today will still be in use in 50 or even 100 years’ time when climate change, population growth and resource depletion will have created a very different environment.

This is a reminder that what we build today, we make sure we do properly. This is something from the government of South Australia. This is thinking of the service life of buildings and it is reminding us of the flexibility or adaptability of a building can be a critical determinant of its ultimate lifespan.

When you think about Universal Design, this actually ticks all the boxes because the universally designed home is going to help contribute to resilient communities because it will provide flexible, adaptable accommodation which is unlikely to become functionally obsolete.

That is really important. Underline that. Functionally obsolete, which much of our existing housing stock is.

As you might expect, the architects have something to say about this, and I agree with them, because they say that problem-solving skills and design can address these crucial issues of sustainable design, universal access, and user amenity. They also go on to say that they can deliver housing that is affordable in its upfront cost as it is for the lifetime of its occupancy. That is really important.

Going back to the notion that if we design things well, we can get really good outcomes. This little slide here showing the overlap of affordable housing, sustainability and demographic change puts Universal Design in the middle.

What that is trying to illustrate is that these are not mutually exclusive concepts. These all overlap and they all have very common goals but Universal Design can be in the middle of all these important policy objectives.

Now going onto some stats, I want to look at these in more detail because I found different advocacy groups would cherry pick the numbers to suit whatever argument they were trying to put forward.

Just starting off with household composition. What this slide shows was the blue and the red sector, looking at one or two person household and they make up 57% of all households. Households aren't massive on average.

The average household has 2.6 people. We're not looking at these big family structures of old. If you look again in a bit more detail on that, the lone person household, there are often lots of stereotypes around them but when you look at the age range, look at that pie chart, it is pretty evenly split.

There are nearly 40% of people that are 65 years old and over but we have 60% of lone person households of people of working age so economically active people.

Now having a quick look at dwelling structure types as a percentage of all dwellings. Think of that housing continuum of where people sit. Don't read the words, just look at the big blue line. That is for separate houses.

71% of all homes in Australia are separate houses. When we're thinking of a housing continuum, there is definitely this imbalance between houses and the denser housing forms. There is also an average of 3.1 bedrooms in every Australian home.

When we're thinking about space and worrying about that half a square metre which we allegedly might need, 3.1 bedroom homes, you can afford a half square metre. So it is all about context.

Then I want to look at what is the situation where people rent or own their own home. In this bar chart, look at the colours. The blue bars represent people who owned their home outright or buying it with a mortgage and the separate home on land is nearly 80%.

When we go to the other end of the scale, we have 71%, 65% of homes or apartments are rented. So there is much smaller dwelling units are predominantly rented. Again, thinking about the housing continuum, think about numbers of people and sizes so the context for these homes is that it is a really important group.

It is about half the population rents townhouses and those sorts of forms.

Thinking now about people and households. We know about the one in five. The 18.3% of people who identify with a disability. The thing is that we can't use that number because people live in households. The economic data, when we are thinking about households, is very clear. You have to use the household as the economic factor.

The ABS tells us that 35.9%, 36% of all households contain a person with a disability. Suddenly the numbers are changing quite a bit but we haven't finished with the numbers.

So let's have a look at disability and carers status data. In this chart we have all the households at the top and then down the side talking about households with disability and then go down to the third level and some have a carer but then there is this very large percentage without a carer and I thought that was a really good challenge of assumption about people with disability.

There are more people that live without a carer with disability than do. So for me, this is about challenging those assumptions people make. But then moving along, there are households without a disability who have a carer. So what is that all about?

What I found was is that these people presumably who have long-term health condition. In this framework diagram we have, and this is going back to individuals rather than households, but this is identifying people on the left with a disability but then on the right, this third tier talking about her long-term health condition which is over 22%. So what does that mean?

That means people who have back problems or arthritis, predominantly mobility-based problems. What's important about this is it is not double counting. These are two separate strands of data. What does this mean?

We have seen information on individuals. 18.3% for disability, 22% with a long-term health condition. So as individuals we are saying may be about 40% of the population, four in 10. But how does this translate into households?

Remembering households are the economic unit we're thinking about. The purple is me extrapolating the data. I didn't have access to that specific information on the ABS.

If we apply the same supplier to people with disability, to long-term health condition, we are now coming up to almost 8 in 10 households in Australia will either have somebody with a disability or long-term health condition.

If that isn't mainstream, I don't know what is. We need to move away from thinking about this one in five, and start thinking about 8 in 10. That is definitely mainstream. We have heaps and heaps of opportunity for designers, builders, policy makers to do something very cool.

The thinking about what is coming through the regulatory process, I wanted to look at how the Australian design guidelines read. You have platinum, gold and silver. I'm going to assume some underpinning knowledge in the audience.

What I'm going to do is compare what is going on in various State planning guidelines, local planning and also national construction. In my work as a consultant, one of the most frustrating, time wasting issues in trying to deliver accessible housing is that everyone's rules are different.

I have worked on schemes that ran doing 10% to Silver, AS 4299, and have the planners ringing up and saying, "Is that liveable? Is that adaptable? Send me the drawings. Send me the drawings." Not to mention the cost. It is incredibly infuriating!

It is all happening at different standards and in different ways which means different interpretations as well.

This is the view I came from with what the compliance framework looks like at the moment. It is a horrible, complex maze. Most designers get themselves tied up in knots which is great for consultants, but that is not great for the industry.

This is a quick segue. Gold has wider corridors, by the way, because it is a concession for AS1428 1. It is no bigger, it is just a concession.

So how do we link this back to all of the ABS data on dwelling structures? It is all well and good saying how does that compare, but I wanted to link it back to the individual structures, and the three level walk-up. I wanted to link it back to the actual information.

