

Access to Housing for One-Person Households in Ireland

Threshold

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Foreword

Threshold is a not-for-profit housing organisation that advises and advocates for people experiencing housing disadvantage, especially tenants on low incomes who live in the private rented sector. From our perspective there is a shortage of decent, affordable housing in Irish cities for one-person households of working age and of modest means.

Threshold's Access Housing Unit in Dublin and placement services in the Cork and Galway advice offices have great difficulty locating private rental units for vulnerable single people. Those working in low-paid jobs also appear to find accessing accommodation a challenge. Singles make up a disproportionate share of Threshold's clients. In 2006, 54 per cent of the people coming to us with problems were single although not necessarily living alone.

Traditionally young people have lived with their parents or in student digs until they started a family in another home. Only in old age was being single considered to be a likely prospect, implying no need for concern about housing for one-person households. Although times have changed, along with family formation and longevity and household composition, popular perceptions seem slow to follow. Also alive and well is the perception that employment means self-sufficiency. The large numbers of people working in low-paid posts located in high housing cost areas have to cope with little government assistance.

Arithmetic of access: *In 2006 someone with more than €317/week received no rent supplement. The median rent for a one-bedroom Dublin flat, at €151/week, would amount to 48 per cent of such gross income. Someone working a 40-hour week at the revised minimum wage of €8.30 per hour earned very little more, at €332 per week. A rent of €147 per week would leave that individual with €185, the basic welfare rate.*

Economic problems, of reduced labour mobility and slower growth, can occur if supply is inadequate; for example, a lack of suitable accommodation in areas

where jobs are available, or little available at a price that is affordable to minimum wage earners. The accommodation that is on offer may be of poor quality or closed to single persons with certain characteristics. Older persons whose offspring have moved on may remain 'over-housed' because downsizing is not feasible although up-keep of their homes is burdensome.

Not having an adequate 'live alone' option can cause social harm: not being able to escape bad interpersonal relationships; forcing long commutes to work/school; delaying maturation; missing out on opportunities for self-development.

For these reasons Threshold decided to investigate the housing situations of one-person households and would-be one-person households.

Abstract

This report addresses the issue of accommodation for single-person households. The aim is to investigate the extent of our knowledge about single-person households and to establish benchmarks to spot trends in access to affordable housing for single persons. Drawing primarily on existing data the report examines the characteristics of single person households in Ireland and explores the question as to whether there is unmet demand for accommodation which is both appropriate for the needs of single persons and affordable. While the findings must be treated as preliminary, the available evidence suggests that a significant proportion of single-person households experience affordability problems and that persons on low incomes face serious barriers in forming independent households. Information obtained for the project indicates problematic access to housing through purchase or through social housing allocation, and a very limited supply of reasonable quality, low-cost rental accommodation in cities like Dublin.

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Glossary of Key Terms

Housing Unit

This is a conventional house, a structurally separate flat or apartment or a mobile or temporary dwelling, regardless of the number of private households it contains.

Number of Rooms

The number occupied by a private household is the total number used by the household, including kitchens, living rooms, bedrooms, conservatories you can sit in, and studies. It excludes bathrooms, toilets, kitchenettes, utility rooms, consulting rooms, offices, shops, halls, landings and rooms that can only be used for storage such as cupboards.

Private Dwelling

This is a room or a set of rooms occupied by a private household in a permanent housing unit.

Private Household

This comprises of either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping arrangements, i.e. sharing at least one meal a day or sharing a living room or sitting room.

Small-Sized Accommodation

Dwellings containing a small number of rooms designed to meet the needs of one or two-person households.

Types of accommodation

A whole house or bungalow

A flat or apartment that is:

- (a) A purpose-built block of flats or apartments (including duplexes)
- (b) Part of a converted or shared house (including bed-sits)
- (c) In a commercial building (e.g. in an office or hotel, or over a shop)

A mobile or temporary structure

1 Introduction

1.1 Context and aim of report

Most people choose their living arrangements, but have to make trade-offs; for example, a desire to save for home purchase may persuade an individual to share with ageing parents at a discounted rent rather than pay market rent. For those on modest incomes, choice can be particularly constrained; living alone may be impossible to achieve as competition for the affordable accommodation available is so intense or the cost and quality of any accommodation obtained may make a sustainable tenancy problematic.

There is no dedicated supply for one-person households nor are such households confined to any particular housing. No definitive measure exists of the extent of demand, need, or supply for the particular household arrangement of one person living alone.¹ At present it is difficult to assess whether the number of one-person households reflects barriers to provision of suitable accommodation or individual choice and custom. The aim of this report is to investigate the extent of our knowledge about single-person households and to establish benchmarks to spot trends in access to affordable housing for single persons. Questions that are tackled in the report include:

- What do we know about working-age one-person households and their housing?
- What do we know about the supply of units suitable for single persons, and the cost of units within that supply?
- What information is available that helps to reveal the accessibility of housing for those who want to live on their own but have modest income? Is there information on pent-up demand, on affordability for one-person households, and on the quality of their housing?

¹ Affordability is not a cut-and-dried concept. Sometimes 33 per cent of gross income is accepted as an affordability limit but a lower percentage seems appropriate when household income is low.

- To what extent is the apparent shortage of accommodation due to the features of the rent supplement scheme? To what extent is the underlying problem confined to negative landlord perceptions of welfare recipients?
- Are there workers, not dependent on welfare, who cannot afford to live alone, although that is their preference, or who pay too much of their income to live alone?

1.2 Methodology

This report explores the issue of the availability and affordability of accommodation for one-person households by looking at existing information sources such as census data and poverty statistics and undertaking some simple primary research. An information request was sent to five city councils and the Irish Council for Social Housing in relation to housing allocations (local authority housing and Rental Accommodation Scheme (RAS)) to single persons; completion/acquisition of small-sized accommodation in 2005 and inspections of bed-sits/one-bedroom apartments in 2005 (detailed in Appendix One). In addition, 'lettings surveys' were carried out in Dublin, Cork, Galway and Limerick over two week periods in August 2006 and December 2006. These involved monitoring media advertisements of moderately priced one-bedroom/ bed-sit accommodation (detailed in Appendix Two). It had been hoped to investigate the housing experiences of low-paid workers as part of the project and to this end Mandate and SIPTU were both contacted to explore avenues for questioning union members without dependants about their housing situation. Unfortunately the responses yielded by this initiative were too few to be useful and therefore are not included in the report.

1.3 Outline of report

Section 2 of the report presents a brief survey of the international literature on one-person households. Section 3 reviews available information about one-person households in Ireland – their demographics, distribution by housing type and quality, location, tenure and the risk of poverty. Section 4 examines information about the supply of housing suitable for one person living alone, the

volumes reported by tenure and the trends in supply. Section 5 presents the conclusions drawn from this preliminary study and considers the steps that should be taken to follow-up on the issue.

2 International Literature on One-Person Households

2.1 Introduction

International trends suggest that the proportion of one-person households is growing in many countries. This section presents a brief review of international evidence on household composition as well as available literature on issues around access and affordability affecting one-person households.

2.2 Trends in household composition

In recent years the growth of one-person households has been high in countries such as England, the United States, France and Canada.

The past 30 years has seen a significant growth in the number of lone-person households in the UK. One indication of the trend is that while the population of Great Britain has grown by 5 per cent over the past three decades, the number of households with one occupant has grown by 31 per cent. (Williams, 2006)

The rise in solo living has been one of the most important demographic shifts of recent decades [in England and Wales] ... the fastest growth in solo living is amongst people aged between 25 and 44 ... growth in solo living has been fastest among young men ... solo living is becoming more permanent, particularly for men. (Bennett and Dixon, 2006)

Population projections for England to 2026 show one-person households contributing 155,000 additions annually out of a total yearly growth in households of 223,000 (70 per cent). One-third of the one-person households in 2026 will consist of those over 65 years. (www.communities.gov.uk)

According to [US] *Families and Living Arrangements: 2005*, the proportion of households consisting of one person living alone increased from 17 per cent in 1970 to 26 per cent in 2005. (US Census Bureau News, 2006)

Table 1 One-person households as percent of all households, 2003

Austria	Belgium	Denmark	Finland	France	Germany	Ireland	Holland	Sweden	UK
31%	32%	37%	39%	30%	37%	22%	34%	47%	31%

Source: National Board of Housing, Building and Planning, Sweden *Housing Statistics in the European Union 2004*

In Ireland, the share of one-person households is lower than is typical in northern European countries, as indicated in Table 1. However, the proportion of one-person households has been increasing. A Scottish paper examined the counts of one-person households in Ireland in the 1981 and 2002 Census. It found declines in the counts for both male and female single-person households in the youngest age group (under 25 years) and for older groups (45 to 60/65 and 60/65 plus). Increases were concentrated amongst men and women aged 25-44 years. The paper found a similar expansion in Scotland over the two decades. It concluded that the popular perception, that increasing longevity and well-heeled youngsters are the impetus for increased living alone, may be ill-founded. It speculated that an escalation in marriage breakdown helped explain the Scottish experience (General Register Office for Scotland).²

In England (www.community.gov.uk) one-person households numbered 5,920,000, or 28 per cent of all households in 2006.³ Thirteen per cent of the single households were renting privately (amounting to 30 per cent of all private tenants), 61 per cent were owner-occupiers and 27 per cent were in social housing. The tenure statistics are influenced by the large number of older one-person households, which is also a feature of the Irish case as will be explored further in Section 3.

Some British studies provide information on working-age persons living alone. These report that living alone is less frequently a temporary phase for working-age people than may have been the case in the past.⁴ They also report that one-person households of working age are growing much faster than pensioner one-person households. The research reveals that 60 per cent of households of one

² A US census report states that during the 1990s people living alone declined among younger householders (15-34 years), increased modestly among older householders (65+), and increased most rapidly among householders aged 35-64. By 2000, nearly half (46 per cent) of the population living alone was aged 35 to 64 years.

³ The explanation for the difference between this statistic and the one in Table 1 is unknown.

⁴ English research tracking census population finds that more women are living alone and for longer periods of time (William et al, 2006).

person aged 60 or older were owner occupiers (almost all mortgage free), and about 35 per cent were social renters. By comparison 58 per cent of households of one person between 16 and 59 years were owner occupiers (18 per cent mortgage free), 22 per cent social renters and 20 per cent private tenants. (Palmer, Kenway and Wilcox, 2006)

2.3 Access and affordability

According to a report for the Joseph Rowntree Foundation, 'Single-person households [in England] are both more likely to be poor and more likely to be rich than the average.'⁵ The report also noted that English working-age one-person households spend a larger proportion of their income on housing fuel and power than the average for all households. The Foundation's CASPAR pilots – affordable rental complexes designed for one-person households – were partly in response to the recognition that, 'Single people in work, but not in high-paid jobs, face a trap. They are not likely to qualify for subsidised social housing but may not be able to afford to buy a home in the area where they want to live.'
(www.jrf.org.uk)

A report by the Australian Housing and Urban Research Institute (2005) estimated the shortage of affordable and available private rental housing suitable for low-income households in Australia in 2001. Census data on housing and income underpinned the findings which concluded that the lack of low-rent housing was especially acute in cities. A further report (Yates and Gabriel, 2006) concluded: 'the highest incidence of housing stress is found amongst young [under 65], lone-person households and closely associated with the housing outcomes of the young, amongst the relatively large numbers in private rental housing and the much smaller numbers living in group households.'

