

## National Council on Ageing and Older People



### HOUSING

#### Ageing In Ireland Fact File No. 5

The home is the traditional focus point for the family and plays a key role in the quality of life of older people. According to the 1991 Census, 86% of older Irish community residents lived in owner occupied dwellings. This is the highest rate of owner occupation in the European Union.

Only 7% of older private householders report being dissatisfied with their accommodation and the possession of household amenities has improved significantly over the past sixteen years. This progress is to be welcomed but the need for continued improvements and vigilance must be recognised given the changing demography of the older population, the age of older people's houses and the emphasis placed on community care in official policy.

#### Owner Occupied Housing

- Most older Irish people live in owner occupied housing. The last Census to provide this information (1991) revealed that 86.2% of community-dwelling (as opposed to institutionalised) older people lived in owner occupied homes.<sup>1</sup> As stated above, this is the highest rate of owner occupation in the EU.<sup>2</sup>
- Of these, 81.6% (253,999 persons) lived in homes without a loan or mortgage, 10% (31,157 persons) lived in mortgaged homes and 8.4% (26,150) lived in homes being acquired from a local authority.
- In a 1999 study, single older people were less likely to own their houses outright compared to married couples (75% versus 85%).<sup>3</sup>
- The same study found that older people living in rural areas were more likely to own their own houses outright compared to their urban counterparts. Older people living in urban areas were more likely to be repaying a mortgage on their home.
- The higher the income of the older persons, the more likely they were to own their own home. This suggests that those with higher incomes now were more likely to have had high income before retirement and thus have significant current resources. Such older people would also have homes that would be worth more.<sup>3</sup>

## Privately Rented Housing

- A small number of older Irish people live in privately rented accommodation. The 1991 Census revealed that 3.6% of older community residents (12,921 persons) lived in privately rented dwellings.<sup>1</sup>
- In a 1993 survey single older people were more likely than married couples to live in houses rented from a private landlord (5.2% versus 0.4%).<sup>4</sup>
- The proportion of older people renting privately fell from 5.9% in 1977 to 2.9% in 1993. In a 1999 study the proportion of older people privately renting increased substantially to 10%.<sup>3</sup>

## Social Housing

- Most social housing for older people is provided by local authorities with 7.3% of older community residents (26,223 persons) living in houses rented from local authorities in 1991.<sup>1</sup>
- Local authority houses for older people are usually bungalows designed for one to two people ('older person's dwellings'). These do not always take into account the problems caused by mobility impairments in old age.
- Local authorities also manage group schemes of self-contained dwellings in terraces of apartments. The support services available in these schemes (eg day centres) have been scaled back in recent years.
- Local authorities have scaled back their social housing programmes in the past decade and this has affected housing for older and disabled people.
- The second major provider of social housing in Ireland is the non-profit/voluntary housing sector. It is estimated that this sector manages a rental stock of over 9,000 dwellings, including special needs/sheltered housing and hostel accommodation. Over the period 1988–95, most of the now voluntary housing was assigned to older people but in future it is expected that an increasing proportion will be allocated to other groups in need (eg the homeless).<sup>7</sup>
- In 1998 the Department of the Environment approved the building of 181 units of accommodation by voluntary bodies for older people under the Capital Assistance Scheme for older people and this figure increased to 299 units in 1999.<sup>5</sup> The National Development Plan anticipates a substantial growth in the number of units provided by the voluntary sector with a target of an additional 4,000 general needs social housing units per annum over the six years of the plan funded under a Capital Assistance Scheme.<sup>6</sup>

- Provision by non profit/voluntary housing organisations/associations helps reduce the number on local authority Housing Waiting Lists. Non profit/voluntary housing organisations/associations usually work in liaison with the local authorities. The local authorities provide capital funding assistance towards building costs, which can be up to 75% of the costs of dwellings.<sup>8</sup>
- The individual housing associations are responsible for fixing their own rents/occupancy charges and services charges related to any support services provided in addition to the accommodation/dwelling unit itself. Some housing associations may have a scale of rents/charges related to the income circumstances of tenants/residents but there is usually a basic minimum amount payable.<sup>8</sup>
- There is much variation in the level of support services provided to residents of non-profit/voluntary housing schemes. Some of the larger developments in Dublin and Cork may be defined as 'sheltered housing'. Sheltered housing is a type of supportive housing service aimed at persons who are too frail or vulnerable to remain in their family homes, but who do not need hospitalisation.
- In sheltered housing schemes, residents have separate, appropriately designed dwellings but share on-site communal welfare areas and have access to on-site support staff (eg wardens) and alarm systems. They would also normally have services such as home help, occupational therapy or physiotherapy.
- Most non-profit/voluntary schemes could not be defined as sheltered housing. In rural areas, for example, most schemes are two to three unit developments which provide little or no social care support or communal facilities. There are also a number of small group schemes in both urban and rural areas which have some of the care supports outlined above, but which have had to scale back other services in recent years (eg on-site wardens).<sup>7</sup>
- A small number of group and sheltered housing schemes are also run by the health boards and by the commercial sector.

