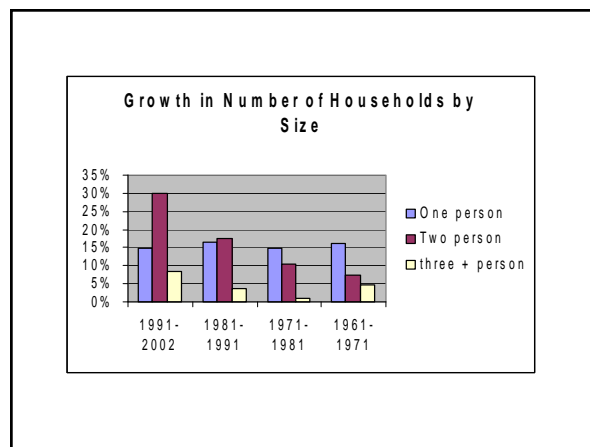


## THRESHOLD threshold housing organisation

### Aims

- Examines availability and affordability of accommodation for one person households
- Establish trends and consider policy options
- Using existing information sources and some simple surveys



### One Person Households, 2006

Type	Single person household	All households	Single % all	Single households renting privately	Single renters % all singles in area
All Area	329,450	1,469,521	22%		
Dublin City	55,957	190,984	29%		
Cork City	11,724	43,939	27%		
Galway City	5,916	25,353	23%		
Limerick City	5,240	19,550	27%		

### One Person Households, 2002

Type	Single person household	All households	Single % all	Single households renting privately	Single renters % all singles in area
All Area	274,022	1,279,617	21%	39,070	14%
Dublin City	52,469	180,661	22%	32,590	19%
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%

### One Person Households by Nature of Occupancy, 2002

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

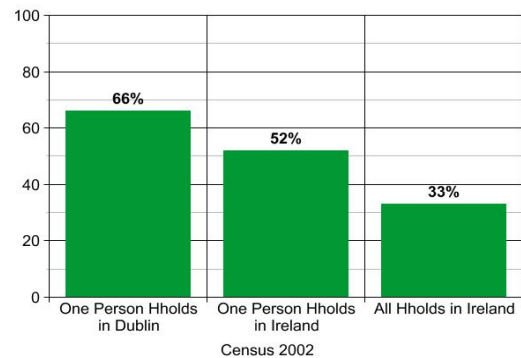
### Households by Type of Housing Occupied, 2002

	One person households		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%

### Type of Housing Occupied by 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%

% of Households Occupying Housing Built Before 1961



### Age of One Person Households, 2002

	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%

### Marital Status of One Person Households, 2002

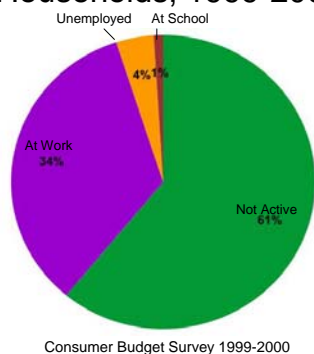
Males			
Single	Married	Separated	Widowed
87,779	5,985	19,950	16,295
32%	2%	7%	6%

Females			
Single	Married	Separated	Widowed
60,687	4,818	13,558	64,950
22%	2%	5%	24%

81% of males are single or separated, compared with 51% of females

## Employment Status of One Person Households, 1999-2000



## Poverty Amongst One Person Households

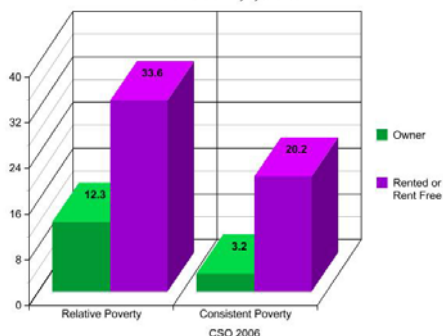
### Irish National Survey of Housing Quality 2001-2002

- One quarter of one person households under 65 spent more than one third of net household income on housing
- Older one person households more likely to lack central heating and face other defects than other households

### EU-SILC

- 30.4% of single adult households of working age [15-64] were at risk of poverty in 2005, compared with 18.5% of all households

Risk of Poverty by Tenure



## Demand for Home Ownership

- By 2003, 71% of all mortgage borrowers were single (not about to marry) compared with 31% in 1998
- In Dublin City, single applicants formed 72% of affordable housing panel, and were offered 90% of the 155 one bedroom affordable units that became available in 2006
- Less than one quarter of single applicants to DCC reported incomes of less than €25,000, with apartment prices ranging from €160,000 to €220,000

## Demand for Social Rented

- 43,684 households on waiting lists
- Social housing completions 6,671 in 2007, compared with 71,356 new private dwellings
- Single persons accounted for 43% of all in need and 53% in Dublin City (March 2005)
- Single person category was the only household type to grow between 2002 and 2005, from 15,522 to 18,902 persons
- Only 14% nationally had any paid employment
- 32% were aged over 50 years old

## Households in Need By Category of Need, March 2005

	All households	One Person Households in Need		
	State	State	Dublin City	Five cities
	%	%	%	%
Homeless	5	11	38	28
Traveller	2	1	-	1
Unfit accommodation	4	5	-	1
Overcrowded	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

## Households in Need by Current Accommodation, March 2005

	All households	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

## Demand for Private Rented

- From 8% to 13% of housing in 10 years, 1996-2006
- Rented sector 202,000 tenancies (PRTB)
- 2006: over one third of 90,000 new houses for rental
- Rent supplement – €3m in 1990 to €400m by 2007
- 71,766 recipients (December 2008), approx. 60% either single or lone parents
- Single people most difficulty (rent caps and top-ups)
- Bedsits 8,751 nationally, 5,405 in Dublin
- Rents 12% June 2006 - June 2007, softening in 2008 but not at lower end

## Rent Supplement Ceilings for Dublin, 2003-2008

	Single person living alone	Couple not sharing	Family with one child	Family with two or more
	€/week	€/month	€/month	€/month
01/01/07 - Present	130	200	1000	1200
25/07/06	120	178	953	1200
1/2/04	115	178	953	1200
30/12/02	107	178	953	1200

## Threshold Bedsit Survey

- Survey Dublin City 18 Aug - 1 Sept 2008
- A total of 97 bedsits advertised over 2 weeks
- 21 out of 97 were at or under (€130) rent cap
- Two out of 21 willing to accept rent supplement

## Standards in the PRS

- 1993 Minimum Standards Regulations totally inadequate and out of date
- Poor enforcement by local authorities;
  - 6,815 inspections in 2006
  - 2,048 non-compliant (30%)
  - 11 legal cases initiated against landlords
  - But inspections increased to 14,008 in 2007
- Many landlords in receipt of rent supplement in breach of regulations
- Overcrowding an issue for migrants

## Forthcoming regulations

- Action on Private Rented Standards (DEHLG, 2006)
- Review and Good Practice Guidelines (Centre for Housing Research, 2007)
- New regulations and technical guidance (February 2009)
- Phasing out of the traditional bedsit

### Future policy directions

- Home purchase initiatives for low paid in Budget 2009
- 200,000 vacant dwellings, 40,000 in Dublin
- Driven by tax breaks: change to require occupancy
- Role of Rental Accommodation Scheme
- Admit low paid to Rent Supplement and RAS
- Flexible rent caps and payment in advance
- Should not be barriers to employment
- Affordable rental and key worker housing