⁵ Twenty-three per cent of working-age people living alone were in poverty in 2003/4, compared to 19 per cent of the working-age population and 21 per cent of the population as a whole. Some 23 per cent of the former group had a 'limiting long-term illness' (Bennett and Dixon 2006).

Even in Nordic countries where living alone is the norm, access to affordable housing can be problematic. Marku Lankinen (2006) has demonstrated how difficult it would be for a young person on a modest wage to migrate to the centre of Helsinki because of the shortage of low-cost housing. The only option would be to queue for social housing, almost entirely located on the urban fringe, according to his analysis.

Countries like Sweden and Denmark nonetheless report a large percentage of one-person households. This is probably linked to their housing systems which tend to protect tenants from rents that are high in relation to income. Even in Britain rents did not escalate at the pace that occurred in Ireland during the late 1990s, and the housing benefit system there provides some support for workers on low wages. Cultural differences between these countries and Ireland may also help to explain the observed differences in the pattern of household composition.

American research provides limited information about the housing problems of modestly paid, one-person households and sharers. The Centre for Housing Policy in the United States (2004) reported that one-third of all households with critical housing needs in 2001 were working poor.⁶ These households paid at least half their income for housing and/or live in dilapidated conditions. Households composed of single persons without children (all ages) accounted for 19 per cent of all households with critical needs.

A more recent report (US Department of Labor, 2005) noted the higher poverty rate for the 2.5 million unrelated individuals in the labour force for at least 27 weeks in 2003 (8 per cent versus 5 per cent for all households in the labour force). Sixty-one per cent of the unrelated individuals living with others had a

⁶ Working poor includes those earning at least one-fourth of the annual minimum wage, but no more than the poverty rate. At the time of the survey 4.4 million households were working poor.

poverty rate nearly twice that of individuals who lived alone, presumably because sharing was a necessity for many.⁷

2. 4 Conclusions

This brief review of the literature suggests that the increase in one-person households seen in many industrialised countries in recent years reflects a growth in the numbers of people of working-age living alone. Research on one-person households highlights the significant barriers facing single persons seeking accommodation and the heavy burden housing costs place on persons living alone, particularly those on low incomes.

⁷ This study covered the 35.9 million people living below the official poverty threshold, one in five of whom were classified as working poor, having spent at least 27 weeks in the labour force.

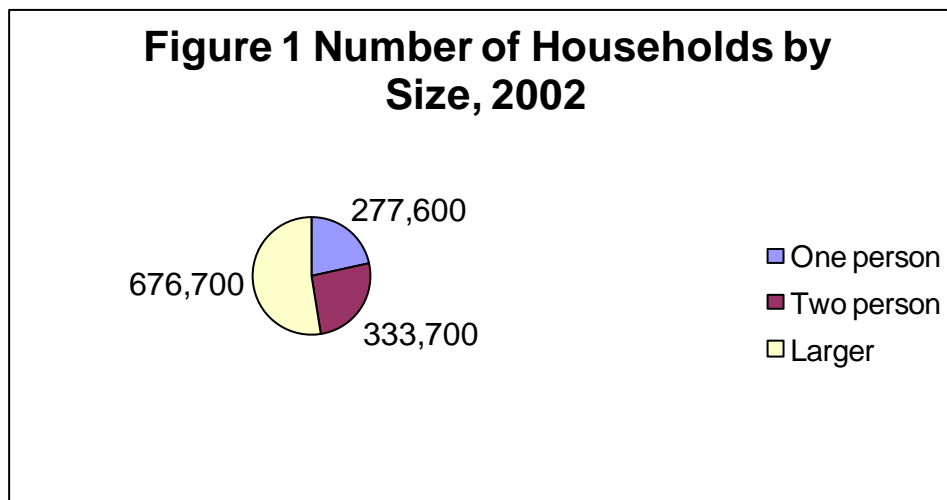
3 One-Person Households in Ireland

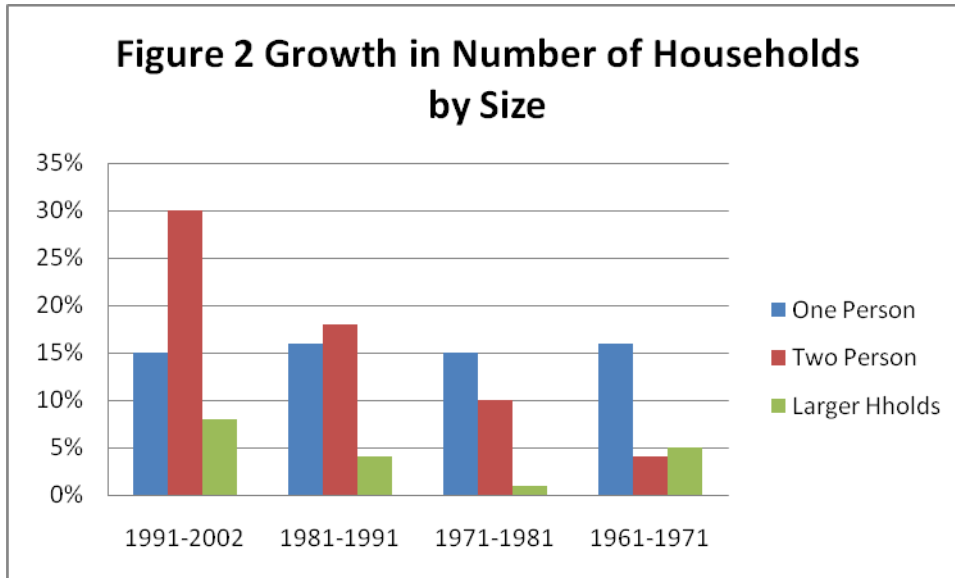
3.1 Introduction

There is a variety of Irish sources that contain information about one-person households. This section draws on the main sources available including census figures (based on Census 2002 figures as analysis was carried out before data from Census 2006 had become available), housing quality survey data, poverty statistics and the consumer budget survey, to gain a picture of the prevalence and characteristics of one-person households in Ireland.

3.2 Trends in household composition

In 2002 one-person households constituted 22 per cent of all households in Ireland (Figure 1). The historical trends reveal that the rate of growth of one-person households declined slightly between 1991 and 2002; while the share of two-person households climbed from 23 per cent in 1991 to 26 per cent in 2002, that for one-person households did not change (Figure 2).





According to the 2002 Census there were 274,022 one-person households in the state, who were slightly more heavily concentrated in urban areas than were all households. For example, 29 per cent lived in the Greater Dublin Area (Table 2). Single households as a proportion of all households were higher for Dublin City (29 per cent) than for the entire state (21 per cent), as was also true for Cork City (26 per cent).

Table 2 One-person and all households in permanent accommodation, 2002

	One-person households	%	All households	%
Aggregate town area	173,443	63	782,864	62
Greater Dublin area	79,566	29	342,524	27
Other cities	28,128	10	128,213	10
Towns of 1,500+	65,749	24	312,127	24
Aggregate rural area	100,579	37	496,753	39
State	274,022	100	1,279,617	100

Source: CSO, 2002 Census

3.3 Nature of occupancy

One-person households in the state were only slightly more likely than all households to be renting privately (14 per cent), but in Dublin 24 per cent were private tenants. Thus Dublin alone accounted for almost one-third of the one-person households renting privately (Table 3).

Table 3 One person households, 2002

Type	Single-person household	All households	Single % all	Single households renting privately	Single renters % all singles in area
All Areas	274,022	1,279,617	21%	39,070	14
Total Aggregate					
Town Area	173,443	782,864	22%	32,590	19
Dublin City	52,469	180,661	29%	12,498	24
Cork City	10,954	42,647	26%	2,559	23
Galway City	4,427	21,019	21%	1,131	26
Limerick City	4,696	18,902	25%	1,049	22
Other Aggregate				15,353	15
Town Area	100,897	519,635	19%		
DL-Rathdown	13,406	64,071	21%	Na	Na
Fingal	8,673	60,460	14%	Na	Na
South Dublin	10,233	73,218	14%	Na	Na
Waterford City	3,485	15,287	23%	Na	Na

Source: CSO Census 2002

Table 4 One-person households by nature of occupancy, 2002

	All Area	Total Aggregate Town Area	Dublin City	Cork City	Galway City	Limerick City	Other Aggregate Town Area
Owner occupied with loan or mortgage	21%	24%	20%	14%	26%	18%	28%
Owner occupied without loan or mortgage	46%	36%	31%	37%	31%	37%	39%
Being purchased from a Local Authority	3%	3%	4%	3%	2%	4%	3%
Rented local authority	8%	10%	12%	14%	7%	14%	8%
Private rented unfurnished	3%	4%	5%	5%	3%	3%	3%
Private rented furnished or part furnished	11%	15%	19%	19%	23%	19%	12%
Occupied free of rent	4%	3%	2%	2%	3%	3%	3%
Not stated	5%	5%	7%	6%	6%	3%	4%
Total	100%	100%	100%	100%	100%	100%	100%

Source: CSO Census 2002

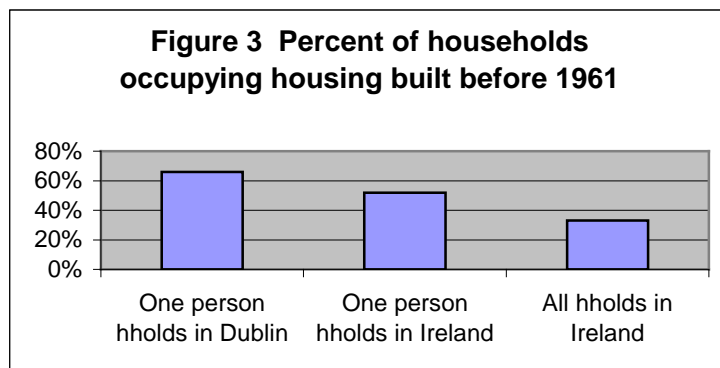
3.4 Housing type

The 2002 census reports that the vast majority of one-person households occupied houses rather than flats or apartments. Their accommodation tended to be older than was the case for households at large. These patterns must be related to the age distribution of the households; 41 per cent of one-person households were aged 65 years and older (Table 8).

Table 5 Type of housing occupied, 2002

	One person		All households	
	Number	%	Number	%
Detached house	98,924	36%	562,818	44%
Semi-detached house	60,517	22%	343,301	27%
Terraced house	57,512	21%	236,422	19%
Flat or apartment in a purpose-built block	29,334	11%	70,474	6%
Flat or apartment in a converted or shared house	15,900	6%	29,258	2%
Flat or apartment in a commercial building	3,809	1%	10,726	1%
Not stated	8,026	3%	26,618	2%
Total	274,022	100%	1,279,617	100%

Source: CSO, Census 2002



Source: CSO, Census 2002

Looking at Dublin City, there are considerable differences in the distribution of one-person households by housing type compared with the state, and compared with the subgroup of private renters living in Dublin (Table 6). A much higher proportion of single households (all tenures) in Dublin were in purpose-built apartment complexes (28 per cent versus 11 per cent countrywide) and in converted or shared housing (15 per cent versus 6 per cent). Amongst private renters in Dublin 51 per cent were living in a converted or shared (6,267) house,

34 per cent in a purpose-built apartment block (4,216) and only 13 per cent (1,606) in a house.