## Housing Quality

- The high rate of owner occupation among older Irish people means that they tend to live in the oldest houses. While the oldest dwellings are not necessarily the poorest, older dwellings tend to need most attention to ensure they meet minimum standards.
- There are a number of schemes for the improvement of older people's housing, including the Special Housing Aid for the Elderly scheme run by the health boards and a loans scheme for house improvements run by the local authorities.
- A review in 2000 showed that under the Special Housing Aid scheme there was a significant backlog of work in all of the health boards, with waiting lists of six months to four years.<sup>11</sup>

- A 2001 study of 937 older people in the community found that very few respondents seemed to be lacking basic home facilities.<sup>9</sup> Four per cent of respondents stated that they lacked the use of a phone, 2% of respondents were without a bath or shower and the same figure lacked a hot water supply. Only 1% lacked an indoor flush toilet, while less than 0.5% lacked adequate cooking facilities and adequate lighting.
- However, a 1999 study found that households where the head of the household was over 64 are significantly more likely to experience housing deprivation than the general Irish population.<sup>3</sup> The report also found that older people were more prone to lower quality housing that is affected by dampness and structural problems. Certain subcategories, especially those in private rented accommodation, the rural elderly and the single elderly were in a particularly vulnerable position.

**Table 1: Housing indicator of lifestyle and deprivation**

Type of housing problem	Owner	Local authority housing	Rent free	Private sector tenant	Total % of older people having a problem
Lack of adequate heating	5.9	12.5	4.0	22.1	5.6
Damp walls, floors etc	11.2	15.0	8.3	11.3	10.7
Rot in windows or floors	7.1	5.0	12.0	18.3	5.4
Leaking roof	3.8	5.0	0.0	11.1	37.6

Source Layte *et al* (1999)

## Satisfaction with Housing

- The 1993 survey found that 93.3% of respondents were satisfied with their accommodation, 64.2% were very satisfied and 29.1% were fairly satisfied. In 1977, 88.7% of respondents were satisfied with their accommodation, 55% were very satisfied and 33.7% were fairly satisfied.<sup>4</sup>
- Only 6.6% of respondents reported dissatisfaction with their accommodation in the 1993 survey, compared to 11.3% in 1977.
- Older people living in rural areas were the group most likely to report dissatisfaction with their homes in the 1993 survey. At that time, 9.6% reported some dissatisfaction compared to an average of 6.6% for the sample as a whole.

- Only 3.5% of older people in the 1993 survey said they would ‘definitely’ like to move out of their current accommodation. A further 5.7% said they might consider moving. In the 1977 survey a total of 11.4% of respondents indicated a desire to move.
- When asked about the size of their dwellings 84.4% of respondents in the 1993 survey considered their home to be ‘about the right size’, 10.7% said their home was too big, while only 4.8% said it was too small.
- Older people living alone in urban areas were the most likely group to report that their houses were too big in 1993 (21.8% versus an average of 10.7% for the sample as a whole).

## Healthy Ageing and Housing

- Housing is a key aspect of health in old age. Given that most older people live in quite old, privately owned houses in the community, the most important housing issue continues to be the standard of their homes. Substandard and poorly designed housing can lead to accidental falls, fire, vulnerability to crime and the health problems that arise from living in a cold and damp dwelling.
- As stated above, older people are significantly more likely to experience housing deprivation than the general Irish population. When we examine a selection of housing problems for older rural people, we find that 5% of older rural people lack adequate heating, 16.1% of older rural people live in damp dwellings, 10.5% live in houses with rot in windows or floors, while 4.9% live in houses with leaking roofs. Single elderly households are more deprived than couples or other types of households in rural areas.
- An estimated 40,000 houses have been repaired using housing aid provided by the Task Force on Housing for the Elderly. The Department of the Environment and Local Government estimate that 3,000–3,500 houses had repairs in 2000.<sup>6</sup>
- One way of ensuring that the quality of older people’s homes is maintained in the long term might be to grant planning permission for new private housing developments only when a proportion of the development is suited, or can be easily be adapted, to the needs of older people. Most new housing is not suited to people with mobility problems and will pose problems for the occupants as they age.
- In June 2000 the Government launched its *Action on Housing*. Included in its proposals are measures to support older people accessing better quality housing. These measures include smaller dwellings in appropriate locations for elderly people, a review of the disincentive effect on the loss of medical card eligibility should older people decide to sell their home, and the increased exemptions in means assessment for non-contributory pensions.
- High quality sheltered housing is a key link in the continuum between community and institutional care. It is clear, however, that the number of sheltered housing units