Part of the exercise we did was to say, is this something that is a cost neutral thing? Or maybe it is something that is extra. Something extra might be something that is in the seven years since it came out in the report, is this something where industry fashion has changed?

Now we like level entries, and hobless showers, so maybe you can get that without any extra cost, but it might cost more for a different finish.

So I now read it down to cost with orange, green, red. So the single item that definitely costs more for everybody is wall reinforcement. That is the only thing that would definitely costs more. We are really talking here, and these are some really great photos from a local colleague, Pete Taylor who has done some really cool housing design.

We are talking about a couple of sheets of ply and some offcuts. It doesn't even have to be cyclone ply, it can just be a... Anyway.

The other thing is things like cost neutral items. Things like light switches. If I put them at a particular height one building, there is no cost for that. Also things like taps, hardware, slip resistant flooring there is no cost for that it is additional if I put them in when I build the place.

Level entries, flat showers, slightly wider corridors, that seems to be fairly standard now but is not everywhere. Things that in my view can be designed out and comes back to the designers is things like the circulation of (unknown term) WC, level entry, and (inaudible) can be designed out and therefore have no cost.

What I'm thinking about is what actually is the cost of inaction? We talk about the cost of action, but what actually is the cost if we do nothing? Economic, social, human rights, we have poor infrastructure which is unsustainable and we have unresilient communities.

But the good news is that what I did find is that state planning and national construction code requirements are in broad alignment with gold and platinum levels and there are many features that are already incorporated. The problem is they are kind of tied to varying degrees.

If we want consistent outcomes, mandating standards is absolutely required.

But I am confident that universal design is permeating various levels of government. And I believe we have a real opportunity, and it is now. That is to get involved in the ABC and this process that is coming up. And that applies to the 80% of people that will benefit from a universally designed home.

And if we can achieve that, there is really hope that one day Australians will have access to an accessible universally designed home.

Thank you very much for having me. I am going to come back to this little slide here. Maybe I can open up questions to the floor. What do these images mean to you? What do the words housing and home mean to you?

(Applause)

DR PENNY GALBRAITH:

Housing, home, what does it mean to you?

QUESTION FROM FLOOR:

I'm doing a university study at Maleny. One of the approaches is filling up longer term rentals with people who would read through AirBnB. Did you have a look at the change in rental trends and the use of stock because of that holiday approach we have affecting our market?

DR PENNY GALBRAITH:

The work I did did not go into the different senior models. This was trying to make everything back to the readily available ABS data sets. AirBnB and all of the other models are definitely issues but it was not part of the scope of this research.

QUESTION FROM FLOOR:

Thank you for your talk, Penny. My name is Kelly. Home is the place I would base my home from for me and my family. Housing is a government concept. I would like to challenge it on your numbers there.

If you are suggesting that the numbers are around 49% of people who would have some degree of requirement for accessible housing, I would challenge the 80% number.

The reason I challenge that is a significant number of people with long-term health conditions are likely to be a part of a household or partnership where both people, for example in an elderly couple, I do a lot of work with older people, and often you find that both people and often the carers are frequently themselves people who have either a long-term health condition or a different form of disability.

I am completely with you, however I think it is good to have those kinds of numbers challenged in the new environment where we can discuss that kind of thing and think about it.

So I would be interested to know, when you are talking about multiples and multiplying up, if you want to particularly look at households where more than one person who lives in that dwelling does have a disability or some kind of chronic condition, were there any numbers available to sort of tease that out a bit?

I am uncomfortable with 80% number. I feel I would be immediately picked up by any economists in the audience. Is there any way to unpick the level of overlay you might find there?

DR PENNY GALBRAITH:

The bits of census data we have is the number of people who identify as having a disability and the number of households that have a person in it with a disability. You are quite right, a household may have more than one person in it with a disability. Those two figures come from the Australian bureau of statistics. The figures on long-term health are from a different tree which is not double counting.

QUESTION FROM FLOOR:

That is the 40% though?

DR PENNY GALBRAITH:

The figures for people with a disability is absolutely solid, and the figures for multiple people in a household are absolutely solid. I was not able to dig deeper into analysing that figure.

But I looked at what was to happen if you were to apply the same multiplier. We know that you might have more than one person in the house. But nonetheless, people with a disability in a household of a person with a disability that is how we came up with that number.

Then it applies to scalability. I would feel pretty uncomfortable saying that hand on heart that it is 80%. But it underlies it. It is not just 18.3 with a disability. It is adding that 22%. They are two separate things.

We have at least 42% of individuals. But those 42% live in households. We are trying to show that the scale of the problem, or the opportunity, depending on how you look at it, is much, much bigger than one in five.

There are plenty of people with a long-term health condition that it is not double counted. You might have multigenerational households.

QUESTION FROM FLOOR:

And grandma might visit.

DR PENNY GALBRAITH:

That was just applying a bit of the same multiplier. But suddenly you are talking about a mainstream issue, even if you scaled that back to 65 or 60%, you are being really conservative. That is still a mainstream issue.

SPEAKER:

I think that is one of the points we would make, if we can come up with an indicative number that really is rock-solid and then potentially projected to 80. So we know, for arguments sake, 65%, but there is a very real potential for it to be up to 80. So you're talking about a lot of people there.

DR PENNY GALBRAITH:

The data is there and maybe that is something we can ask Kieran to do. It costs like $10,000 to get access to all this ABS data.

It wasn't quite within my budget but there will be the data on long-term, how people identify as having a long-term health condition and how that multiplies out into households. That data exists because it is an enormous database.

MARGARET WARD:

Thank you. Thank you, Penny. Very interesting presentation.