Table 6 Dublin City one-person households, 2002

	All one-person households		One-person private renters	
	No.	%	No.	%
Detached house	1,487	3%	119	1%
Semi-detached house	8,121	15%	356	3%
Terraced house	17,605	34%	1,131	9%
Flat or apartment in a purpose-built block	14,760	28%	4,216	34%
Flat or apartment in a converted or shared house	7,692	15%	6,267	50%
Flat or apartment in a commercial building	467	1%	278	2%
Not stated	2,337	4%	131	1%
Total	52,469	100%	12,498	100%

Source: CSO, Census 2002

Of the converted/shared houses occupied by all single households in Dublin, 85 per cent were built before 1961 compared with 12 per cent of those in purpose-built blocks. Only 1 per cent were in converted or shared houses built after 1990 while 45 per cent of the single tenants were in post-1990 purpose-built blocks. Overall, as shown in Figure 3, one-person households in Dublin were much more likely than all one-person households in the state to be in older accommodation.

Other major cities have patterns similar to those of Dublin. The three other cities where Threshold has offices had much smaller numbers of one-person households although the proportion of lone-person households and of private renters amongst single-person households was not much less, and in the case of Galway renters were relatively more common. Private renters in the regional cities were much more likely to be living in houses compared with Dublin. Only Cork City approached Dublin in the importance of converted or shared houses

while Limerick City had relatively more single households occupying purpose-built blocks.

Table 7 One-person households renting privately by house type, 2002

One-Person Households		Permanent private household	Detached house	Semi-detached house	Terraced house	<i>House</i>	Flat in purpose-built block	Flat in converted or shared house	Flat in commercial building
Dublin City	No	12,498	119	356	1,131	1,606	4,216	6,267	278
Dublin City	%	100%	1%	3%	9%	13%	34%	50%	2%
Cork City		2,559	74	176	520	770	647	1,053	73
Cork City	%	100%	3%	7%	20%	30%	25%	41%	3%
Galway City		1,131	56	244	105	405	393	275	53
Galway City	%	100%	5%	22%	9%	36%	35%	24%	5%
Limerick City		1,049	22	92	139	253	429	268	87
Limerick City	%	100%	2%	9%	13%	24%	41%	26%	8%
Other urban		15,353	1,141	2,866	2,074	6,018	4,718	3,182	1,199
Other urban	%	100%	7%	19%	14%	40%	31%	21%	8%

Source: CSO, Census 2002

It is not possible to determine from this data whether or not the concentration of one-person households in older, converted rental properties in Dublin results from a shortage of appropriate housing. For example, different demographic characteristics of one-person households in Dublin might help to explain the pattern (e.g. more young persons).

3.5 Socio-demographic characteristics of occupants of one-person households

Of the one-person private renters in Dublin whose socio-economic class could be identified (71 per cent), about half (49 per cent) were described as ‘professionals’ or ‘managerial and technical’.⁸ The unskilled comprised 5 per cent. But a large number of the single renters could not be classified (3,649 out of 12,498), precluding conclusions about the correlation of preference and/or access to one-person accommodation with economic status or affluence.

The main obstacle to analysing the 2002 census data is the inability to extract the households of working age. As shown in Tables 8 and 9, older persons dominate this household type; 64 per cent are 50 years or older; 27 per cent are women aged 65 years or older and 23 per cent of all one-person households consist of widows. Both the needs and the housing programmes available for older persons are considerably different from those who are of working age.

Table 8 One-person households, 2002 Census

	Total all ages	Up to 30 years	30-49 years	50-65 years	65 years +
Men	132,755	14,679	44,670	35,392	38,014
Women	144,818	10,624	29,433	28,949	75,812
Both sexes	277,573	25,303	74,103	64,341	113,826
% both	100	9	27	23	41

Source: CSO, Census 2002

⁸ Single-person households were somewhat less prevalent in the professional category in both Dublin and the entire state than they were overall, suggesting that the impact of affluence on facilitating the living alone option was outweighed by demographic and other factors.

Table 9 Single-person private households in permanent housing units, all ages

Total	Males				Females			
	Single	Married	Separated	Widowed	Single	Married	Separated	Widowed
No.	87,779	5,985	19,950	16,295	60,687	4,818	13,558	64,950
%	32	2	7	6	22	2	5	24

Source: CSO, Census 2002

Looking at single households of all ages, it is evident that the marital status of the male contingent is more likely than the female to be single or separated (81 per cent versus 51 per cent). While there are fewer female-headed households except in the youngest age categories, the difference between female and male is much less marked, looking only at the number of one-person households in each of the age categories. For both genders the number first rises, then remains quite stable through the middle age categories, before escalating at old age (Table 10).

Table 10 One person households as percentage of all households with reference person in same age group, 2002

Age	One person	All hholds	%	Male one person	Male all hholds	per cent	Female one person	Female all hholds	%
under 25	10,138	60,877	17%	5,380	24,092	22%	4,758	36,785	13%
25-29	14,749	96,403	15%	8,999	47,948	19%	5,750	48,455	12%
30-34	18,892	129,735	15%	11,452	77,263	15%	7,440	52,472	14%
35-39	17,780	138,111	13%	10,662	89,934	12%	7,118	48,177	15%
40-44	17,727	137,424	13%	10,630	93,890	11%	7,097	43,534	16%
45-49	18,667	130,060	14%	11,051	92,344	12%	7,616	37,716	20%
50-54	20,662	122,666	17%	12,279	89,692	14%	8,383	32,974	25%
55-59	21,252	108,355	20%	11,584	79,931	14%	9,668	28,424	34%
60-64	21,478	87,361	25%	10,739	62,856	17%	10,739	24,505	44%
65+	112,677	268,625	42%	37,233	150,104	25%	75,444	118,521	64%
<i>Total</i>	<i>274,022</i>	<i>1,279,617</i>	<i>21%</i>	<i>130,009</i>	<i>808,054</i>	<i>16%</i>	<i>144,013</i>	<i>471,563</i>	<i>31%</i>

Source: CSO, Census 2002

3.6 Recent trends in household composition: Census 2006

As noted above, analysis of census data in this report was carried out before the final data from the 2006 Census had been made available. It was only possible to conduct two small special runs of the 2002 Census data for the project. It is to be noted, however, that 2006 figures reveal that the numbers of one-person households in Ireland grew significantly between 2002 and 2006. Census 2006 found an increase in the number of one-person households of 18.7 per cent (up 51,877) between 2002 and 2006 (CSO, 2007). There were 329,450 one-person households in 2006, representing 22.4 per cent of all households. There was a strong urban dimension found, with one-person households representing the most common household type in all five cities in Ireland (CSO, 2007). Of further note is that the proportion of working-age single-person households has increased since the 2002 Census; in 2002 41.0 per cent of single-person households were occupied by persons aged 65 years and over, while in 2006 over-65s occupied just 36.8 per cent of one-person households (CSO, 2007).

3.7 Housing quality

The main source of information on housing quality in Ireland is the national survey carried out in 2001-2002 by the ESRI/DOE (Watson and Williams, 2003). The report of this large sample survey provides some information about the situation of one-person households, distinguishing between those of retirement age and those of working age (Watson and Williams, 2003).⁹

- Twelve per cent of the sample were one-person households under 65 years and 10 per cent were one-person households of 65 years and older.
- In both categories the vast majority were home owners. Thirty-nine per cent in the younger group owned their home outright and 32 per cent were purchasing, whereas 87 per cent of the older one-person households owned outright and another 6 per cent were purchasing.

⁹ For the survey a representative sample of 40,000 households were questioned about the characteristics and problems of their dwelling and also about household members. The project was commissioned by the Department of the Environment.

- But 18 per cent of younger one-person households were renting privately versus 2 per cent of older ones.
- Seven per cent of the younger group were in local authority housing versus 9 per cent of the older group.
- There was a large difference between the two groups in the percentage reporting long times at their current address. Nonetheless the average tenure duration was 15 years for one-person households aged less than 65 years. (No breakdown by tenure was provided.)
- The housing of both age groups was disproportionately in the oldest built category. Very few of the older group were in modern accommodation while 18 per cent of the younger group were living in premises built after 1996.
- Amongst all private renters, 17 per cent were one-person households under 40 years old and 28 per cent were one-person households of any age. Only 2 per cent of local authority renters were one-person households under 40 years while 11 per cent were one-person households aged 65 and over.
- One quarter of one-person households under 65 years spent more than one-third of net household income on housing.
- Although housing costs typically were not a burden for older one-person households because they own their homes outright, this does not imply that they are able to afford the other basics of life.
- The incidence of financial strain experienced in both groups is somewhat higher than the average across all households.
- Very few of either age group lacked a bedroom or living room. The older, and to a lesser extent the younger, one-person households were more likely to lack central heating and face other defects in housing quality than other households.

3.8 Affordability

Data from the Consumer Budget Survey provides some information on the burden of housing expenditure on one-person households. The 1999-2000 Consumer Budget Survey (the latest available) highlights the importance of retired persons in the one-person household group, with 62 per cent termed 'not active', 34 per cent 'at work', 1 per cent 'at school', and 4 per cent 'unemployed'.¹⁰ Despite the numbers of retired, most of whom will be owners without a mortgage, 12.6 per cent of average weekly household expenditure by one-person households went for housing, compared with 9.6 per cent for all households in the state.

3.9 Poverty and one-person households

The EU-SILC survey (CSO, 2006) provides poverty statistics for different types of households but not distinguishing by age. Significantly more households with one adult and no children were at risk of poverty than households generally in 2005. The high proportion of older people helps to explain the decline in the rate between 2003 and 2005 (Table 11). The report notes that in 2005 within the one adult, no children household type, 65 per cent had a medical card and 46 per cent had a chronic illness or disability.

Households containing three or more adults, no children and, to a lesser extent, those with two adults, no children, had a relatively low incidence of poverty risk. These are categories where involuntary sharing and pent-up demand for one-person accommodation can be expected to reside. But these categories also include many people living together by choice who may have been able to afford living on their own.

A special tabulation by CSO for the project reveals that '30.4 per cent of single adult households of working age [15-64] were at risk of poverty in 2005, while 12.5 per cent were in consistent poverty.' In other words the percentage of

¹⁰ Wages and salaries accounted on average for only 44 per cent of gross income of single-person households, according to Table 2.8. Pension-related income was significant.

younger persons living on their own who are at risk of poverty is higher than for pension-age single persons, and much higher than for two-adult households.