currently available is inadequate. A 1989 report for the Council estimated that between 10,375 and 20,750 were units dedicated to older people.<sup>10</sup> However, a 1996 review revealed that less than 10,000 supportive housing units were provided for all age groups, and many of these could not be defined as 'sheltered housing' as the full range of support services was not provided.<sup>7</sup>

- It is also vital that adequate domiciliary care is provided to all community residing older people when required. If home nursing, home help, social work services and paramedical care at home are not provided, it is inevitable that dependent older people will be institutionalised prematurely.
- In the 2001 study, 57% of respondents had not used any such community-based services. While most of these respondents were completely self-sufficient in daily tasks, 12% of respondents had some level of reduced ability and 10% of those not receiving any health and social services complained of an illness that caused extreme disruption to their life. While most (66%) had no informal input to help them, around 18% depended on continuous care or help from one or more informal helpers for at least most of the day, if not for twenty-four hours a day.<sup>9</sup>

## Reference Material

- 1 Central Statistics Office, 1997. Unpublished data.
- 2 O'Shea, E., 1993. *The Impact of Social and Economic Policies on Older People in Ireland*. Dublin: National Council for the Elderly.
- 3 Layte, R., Fahey, T. and Whelan, C., 1999. *Income, Deprivation and Well-Being Among Older Irish People*. Dublin: National Council on Ageing and Older People.
- 4 Fahey, T. and Murray, P., 1994. *Health and Autonomy among the Over-65s in Ireland*. Dublin: National Council for the Elderly.
- 5 Department of the Environment and Local Government, 2000. Statistical bulletin.
- 6 Department of the Environment and Local Government, 2000. Unpublished data.
- 7 Ruddle, H., Donoghue, F. and Mulvihill, R., 1997. *The Years Ahead Report: A Review of the Implementation of Its Recommendations*. Dublin: National Council on Ageing and Older People.
- 8 Irish Council for Social Housing, 1999. *Directory of Non-Profit/Voluntary Housing Services for the Elderly*. Dublin: ICSH.
- 9 Garavan, R., Winder, R., and McGee, M.H., 2001. *Health and Social Services for Older People (HeSSOP). Consulting Older People on Health and Social Services: A Survey of Services Use, Experiences and Needs*. National Council on Ageing and Older People.
- 10 O' Connor, J., Ruddle, H. and O' Gallagher, M., 1989. *Sheltered Housing in Ireland. Its Role and Contribution in the Care of the Elderly*. Dublin: National council for the Elderly.
11. Comptroller and Auditor General, 2000. *Report on Value for Money Examination: Special Housing Aid for the Elderly. Report for Presentation to Dáil Éireann*. Report No. 36, Government of Ireland.

## Useful Contacts

**Local Authority Housing Departments** throughout the country (for contact numbers consult local telephone directories).

**Irish Council for Social Housing**, 50 Merrion Square East, Dublin 2. Telephone 01 661 8334.

**Threshold**, 19 St Mary's Abbey, Dublin 7. Telephone 01 872 6311.

**Ballincollig Senior Citizens Club Ltd**, 134 Castle Park, Ballincollig, Co. Cork. Telephone 021 487 3648.

**Respond**, Airmount, Dominick Place, Waterford City. Telephone 051 357901. High Park, Grace Park Road, Drumcondra, Dublin 9. Telephone 01 857 2020.

**Focus Ireland**, 14a Eustace Street, Dublin 2. Telephone 01 671 2555.

National Council on Ageing and Older People  
22 Clanwilliam Square  
Grand Canal Quay  
Dublin 2  
01 676 6484/5  
01 676 5754  
email : [info@ncaop.ie](mailto:info@ncaop.ie)  
[www.ncaop.ie](http://www.ncaop.ie)

© National Council on Ageing and Older People, 2001