Table 11 At-risk-of-poverty rate (after social transfers, 60% threshold)

	2003	2004	2005
1 adult, no children	40.4	35.7	28.8
2 adults, no children		21.4	16.6
3 or more adults, no children		12.7	13.8
All households	19.7	19.4	18.5

Source; CSO, *EU Survey on Income and Living Conditions (EU-SILC)*

On an equivalised income basis, one adult no children households in 2005 were disproportionately located in the lowest income deciles. More than half (55 per cent) were in the bottom three deciles, small proportions fell in the middle deciles but 9 per cent were in the highest one.

3.10 Conclusions

The limited information that is available about one-person households, especially about those of working age, indicates that housing availability and cost probably may be depressing the formation of one-person households.

- The evidence tells us that one-person households are mostly urban dwellers, and are concentrated in Dublin. Approximately one-third of them are working age, 30 per cent of whom are at risk of poverty.
- Housing affordability is a problem for about one-quarter of the working age one-person households.
- Renting is more important for one-person households than for all households, but it still is a minority tenure.
- Single households occupied 54 per cent of the units in converted houses in 2002 and 42 per cent of those in purpose-built apartments.
- Single households live in all sizes and types of housing, with most occupying houses.

- Single-person accommodation typically is older than the norm.
- No information could be obtained from the 2002 Census on single households by income, by economic activity status or by tenure and activity status to discover if the less advantaged were under-represented amongst one-person households.
- No specific information was found on one-person households in full-time work but on modest pay.

4 Accommodation Suitable for One-Person Households: Issues of Demand and Supply

4.1 Introduction

This section examines the question of supply of accommodation suitable for one-person households and whether it meets current demands. The question of unmet demand for small-sized accommodation is explored, drawing on available existing data sources. Issues in relation to access and affordability in respect of each of the three main housing tenures are examined, drawing on existing data sources as well as on information obtained for the report from local authorities and through letting surveys.

4.2 Demand for 'small-sized' accommodation

The desire to establish an independent household as a single person may be difficult to realise, in large part because of financial barriers. Pent-up demand for more affordable accommodation for lone persons would be consistent with individuals sharing accommodation with other adults or staying in the family home after finishing education because rents and purchase prices for small-sized units are high.¹¹ For example, some of the members of the 1,417,000 multi-person households without dependent children living in England might live on their own if they could manage it¹² (www.communities.gov.uk). Other single persons may endure substandard accommodation, suffer insecurity because they have to pay rent that they cannot afford, or become homeless because they cannot compete for housing. As already mentioned, when unattached adults do not live on their own it may be their choice or preference. Some evidence suggests that dissatisfaction with housing arrangements is rare in Ireland. An EU report (EFILWC, 2004) found that 92 per cent of Irish households were satisfied with their life compared with the 87 per cent average across the EU-15 countries.

¹¹ For Ireland as a whole, non-family arrangements were less frequent amongst households with a reference person aged 60 or older than for those with a younger reference person (4 per cent versus 6 per cent) and for households with a male reference person (7 per cent versus 11 per cent for those with a female).

¹² Such households accounted for 7 per cent of all households in 2006.

Moreover, in relation to the domain of 'home', 94 per cent were satisfied, compared with 92 per cent for the EU-15. There is no direct source of evidence of unmet need for accommodation suitable for one-person households in Ireland. However, some indication is provided by three sources discussed below – census data on shared accommodation, homelessness figures and social housing assessments of need.

Shared accommodation: non-family households

The 2002 census report on household composition casts little light on this issue. It shows a substantial proportion of non-family households, amounting to 14 per cent in Dublin City.¹³ There are also family households containing 'other persons'. Families containing parent(s) and adult offspring are not distinguished. The extent to which the sharing arrangements were the voluntary choices of individuals is unknown.

Table 12 Selected household types as a percent of all permanent households, 2002

	Non-family households containing no related persons	Non-family households containing related persons	Family households with other persons
State	4%	3%	6%
Aggregate town area	6%	3%	6%
Greater Dublin area	7%	4%	7%
Dublin City	9%	5%	7%

Source: CSO, Census 2002

¹³ Amongst non-family households 95 per cent contained no children under 15 years.

Table 13 Number of households by type, 2002

	Non-family households containing no related persons	Non-family households containing related persons	Family households with other persons	Total private households
State	52,883	38,491	80,583	1,279,617
Aggregate town area	48,899	23,374	49,843	782,864
Greater Dublin area	25,024	12,160	24,075	342,524
Dublin City	16,788	8,173	12,717	180,661

Source: CSO, Census 2002

Homeless persons

Official counts indicate a small and declining number of homeless persons (Homeless Agency). The 1,046 single persons accounted for 77 per cent of the homeless count in 2005. Most (72 per cent) of the singles who were homeless were male, and few (3 per cent) were aged 65 or older. Almost two-thirds of the single-person respondents in the survey had been homeless for more than one year, suggesting that lack of permanent accommodation was unlikely to be the only issue in most cases.

Assessed unmet need for social housing

Every three years local authorities are required to examine the list of applicants for social housing and assess who is in need of it. The assessments are likely to underestimate the level of need, particularly amongst single persons, because it is widely recognised that few allocations of social housing go to singles of working age. Furthermore the assessment process eliminates some of those who had applied and been listed. Dublin City Council's 2005 net social need count was cut by 2,262 households (all household types) to reflect those whose need could be more appropriately met by private rented accommodation. The cut substantially reduced the final net need calculation to 5,776 households.

The needs assessment nonetheless reveals long-term housing problems occurring disproportionately amongst one-person households. The single-person household was the only household type where the number assessed in need grew between 2002 and 2005, from 15,522 to 18,902. By 2005 singles accounted for 43 per cent of all those assessed in housing need nationally. In Dublin City they were 53 per cent of the total and for the five city councils together, 48 per cent.

The stringency of the assessment criteria is suggested by the fact that only 14 per cent nationally had any paid employment. Moreover the (non-mutually exclusive) reason for them being in need in many cases indicates desperate circumstances, as shown in Table 14. In Dublin City, the highest cost area in the state, there are relatively few one-person households qualifying because they cannot afford accommodation.

Table 14 Percentage of households in housing need by category of need, March 2005

	All households	One-person households		
	State	State	Dublin	Five cities
	%	%	%	%
Homeless	5	11	38	28
Traveller	2	1	-	1
Unfit accommodation	4	5	-	1
Overcrowded accommodation	9	4	4	3
Involuntary sharing	8	8	17	12
Leaving institution	1	1	-	-
Medical/ compassionate	8	12	4	8
Elderly	4	8	15	10
Disabled	1	2	-	1
Not reasonably able to meet cost	57	49	21	36
Total	100	100	100	100

Source: DOEHLG 2005 and additional tables * Totals may not sum due to rounding.

As shown in Table 15, most were living in the private rented sector, with substantial numbers sharing with other households, especially in Dublin City. Nationally 32 per cent of those in housing need were over 50 years old. Almost all the households with a reference person aged over 50 were one-person households (82 per cent).¹⁴ Not all the one-person households in need had single marital status – only 77 per cent nationally.

Table 15 Households in need by current accommodation arrangement, March 2005

	All households in need	One-person households in need		
	State	State	Dublin City	Five cities
	%	%	%	%
Owner occupier	3	4	-	2
Voluntary & Cooperative	2	3	2	6
Private rented	64	58	34	49
Living with parents	7	6	-	4
Living with relatives/friends	14	13	25	15
Other	10	17	39	24
Total	100	100	100	100

Source: DOEHLG, 2005 and additional tables * Totals may not sum due to rounding.

¹⁴ One-person households over 50 years were 14 per cent of all households with a reference person over 50 years according to the 2002 Census.

4.3 Trends in dwelling size

The CSO census series from 1946 to 2002 for private households reports the number of households (all compositions) in permanent housing units by the number of rooms occupied in the unit.¹⁵

Occupation of one-room units grew after 1946 until 1981, and then declined by 23 per cent between 1981 and 1991, only to recover almost completely by 2002. The counts for households in two and three occupied rooms also fell in the decade before the 1991 Census but revived by 2002. The count for four-room occupation continued to decline, however. Taking households in these small-sized units together, their share declined between the two most recent census counts. Households in units with larger numbers of occupied rooms all increased relentlessly over the decades.

Table 16 shows the distribution of all households by house size as reported in the census for 1991 and for 2002. It shows that the proportion of households living in one or two-room units is greater in Dublin than in the state as a whole, and that there has been a significant increase in the proportion of Dublin households living in 'small-sized' accommodation since 1991. In 2002 Dublin City accounted for 55 per cent of all the households occupying one room and 35 per cent of those occupying two rooms although it housed only 14 per cent of total households.

¹⁵ A kitchen may count as a separate room as would other types of communal rooms so long as there is room for seating.

Table 16 Private households by number of rooms occupied, 1991 and 2002

	One room	Two rooms	Three rooms	Four rooms	Five or more
	%	%	%	%	%
State 2002	1.4	3.7	7.4	11.1	76.4
State 1991	1.4	3.6	8.2	16.0	70.8
Dublin 2002	2.9	5.3	8.1	12.0	71.7
Dublin 1991	3.1	3.9	7.2	13.4	72.4

Source; CSO, Census 2002 and 1991

Table 17 shows that while one-person households are more concentrated in fewer rooms, they are by no means confined to small sized dwellings. While 29 per cent of singles occupied dwellings with three rooms or less (compared with 13 per cent for all households), another 28 per cent occupied six rooms or more (compared with 49 per cent of all households).¹⁶

Table 17 Number of rooms in dwelling, single and all households, 2002

Number of Rooms	Single households	All households	Single households	All households
1 room	13,566	18,081	5%	1%
2 rooms	25,955	47,512	10%	4%
3 rooms	36,312	94,864	14%	8%
4 rooms	49,084	142,520	19%	11%
5 rooms	63,777	327,392	24%	26%
6 rooms	42,754	262,554	16%	21%
7 rooms	19,174	179,434	7%	14%
8 rooms	7,570	97,853	3%	8%
9 rooms	2,619	42,125	1%	3%
10 or more rooms	2,210	33,287	1%	3%
	263,021	1,245,622	100%	100%
Not stated	11,001	33,995	na	na

Source: CSO, Census 2002

¹⁶ See also Table 17.9 in CSO's *Statistical Yearbook for Ireland* reporting on household survey results for the third quarter of 2003.

Identifying trends in the composition of supply from census data is complicated because of changes in the questions that, for example, obscure trends in the supply of bed-sits and flats. But comparisons will be possible between the 2002 census and the 2006 census, both by housing size and type, location, whether or not on rent supplement and amount of rent paid.¹⁷

4.4 Accessibility and affordability: owner occupation

As revealed by the census, most one-person households, even amongst those of working age, are owner occupiers. Doubtless some inherited their home or obtained it years earlier or perhaps before they became single, but others were able to purchase even at the high prices prevailing in recent years. Statistics on house purchase by marital status indicate that single persons are not excluded from the market. Data on loan approvals give the percentage distribution of approvals over time according to marital status. By 2003, 71 per cent of borrowers were single (not about to marry), compared with 54.7 per cent in 1999 (Dept of Environment, 2003). Even in the admittedly small-scale affordable housing purchase schemes, single persons are significant players.¹⁸ In Dublin City single applicants for affordable houses accounted for 72 per cent of the panel, and they were offered 90 per cent of the 155 one-bedroom affordable units that became available in 2006.

Government programmes to promote affordable purchase have been a major policy thrust in recent years, but they offer little help to one-person home seekers

¹⁷ In the 1991 Census, buildings were grouped as 'Conventional housing containing one unit; one dwelling building, partly non-residential, multiple dwelling building and institution (hotel, hospital etc.)'. In the 2002 Census permanent dwellings were grouped as: detached house; semi-detached house; terraced house; flat or apartment in a purpose-built block; flat or apartment in a converted or shared house; flat or apartment in a commercial building. In 2006 the questions for households in apartments and flats were changed to reveal if the dwelling is or is not self-contained (i.e. a bedsit). Thus households in flats that are either part of a converted house or shared building can specify that they live in a bedsit. Comparisons with 1991 results will have to combine apartments and flats in converted and commercial buildings.

¹⁸ To date the total supply of affordable units has been disappointing, amounting to 2,549 units in 2005.

on modest income. Buying a home in a city like Dublin, even under an affordability scheme, requires a substantial income. Less than one-quarter of the single applicants to Dublin City Council's scheme reported incomes of less than €25,000. The price of the apartments offered under the scheme in 2006 ranged from €160,000 to €220,000. A price of €160,000 is nine times the annual income of a full-time worker earning €8.60 per hour. Even if a one-person household qualified for Dublin City Council's 'Shared Ownership Scheme' and bought only half of the equity in the cheapest apartment, ignoring purchase expenses, furnishing, heating and other outlays, the monthly cost would be close to €700. For someone on the average industrial wage this amounts to 29 per cent of gross income and to 50 per cent for a full-time minimum wage earner.

The observed importance of house buying by singles may be explained by the trend towards later marriage, professionalisation of the work force and house sharing. Access through purchase for those on low incomes is problematic, however. Of course it could be argued that purchasing accommodation is not the most appropriate option for persons on lower incomes, but in the context of the residual supply of social housing in the Irish context, with single people virtually excluded, as well as the limited security of tenure available in the private rented sector, buying a house offers the only real opportunity to create a long-term 'home' for many single people.

4.5 Access and affordability: private rented accommodation

The private rented sector is a major source of small-sized accommodation. The 2002 Census reported that 29,613 out of a total of 65,593 one and two-room permanent housing units were in the private rented sector. The CSO household survey for the third quarter of 2003 found that, of the 49,100 one-bedroom (including bed-sit) accommodation in the state, 39,400 were rented (either private or social).¹⁹

¹⁹ There were 33,900 one-person households who occupied the one-bedroom units (as renters or owners).

The Private Residential Tenancies Board (PRTB) collects information about the private tenancies registered with it. At the end of 2006 there were 133,283 tenancies registered covering 238,070 tenants as reported by 79,099 landlords. Coverage has been improving steadily and will in future provide the best measure available of the supply of rented dwellings by location, type and size, as well as the rents charged. It will be possible to monitor trends in the supply of low-cost rental accommodation by location and by type and size of unit.

In the autumn of 2006 there were approximately 110,000 tenancies registered in total when a special compilation of data was conducted by the Centre for Housing Research for this project. The number of small-sized units registered in the State and certain urban local authorities is shown in Table 14. The analysis below, based on the PRTB information, should be considered with caution because the counts are not easily reconciled with the information contained in the 2002 Census.²⁰

The statistics reveal a concentration of small-sized units in Dublin City. There were 13,595 small-sized units registered in Dublin City out of a total of 22,075 units across the country, or 62 per cent of the total (Table 18). Dublin City accounted for 76 per cent of all the bed-sits registered. While the small-sized units covered by the table are likely to be the only type of units affordable by one-person households on modest incomes, the size of households occupying them is unknown.²¹ Competition for the smallest units from larger households can be expected, and is not necessarily due to severe affordability pressures. A couple, for example, may choose a one-bedroom flat although they could afford to pay for more space because they want to spend on other things.

²⁰ Landlords and agents registered 11,001 bedsits and flats with the PRTB when the register was counted in 2006. The 2002 census reports 21,660 privately rented units described as a flat or apartment in a converted or shared house. Some units in conversions will be larger than one bedroom but this is unlikely to explain the difference. The overall PRTB count is only 78 per cent of the census count of private rented units; an unknown proportion of the difference may be due to rentals not necessarily qualifying as tenancies for purposes of the Residential Tenancies Act, 2004 or to landlords failing to register tenancies, despite the incentives to do so.

²¹ Although registration forms require the identification of each tenant, licensees may also live in the premises.

Table 18 Registration of small-size units by area

	Bedsits	One-bedroom flats	One-bedroom apartments	Total small-sized units
Dublin City	3,547	3,832	6,216	13,595
Cork City	262	407	672	1,341
Galway City	45	172	335	552
Limerick City	87	107	234	428
Waterford City	42	133	135	310
DL-Rathdown	121	210	668	999
South Dublin	92	175	462	729
Fingal	25	47	457	529
State	4,678	6,323	11,074	22,075

Source: PRTB registrations, Special tabulation by Centre for Housing Research, 2006

The differences in rents between categories of housing in Dublin suggest divisions and limited competition across the three housing types. For the most part, one-bedroom apartments appear to be in a different market from bed-sits and flats. The mean rent of the one-bedroom apartments was 199 per cent of the mean bed-sit rent, while one-bedroom flats were 143 per cent of the bed-sit mean. The 25th percentile rent for one-bedroom apartments was 177 per cent of the mean bed-sit rent but one-bedroom flats at the 25th percentile were 107 per cent of the mean bed-sit rent.

Affordability and subvention in the private rented sector

Tenants pay a greater proportion of their income in housing costs than either owner-occupiers or tenants in the social housing sector. For those dependent on social welfare as their main source of income, rent supplement administered by the HSE is the main form of subvention towards housing costs. Rent supplement is not payable to individuals in full-time employment (defined as more than thirty hours per week).

Rent supplement

A count over time of the number of one-person households on rent supplement is not available. According to the DFSA, in 2006 46 per cent of rent supplement recipients consisted of one adult with no dependants, but their living arrangements are unknown. It is noteworthy that the rent ceilings for this household type have been revised upwards much more than for other types (Table 19). The ceiling's rise from the start of 2003 to 2007 outpaced the CSO's national index for private rents; the CPI index increased by 4 per cent (up to December 2006).

Table 19 Rent supplement ceilings for Dublin, 2003-2007

Circular date	Single person living alone	Couple not sharing	Family: one child	Family: three children
	€/week	€/month	€/month	€/month
01/01/07	130	200	1,000	1,200
25/07/06	120	178	953	1,200
01/02/04	115	178	953	1,200
30/12/02	107	178	953	1,200
Increase 2002-2007	21%	12%	5%	0%

Source: Dept of Social and Family Affairs

Housing problems of the working poor

The situations of low-paid full-time workers, who are ineligible for rent supplement, also matter. Assume that 50 per cent of Irish full-time employees earned less than the average industrial wage, which was €558 per week in 2005.²² Comparing this income level with registered rents of small units suggests the potential for widespread affordability problems for modest earners living on their own. If the poorest 25 per cent full-time workers earned less than €402 and

²² In Britain 26 per cent of employee jobs were in low-paying sectors in September 2005 (Low Pay Commission, 2006). Further, it is reported that 50 per cent of full-time employees (whose pay was unaffected by absence) earned less than £11.21 and 50 per cent of part-time workers earned less than £7 (National Statistics, 26 October 2006) One quarter of full-time workers earned less than £7.96 (72 per cent of the median level) while 10 per cent earned less than £6.24 (56 per cent of the median).

the poorest 10 per cent earned less than €312 (as is the pattern in Britain), the prospect of being self-supporting while living alone disappears.

Based on the PRTB registrations data for Dublin City, the 50th percentile rent for one-bed flats in February 2006 was €151 per week. Such a rent would take 27 per cent of average industrial earnings before deductions; it would take 38 per cent if income was €402 and 48 per cent if income was €312 per week. Any higher rent than €151 per week clearly would be out of range for a modest-income one-person household. The supply of dwellings in Dublin renting for a maximum of €151 per week might be expected to encompass virtually all the registered bed-sits (3,547 units), half the flats (1,916 units) and virtually no one-bedroom apartments, for a total of some 5,463 units registered in Dublin. Rent supplement recipients, low-wage earners, students and others all may be competing for the units.

The housing situation facing singles living outside Dublin City appears at first glance to be less difficult. Rent at the 50th percentile of one-bedroom flats in the cities of Cork and Galway was one quarter less than in Dublin, at €115 per week, and lower still in Limerick and Waterford cities. At the same time, however, the supply of bed-sits and flats was much smaller in the provincial cities.

Minimum Essential Budgets for Six Households, a report prepared by the Vincentian Partnership in 2006, calculated the minimum essential budget for a 25-year-old male working full time at €368.37 per week, if rent was €130. In these circumstances the man would face a weekly shortfall or deficit of €84.67 if earning the minimum wage. Based on these budget calculations only a differential rent as charged by local authorities for social rental housing would avoid a significant shortfall.²³

In Ireland the CSO reports that 7 per cent of people who work are at risk of poverty, but details about the composition of this group, much less their housing

²³ Local authorities typically take about 15 per cent of household income.

situations, are lacking (EU-SILC, 2006). Research by the European Foundation for the Improvement of Living and Working Conditions (2004) has highlighted that household composition and membership is a more important factor than is low pay in explaining the incidence of poverty. Although the focus typically is on large, one-earner families, living alone on a single, modest income also strains household budgets. For a one-person household there is only one possible source of earnings and the fixed costs of accommodation loom large. There may be affordability problems experienced by existing one-person households and there may be persons well above any poverty line who would prefer, but cannot afford, to live on their own because of the increased housing costs involved.

Availability of affordable rental accommodation for single-person households: Threshold Lettings Survey

The PRTB data focuses on the existing rental stock and sitting tenants. Assessing the numbers of small-sized units offered to let and the rents demanded provides another check on availability and affordability. Research into the flow of lettings undertaken during the late summer and autumn of 2006 for the project is detailed in Appendix 2.

In brief, the lettings market in the main electronic and print media for small-sized units (under €160 per week) located in Dublin, Cork, Galway and Limerick cities was found to be modest in size relative to the PRTB stock measure, especially in Dublin. In Galway and Limerick the number of media advertisements was so low that those markets must be operating mainly by informal methods of communication and exchange. In Dublin and Cork the average asking price of units to let was substantially above the mean price yielded by the PTRB data for registered tenancies and higher than the locally prevailing rent cap for rent supplement recipients. In Dublin advertised bed-sits averaged €132 per week when the cap was €120 while in Cork the bed-sit average was €113 when the cap was €100.

Clearly the lettings surveys did not comprehensively cover new lettings of small-sized units. But they suggest a high incidence of exclusionary practices by landlords regarding households on welfare, especially in Dublin, where only 14 per cent of the landlords letting the properties would consider rent supplement recipients. Across all the cities the advertisements for those units priced under the local rent ceiling, and indeed most of those priced above the ceiling, stipulated that rent supplement recipients need not apply. Only one or two bed-sit advertisements each week in each city was within the local rent ceiling and open to people on welfare. The surveys show that properties at the low-priced end of the rental market are sufficiently sought-after to enable landlords to discriminate. The small number of advertisements at modest rents, by implying that many landlords did not need to pay for space in the main media, also suggests that supply is tight in relation to demand at the low end.

Competing for a tenancy when on rent supplement: When a single person on SWA views a property to let s/he cannot offer to pay a deposit or a month's rent in advance, as would most other home seekers. Instead the landlord or agent is asked to wait six or eight weeks after the tenancy starts for confirmation that rent supplement will be paid by the CWO in arrears. Nor is the convenience of receiving payment by standing order likely to be possible.

Threshold's Access Housing Unit has found private tenancies for 217 single persons since it commenced taking referrals of homeless persons in 2002. The Unit continually searches the lettings market for suitable rental properties where landlords will consider renting to their clients. Successive telephone bed-sit surveys (Table 20) indicate a decline in the supply and a persistent scarcity of units willing to accept rent supplement recipients. In May 2006 there were 32 bed-sits advertised that refused to consider rent supplement recipients (76 per cent), 7 that would consider them (17 per cent) and 3 where no information could be obtained (7 per cent).

Table 20 Access Housing Unit bed-sit survey results

	Dec-04	Apr-05	Jul-05	Oct-05	Feb-06	May-06
Average rent	122	124	130	128	126	128
Number of bedsits	160	126	136	108	94	91
Bedsits above rent cap %	59	59	62	61	56	53
Bedsits at or below rent cap %	41	41	38	39	44	47
Average of the rents above the rent cap	137	137	144	145	143	145

At approximately the same time as the PRTB registrations count there were 27,500 single persons on rent supplement living in the sector who at most could legitimately have been paying €120 per week in rent (the cap for Dublin).²⁴ If each of them had been renting bed-sits or one-bedroom flats or apartments, they would have taken 125 per cent of the total available as reported by the PRTB. A large but unknown number of these singles were in fact sharing accommodation. Table 21 juxtaposes the small-sized private rental supply registered in 2006 with the PRTB against the 2002 census count of one-person households in private tenancies although there is no expectation of correspondence. The juxtaposition highlights the difference between Dublin and the other cities.

²⁴ The DSFA calculates that 46 per cent of households on rent supplement consist of one person. At the end of 2006 there were 59,861 rent supplement recipients.

Table 21 Small-size rental accommodation, 2006; one-person households in private rental, 2002

PRTB, 2006					Census, 2002		
City council	bedsits	one bedrm flats	one bedrm apart's	one bedrm acc'n	one person hhold private renters	one bedroom supply as % one person households	bedsits & flats as % one person households
Dublin	3,547	3,832	6,216	13,595	12,498	109%	59%
Cork	262	407	672	1,341	2,559	52%	26%
Limerick	87	107	234	428	1,049	41%	18%
Galway	45	172	335	552	1,131	49%	19%

Source: CSO, Census 2002, PRTB registered tenancies 2006

Quality and standards in the private rented sector

Supply has a quality dimension. Local authorities are responsible for ensuring that all private rental accommodation meets the physical standards set out in government regulations. Since one-person households are disproportionately located in older converted rental properties, standards enforcement is important. Evidence suggests that a substantial minority of bed-sits and flats do not meet even the basic requirements set out in Housing (Standards for Rented Houses) Regulations, 1993.

As part of the project the five city local authorities were queried about inspections of bed-sits and of one-bedroom dwellings. Galway City responded that 38 bed-sits were inspected in 2005 and 19 one-bedroom apartments. Information from the *Housing Bulletin* suggests that inspecting such accommodation was prioritised by the authority.²⁵ The Bulletin reports 113 inspections carried out by Galway City in 2005 (without revealing the number of dwellings covered) and 108 were judged to be substandard. South Dublin commented that '... there was not sufficient staff to carry out large numbers of inspections. There is no breakdown

²⁵ The inspection count for bedsits appears significant. The 2002 census reports 275 households in converted properties in Galway City, not all of whom will be occupying bedsits.

of types of units inspected but the likelihood is that in the main the units would have been three-bedroom standard houses rather than bed-sits and apartments.²⁶

No other authorities responded. However, *Housing Bulletin* statistics are indicative, although information is not reported by type of housing. Dublin City Council, which contains the vast majority of converted units and also has a relatively active inspection regime, reported 3,735 inspections and re-inspections during 2005. There were 1,299 dwellings found to be substandard. In Cork out of a total of 794 inspections 366 substandard dwellings were discovered. There were too few inspections conducted in Limerick and Waterford cities to estimate the incidence of substandard accommodation.

Revised minimum standard regulations for the Irish private rented sector were introduced on 1 February 2009. The new regulations will have the effect of phasing out the 'traditional' bed-sit, that is one-room dwellings with shared toilet/washing facilities (permitted under the 1993 regulations). New rental accommodation must comply with the standards with immediate effect, while existing landlords have been granted a four-year period (until 2013) to bring their properties up to the required standards. These revised standards follow the introduction of new apartment guidelines in 2007, which set out minimum standards for size and design of apartments and provide for limits or increases of certain apartment types. In Dublin the national guidelines have been supplemented by even more stringent guidelines from the city council.

These initiatives in combination with the enhanced regulatory framework provided by the *Residential Tenancies Act 2004* are expected to lead to both a higher level of minimum standards and greater enforcement effort. The extent to which the up-grading of rental accommodation is accomplished through refurbishment or a reduction in supply at the lower end of the market among old converted units is uncertain.

²⁶ Only 267 South Dublin tenancies were in bedsits or flats, according to PRTB registrations.

4.6 Access to social housing for single persons

If low-income households cannot afford to buy or rent in the private sector, they can apply for social housing provided by the local authorities and housing associations, where rent depends on household income. The availability and prospects for one-person social accommodation for working-age applicants are constrained. Local authorities accommodated 7 per cent of one-person households aged less than 65 years, according to the ESRI/DOEHLG household survey (2004). While about one-fifth of the local authority tenants surveyed were one-person households, most were older persons; 2 per cent were aged less than 40, another 8 per cent aged 40 to 64 years and 11 per cent aged 65 and older.

Table 22 shows the distribution of one-person households (all ages) in local authority housing across the state in 2002. This survey indicates a slightly higher share of local authority housing occupied by single persons, with them renting almost one-third of Dublin City's stock.

Table 22 Local authority tenants (all ages), 2002

	One-person hhold tenants	All local authority hhold tenants	One-person tenants/all tenants
	Number	Number	%
Dublin City	6,264	19,586	32
Cork City	1,517	5,950	25
Galway City	300	1,459	21
Limerick City	639	2,326	27
All town areas	17,159	69,749	25
State	21,457	88,206	24

Most existing social housing is configured for families, not small households, although the seven urban councils reported substantial numbers of flats or apartments in their social housing stock (32 per cent overall). Also the scheme of letting priorities in many local authorities militate against single persons of working age, especially those not dependent on welfare, ever getting to the top of the waiting list.

The five city boroughs were each contacted, along with the Irish Council for Social Housing, with a request for information about access for singles grouped according to age to social housing and RAS accommodation. The response was poor, partly because the information was not readily accessible. Fingal, for example, replied that there were no data in the required form. Appendix 1 contains the analysis of the data provided as well as information gleaned from the social and affordable housing action plans of the authorities.

To date local authorities and housing associations appear to have allocated accommodation to few working-age singles in long-term housing need. The Rental Accommodation Scheme will cause them to focus in future more on single persons dependent on welfare. The scheme will also ensure that one-person households in RAS tenancies are adequately housed. Dublin City Council, for example, is not taking bed-sit accommodation into the RAS. With 46 per cent of rent supplement recipients being single persons without dependants, a sizeable number are likely to be eligible. An uncertainty is the speed with which the RAS will be able to accommodate the single persons who are eligible. The monitoring arrangements for the RAS will disclose trends in this source of supply of affordable accommodation for one-person households.

Additions to housing supply

Although new developments of small-sized accommodation typically will be too expensive for singles of modest means, the additions to supply may stimulate a trickle-down process that eases the market at the bottom end.

There are estimates of the size of the units being built in Dublin City that indicate expansion in the number of small-sized units. For example, Dublin-oriented research at Trinity College states that one-bedroom apartments built or with live planning permission in 2003 accounted for 37 per cent of all residential developments since 1996, while two-bedroom units accounted for a further 54 per cent (Kelly and MacLaren, 2004). At the same time, compared to the surrounding counties, new-build in Dublin City has been much slower to expand in response to the pressures of the Celtic Tiger (Williams, 2007).

Local authority planners, in setting design specifications for new apartments, discourage the production of any studio (one-room) apartments (Ó Muire, 2006). Indeed the guidelines for designs of all new apartments would put a cap of 10-15 per cent on one-bedroom units in a complex of 20 or more units. Thus planning regulations may worsen the situation for one-person and would-be one-person households.

4.7 Conclusions

The limited information about the supply of low-cost housing of size appropriate to one-person households suggested restricted access.

- Local authorities have not made accommodating single persons of working age a priority.
- Although most single persons are owner occupiers, entry into homeownership without sharing requires good fortune or a substantial income.
- The supply of small-sized units at modest rents for working-age adults is largely located in the private rented sector.
- The average rent for a registered bed-sit in Dublin in the autumn of 2006 was €110 per week, equivalent to 92 per cent of the rent ceiling (at €120 per week) and to 26 per cent of the average industrial wage (€430 per week). For a one-bedroom flat the average rent was €157, or 131 per cent of the rent ceiling and 37 per cent of the average industrial wage.

- Few small units advertised to let in the main local media ask for rents within the rent ceilings for rent supplement, and even fewer are open to rent supplement recipients.
- There is a shortage of one-person accommodation accessible to those dependent on housing subsidies, as demonstrated by the official housing needs assessment, the adjustments to the rent ceilings and the lettings surveys.
- Affordability is a problem for significant numbers of working-age one-person households, as demonstrated by the DOE/ESRI survey and the EU-SILC survey.
- It is evident from the PRTB registrations data that one-bedroom apartments constitute a substantially different (and higher priced) market from bed-sits and flats since there is limited overlap in rents.
- The difference in rents between purpose-built apartments and converted units suggests that increasing supply through new build will have limited impact at the low end of the market.
- Those earning less than the average industrial wage in cities like Dublin must compete for the relatively few properties where the rent would not take more than a third of their income.
- The extent to which workers are denied the opportunity of living on their own, and contribute to pent-up demand because of high housing costs, is nonetheless uncertain.
- Significant numbers of households contain unrelated, unpartnered individuals who share accommodation.
- Basic data, such as the distribution of workers by level of earnings, are lacking, on which models of ability to pay could be built.

5 Conclusions and Recommendations

5.1 Single-person households in Ireland

Existing data for Ireland indicates distinct segmentation in the housing situations of single persons of working age. On the one hand, housing affordability is not a major issue for the 39 per cent who own their homes mortgage free, and lack of space cannot be a problem for the many who inhabit houses or large apartments. On the other hand, 30 per cent of one-person households are at risk of poverty and would appear to have limited opportunities to obtain adequate housing. Information obtained for the project indicates problematic access to housing through purchase or through social housing allocation, and a very limited supply of reasonable quality, low-cost rental accommodation in cities like Dublin.

5.2 Single-person households in the private rented sector

Single persons who qualify for financial assistance towards rent clearly have difficulty finding suitable accommodation in cities like Dublin. The limited advertisement of low-priced small units in the media, as well as the refusal by many landlords to accept rent supplement recipients as tenants, suggest that demand is strong in relation to supply. The weak position of rent supplement recipients would appear to be linked to the manner in which the scheme is administered, in particular payment of the subsidy in arrears and the existence of rent ceilings. Such administrative barriers should be removed.

That many single rent supplement recipients find accommodation merits further investigation. Of particular interest are the following questions:

- How difficult is the search process for single persons seeking their own home under rent supplement?
- How many are sharing accommodation, and was this by preference?
- Research by Threshold indicated that some single persons had to accept substandard accommodation. How prevalent is this?

- What rent are rent supplement recipients who live on their own actually paying? Threshold's research has revealed the occurrence of some top-up payments.

Threshold has long advocated more modern and better enforced statutory housing standards for private rented units. Given the concentration of one-person households living in bed-sits and older housing, they probably have been disproportionately affected by poor quality accommodation. The introduction of revised minimum standards in 2009 is thus to be welcomed, but in raising minimum standards care will be necessary to avoid reducing the availability of low-priced rental units in urban areas. The impact of higher minimum standards on the availability of affordable small-sized accommodation represents an important topic for future research.

5.3 Single-person households in the local authority sector

Local authorities appear to have done little to relieve the housing shortage faced by working-age single persons, although change is anticipated. The authorities ought to make available the number of social and RAS units accommodating (and being allocated to) one-person households by age of the person, and whether or not the accommodation is general purpose rental. Their intentions for housing this household type should be made explicit in their social and affordable housing action plans. The revised housing needs assessment guidance should be scrutinised to ensure that it does not discriminate against working-age single persons. For example, persons older than 25 years and out of school should not be expected to live with their parents.

In terms of further research it would be interesting to compare experience in Ireland with public housing in other European countries, and the extent to which one-person households of working age are accommodated. A study for the Joseph Rowntree Foundation highlighted the low priority given to housing single people in social housing in England and – especially for young single persons on low income – their restricted access to private rental accommodation (Bennett

and Dixon, 2006). In northern EU countries, where public housing has not become as residualised as in Ireland or Britain, single persons, including those on low wages, might fare better.

5.4 Addressing information deficits

The main finding of this report is that significant gaps in our knowledge about the opportunities for living alone exist. The PRTB registration statistics are an important start in monitoring the operation of private rental markets. Once the data-inputting is well established, the rent paid in new tenancies in an area can be compared with average rent for all tenancies registered for the given housing type in the same locality. Collection of data from other sources would also be useful, such as vacancy rates and time to let advertised units by housing type and area.

Census and other data should be explored to learn more about the characteristics of one-person households and their housing. However, the absence of questions on income appears to preclude replication of the Australian analysis of access to affordable housing and is an issue that might be addressed in the future.

More information about the experiences of modestly paid full-time workers would reveal the accessibility of housing for those seeking to live on their own. There is a need for research which gives voice to the experience of single persons on low to moderate incomes to allow examination of the extent to which accommodation choice is enabled or constrained by Irish housing policy and practice.

The government's new 'life cycle framework' for social policy, enunciated in the social partnership agreement *Towards 2016*, creates an approach for scrutinising more closely the opportunities of working-age people who have no partner or dependants. The primarily urban character of the issue also needs to be recognised.

Notwithstanding the significant knowledge gaps, the review suggests that housing for one-person households appears to be excessively constrained, reducing the well-being of a segment of Irish society. There are a variety of reforms that merit investigation if public programmes and the operation of markets are not ensuring suitable housing for these people. In particular, further research should explore the following policy options:

- Rent supplement to cover the working poor
- Promoting the development of well-designed studio accommodation of the sort found in Scandinavian countries
- Introducing affordable rental schemes
- Supplying more social and RAS housing in small-sized units
- Reforming rent supplement rules to eliminate a recipient's disadvantage in competing for lettings
- Improving housing services for the most vulnerable single persons, including those leaving institutions.

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Appendix 1

Analysis of information on access to social housing

An information request was sent to the five city councils, and follow-up emails and telephone calls were made. The response was disappointing.

The information we seek concerns different sections of the local authority's housing division. The various elements are listed below.

- the number of local authority rental units let to single-person households, with the occupants grouped by age, preferably under 50 years, 50-64 years, 65 years and older
- the number of single-person households allocated local authority rental housing in 2005 (and if possible in previous years), by age group
- the number of one-bedroom or studio local authority rental units completed or acquired in 2005, distinguishing those designed for the elderly from general purpose
- the number of housing association single-person households transferred to the Rental Accommodation Scheme (RAS)
- the number of single-person households transferred from private rented tenancies into RAS
- the number of bed-sits inspected in 2005 under the 1993 minimum dwelling standards regulations and/or fire regulations and the number non-compliant on first inspection
- the number of one-bedroom apartments inspected in 2005 under the 1993 minimum dwelling standards regulations and/or fire regulations and the number non-compliant on first inspection.

Galway City Council responded that a total of 532 single person households were living in its rental units. As the Council's *Housing Action Plan 2004-2008* shows a grand total of 1,775 council units in the stock, the single-person households appear to be occupying about 29 per cent, which is considerably more than the proportion of one-person households in the country. However, the number of single persons in the Council's housing aged less than 50 years was quite low, at 130 households or 7 per cent of council tenants.

Galway allocated 57 units to single-person households in 2005, of which 34 were to persons aged less than 50 years. According to the DOEHLG's *Housing Bulletin* Galway City achieved a total of 145 first-time lettings in 2005. While the implicit high percentage of singles housed could suggest a shift in the council's allocations policy, it may be due mainly to relatively high turnover amongst single tenants. In addition to social housing allocations in 2005, 71 single persons transferred to the RAS from the Capital Assistance Scheme and 12 from the private rented sector.

Although the number of singles eligible for the RAS is not known, the 2002 census count of single-person households living in private rented accommodation in Galway City was 1,131. The DOEHLG's March 2005 assessment of social housing need reported 891 single person households in need in Galway City. The first-time lettings and the RAS transfers from the private sector amount to 8 per cent of those reported to be in need.

South Dublin County Council provided partial information, stating that 74 single-person households had been transferred from private tenancies to the RAS by February 2007 as well as 9 housing association single tenants. Thus one-person households accounted for 49 per cent of all RAS transfers by South Dublin.

Local authority social and affordable housing action plans 2004-2008 provide information on the types of units in the stock. As shown in the table below, housing for the elderly accounted for 10 per cent of the stock in the five city councils, while flats and apartments accounted for another 32 per cent. The size of this accommodation is not specified.

Table A1 Social housing stock of the urban local authorities

	Flats/apartments	Elderly	Houses
Dublin City	16,687	3,500	10,000
DL-Rathdown	898	418	3,027
South Dublin	231	600	7,300
Fingal	399	433	3,182
Galway City	126	249	1,400
Limerick City	279	253	2,611
Cork City	1,488	1,017	6,222
Waterford City	39	104	2,481
Total	20,147	6,574	36,223

The Irish Council for Social Housing responded that a breakdown of occupants of the approximately 18,500 units of accommodation in management was not possible. It was estimated that significant numbers of singles occupy some of the 11,500 units provided under the capital assistance scheme, where transfers to the RAS have been occurring. Relatively few would have homes in accommodation under the capital loan and subsidy scheme which is mainly targeted at families. A summary of the number and types of accommodation supplied by housing associations, as set out in the actions plans, was provided. While the Council noted that there were discrepancies in the local authority reports, the table suggests a high proportion of small-sized units.

Table A2 Existing Stock – Housing Associations

	Houses in estates	Flats	One-off dwellings	Elderly	Homeless	People with Disabilities	Total
All local authorities*	4,570	3,522	196	2,906	2,070	1,112	14,197
Dublin City	308	2,103	36	608	1,384	57	4,496
Cork City	94	752	14	0	0	0	860
Galway City	188	31	1	0	0	2	222
Limerick City	61	12	0	103	278	0	454

*Limerick County to be added

Source: ICSH Analysis

Additional supply

Information on social housing investment by Galway City Council indicates that small-sized accommodation is now a major focus. According to Galway City's *Housing Action Plan 2004-2008* over the five-year period a total of 53 one-bedroom and 223 two-bedroom units were scheduled out of a total 494 housing starts. During 2004 and 2005 the Plan anticipated 26 one-bedroom unit starts and 59 two-bedroom units. Only one one-bedroom unit along with 21 two-bedroom units were completed in 2005, however. According to the *Housing Bulletin* the local authority completed or acquired 54 units in total during 2005.

Local authority social and affordable housing action plans project social housing output by size of unit. Since a number of providers are adopting a policy of accommodating one-person households in two-bedroom units, it is impossible to estimate future availability for singles. The number and types of housing planned for 2004-2008 is summarised in Table A3. The commitments made subsequently in *Towards 2016* will increase output levels.

Table A3 Analysis of local authority total starts 2004-2008 by type of unit

	One-bed	Two-bed	Three/four-bed	Other	Total starts
Dublin City	764	1000	856	276	2,896
DL-Rathdown	430	592	351	87	1,460
South Dublin	185	933	769	40	1,927
Fingal	189	988	525	5	1,707
Galway City	53	223	218	6	500
Limerick	29	134	204	50	417
Cork	289	353	752	108	1,502
Waterford	117	310	225	20	672

Couples and lone parents with one child also suit two-bedroom dwellings. Donal McManus, in his response on behalf of the Irish Council for Social Housing, commented (2006), 'It would be more useful to have a flexible use of the social housing stock in the long term which in turn should include a greater number of two-bed units over one-bed units especially in the context of the most recent national agreement – *Towards 2016* – which advocated a life-cycle approach.'

Appendix 2

Private Rental Market Survey of Lettings

Access to housing by single persons on low income is influenced by the volume, prices and conditions imposed on the rental of private accommodation entering and re-entering the market. Although information on the amount and cost of small-sized accommodation available to let is insufficient to draw conclusions, given the lack of data on demand and on need, it helps to build a picture of the operation of the private rented sector at the lower-priced end. Combined with data about 'time to let' and the type and extent of restrictions on whom landlords will consider, lettings surveys indicate how difficult or easy finding a rented home can be.

The placement services in Threshold's regional offices and the Access Housing Unit in Dublin (AHU) rely primarily on advertisements in the main print and electronic media to help vulnerable clients find accommodation. The AHU's monitoring of the advertised lets in Dublin since December 2004 revealed a downward trend in the availability of bed-sit accommodation.

Similar surveys were undertaken for the research project but the scope was broadened to cover the four cities where Threshold had advice offices. The aim was to find out how many units to let came onto the market and at what prices, as well as the proportion where the landlord would consider an applicant dependent on rent supplement.²⁷ Advertisements for moderately priced one-bedroom flats and apartments as well as bed-sits were observed. The following advertising media were monitored on weekdays during 14-25 August and 20 November to 4 December 2006:

- Dublin: daft.ie, loadza.ie (*Evening Herald*)
- Cork: *Cork Echo* and daft.ie

²⁷ The CSO national index for private renting rose by 3 per cent over the survey period, from 98.7 in August 2006 to 101.8 in December 2006. The Daft.ie national index rose from 109.4 to 113.0 from August to December 2006.

- Galway: daft.ie, let.ie, *Galway Advertiser*
- Limerick: *Limerick Post*, *Limerick Leader*, daft.ie, let.ie

The survey results are indicative of how the rental market would appear to someone systematically searching for accommodation over a two-week period. The results are not a comprehensive picture of the market. Informal sources of advertised lets were not checked. Only if the asking rent could be obtained was the advertisement included in the survey results (a potential let). Because of the volume of one-bedroom advertisements in Dublin (and our focus on housing accessible to low-income households) all properties asking more than €700 per month (€162 per week) were excluded from the survey.²⁸ Consequently few one-bedroom apartments were included, especially in Dublin.

Many advertisements, especially in the print media and Loadza.com, did not contain all the required information. In this case, telephone calls were made to gather additional data and, where the respondent could not be reached, the advertisement was excluded from the survey sample. Other advertisements, particularly on DAFT, contained all the information required so no effort was made to confirm that the dwelling was still available.²⁹ Efforts were made to avoid double counting when an advertisement for the same dwelling appeared on more than one day or in more than one media location. No record was kept of what the rent covered, e.g. heating or clothes washing facilities.

Given the variability of the 'to let' market, the findings are combined to give averages per week (Table B1).

²⁸ This cut-off is 35 per cent above the rent cap effective in Dublin.

²⁹ Some landlords advertising on DAFT when contacted admitted that the unit had already been let and they had not yet acted to remove the advertisement from the system.

Table B1

	Total potential lets*	Lets open to RS Applicants	Position on RS unknown	Refuse RS Applicants	Self- containe d & within rent cap	Self- contained , within rent cap & open to rent suppl	Average rent all potential lets
	No.	No.	No.	No.	No.	No.	€/week
DUBLIN							
<i>Nov/Dec survey</i>							
Bedsits	60	6	5	49	10	1	€128
One bed	13	1	0	12	1	0	€146
<i>August survey</i>							
Bedsits	79	18	2	59	15	6	€136
One bed	61	6	1	54	11	1	€140
<i>Weekly average</i>							
Bedsits	35	6	2	27	6	2	€132
One bed	19	2	~	17	3	~	€143
Cork							
<i>Nov/Dec survey</i>							
Bedsits	16	11	1	4	6	4	€109
One bed	32	10	1	21	3	0	€137
<i>August survey</i>							
Bedsits	21	11	0	10	5	3	€117
One bed	40	14	1	25	2	2	€136
<i>Weekly average</i>							
Bedsits	10	6	~	4	3	2	€113
One bed	18	5	1	13	1	1	€137

Galway							
<i>Nov/Dec survey</i>							
Bedsits	3	2	0	2	1	1	€77
One bed	9	3	1	5	4	4	€109
<i>August survey</i>							
Bedsits	9	6	0	3	8	5	€101
One bed	24	5	1	9	3	1	€132
<i>Weekly average</i>							
Bedsits	4	3	0	2	3	2	€89
One bed	11	4	1	5	3	2	€121
Limerick							
<i>Nov/Dec survey</i>							
Bedsits	1	0	0	1	0	0	€55
One bed	11	1	3	7	3	0	€122
<i>August survey</i>							
Bedsits	7	3	0	4	3	0	€86
One bed	26	5	1	19	3	1	€127
<i>Weekly average</i>							
Bedsits	2	~		1	1	0	€71
One bed	9	2	1	7	2	~	€125

The most striking finding is how few small-sized properties for rent were found by monitoring the main media in the four cities. Only 35 bed-sits were offered per week in Dublin, only 10 in Cork and even fewer in the other two cities. One-bedroom units were more on offer in the regional cities but still the volume was low. This suggests, but does not prove, that small-sized private rental properties are scarce. Additional units could be advertised by informal means only and/or the turnover could be so rapid that our monitoring missed letting opportunities.

Another feature revealed by both surveys was the high incidence of landlords refusing to consider applicants on SWA. Across all four cities the surveys found six bed-sits and three one-bedroom lets advertised per week for which SWA recipients would be eligible.³⁰ For those on a tight budget but not bound by SWA rules, the market survey also indicates limited availability, with only 108 units per week (including non-self-contained units) offered for rent in all four cities costing €162 or less per week.

In Dublin there were almost one-quarter fewer bed-sit advertisements recorded in the late autumn survey compared with the summer. Rents on average were €8 lower than in the summer, and many more units were not self-contained.³¹ As shown in the chart, the rents asked were quite evenly spread over the €120 per week to €160 per week range. The incidence of landlords refusing to accept tenants on rent supplement remained high.

The second survey had far fewer one-bedroom units advertised at €162 per week or less than did the first. And those that were advertised were almost all above the rent cap and refusing welfare applicants. As before, rents for one-bedroom units were higher than for bed-sits but the size of the difference is restricted by the €162 per week cut-off.

Cork also saw declines in advertisements in the second survey albeit to a lesser extent. A total of 16 bed-sits were advertised, six falling within the rent cap of €100 per week, of which four would consider an SWA applicant. Average rents were €8 per week less than in the summer survey. The potential lets of one-bedroom units fell to 32 but the average rent was almost the same as in the summer, at €137 per week. None of the one-bedroom units were accessible to

³⁰ Units that were within the rent cap for a self-contained property and open to people on SWA. There were 13 bedsits per week within the rent cap and self-contained as well as nine one-bedroom units.

³¹ Of the bedsits advertised, 16 were not self-contained and information on facilities could not be obtained for another five.

SWA applicants although one-third of the lets advertised at rents above the cap were willing to consider such applicants. Aggregating the advertised bed-sits and one-bedroom units, as shown on the chart, indicates that asking rents were concentrated in the €100 to €140 range.

Little can be said about the letting markets in Galway and Limerick because the number of potential lets reported is so small. While more one-bedroom units are recorded than bed-sits, some of these are peculiar offerings, such as converted garages or out-of-town locations. The number asking for a rent within the local rent supplement caps is negligible.

Table B2 compares the market survey findings with information on the bed-sit rental stock in each urban area as revealed by the PRTB registrations data. With the exception of Limerick where survey results were particularly scanty, the average asking rent in advertisements was higher than the average rent across the registered stock. Inertia could be expected to result in lower rents on average across the stock than are available to homes seekers entering the market.

Dublin had by far the most bed-sits registered (90 per cent out of the total number in the four urban areas). The advertisements monitored for Dublin were just under 1 per cent of the number of registrations, compared with 4 per cent in the case of Cork. Too many uncertainties about the data preclude any inferences about turnover, however.

Table B2 Bedsits: market survey and PRTB registrations

Weekly advertisements*			PRTB registrations, 2006			
	No. per week	Average rent	No.	Lowest quartile rent	Mean rent	Rent cap
		€		€	€	€
Dublin City	35	132	3,547	88	110	120
South Dublin			92	90	112	
Fingal			25	100	115	
DL-Rathdown			121	95	125	
Cork City	10	113	262	75	85	100
Galway City	4	89	45	67	82	115
Limerick City	2	71	87	60	76	100

* Rents for bedsits or studios priced above €162 were excluded.

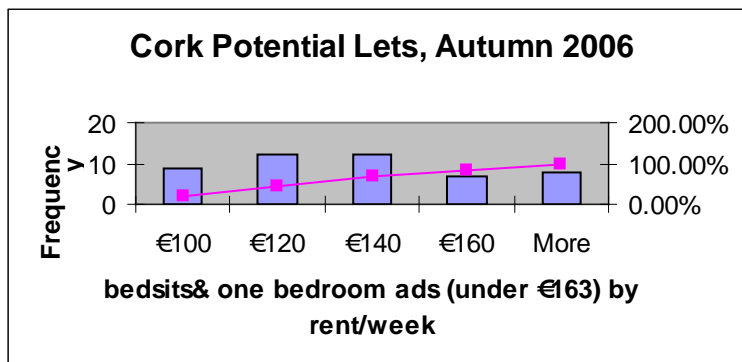
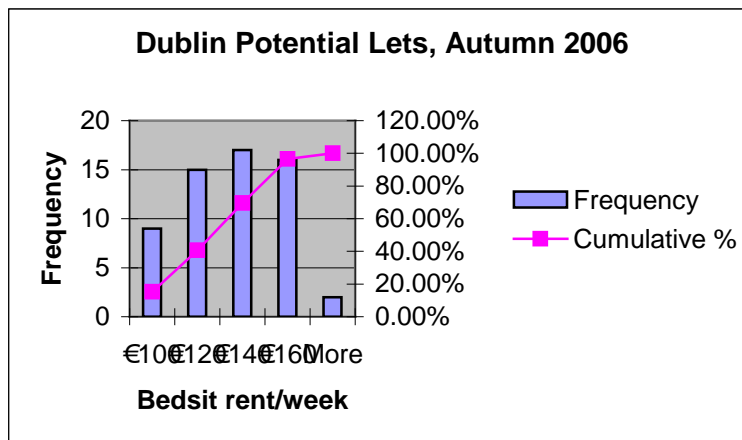
Table B3 One-bedroom units: market survey of flats and apartments under €163/week and PRTB one-bedroom flat registrations

Weekly advertisements*			PRTB registrations of flats in February 2006			
	No. per week	Average rent	No.	Lowest quartile rent	Mean rent	Rent cap: one person
		€		€	€	€
Dublin	19	143	3,832	118	157	120
South Dublin			175	140	172	
Fingal			47	121	162	
DL-Rathdown			210	146	210	
Cork	18	137	407	95	118	100
Galway	11	121	172	91	118	115
Limerick	9	125	107	65	97	100

* Rents for units priced above €162 were excluded from the market survey. PRTB registrations of one-bedroom apartments show much higher prices.

In the advertisements a unit to let might be described as a studio; a bedsit, a one-bedroom apartment; an apartment, a one-bedroom flat, a flat and so on,

making it difficult to categorise in some cases. However 'flat' references were frequent in Dublin and much less so in the other cities, which is consistent with the information in the table. In Dublin the average rent for advertised lets falls into the second quartile of rents for registered flats while this is not the case for the other cities. In this narrow respect Dublin residents have wider access to inexpensive accommodation.



Variability in the results comparing the summer and autumn surveys will partly be due to seasonal factors. But the experience of conducting the surveys also leads to the conclusion that other approaches to monitoring market developments are required. The surveys are neither comprehensive nor entirely reliable reports of

letting activity for the media covered, nor would they be manageable if higher rent ranges were to be included.³²

³² Variable degrees of difficulty in obtaining information meant that some advertised units that had already been let and should have been excluded were not, while others were excluded because contact could not be made. Eliminating duplicate advertisements for the same premises was also an imperfect science.